



Interface

A Newsletter from AFTECH

AFTECH Adds Automotive FCU

Automotive Federal Credit Union in Ypsilanti, MI, moves to AFTECH's Advantage in-house core processing after converting from its present system in April.

Automotive's investment brings to the \$60 million credit union the full range of Advantage member service products. In addition, the credit union will be offering credit and debit card processing, the Wisdom suite of financial products, and several IMM products – including TotaleReceipts — all backed up by AFTECH disaster recovery.

Commenting on his credit union's move to AFTECH's Advantage, Automotive FCU's CEO John Hoblack said three factors drove the decision:

- References from other credit unions
- The wide range of features offered in Advantage
- The 24 X 7 system availability (i.e. minimal or no downtime for end-of-day processing)

"We knew from the outset what features we wanted in a new core data processing system, and AFTECH's Advantage system brought our credit union the features and benefits that we were looking for. I also knew from AFTECH's penetration of other Michigan credit unions, that we would have the support of other local credit unions using the system," Hoblack added.



Pioneer Innovates Shared Branching Acquirer

AFTECH's shared branching lets members of participating credit unions use the shared branching network facilities as a branch of their credit union, with dynamic updating to the member's credit union account.

Pioneer Federal Credit Union in Mountain Home, ID, has been a Client Innovator for AFTECH's new acquirer shared branching capacity. This allows credit union members to conduct business at any Pioneer branch, and lets Pioneer members conduct business at non-Pioneer locations.

Continued on page 2

Inside Interface...

From the President.....Page 2

ATPC Report.....Page 3

RD³ Update.....Page 3

Meet AFTECH.....Page 4



Another Fiserv Connection



➤ From the President

NetEconomy Acquisition - AML, SAR and Fraud Management

The March 14 announcement of the Fiserv acquisition of NetEconomy (headquartered in The Hague, The Netherlands) supplies AFTECH Clients with a world

class AML, SAR and Fraud Management solution. NetEconomy's ERASE provides a system for identifying transactions subject to Currency Transaction Reporting (CTR) and a process for monitoring accounts for suspicious activity.

ERASE – soon to be rebranded — is a proven, comprehensive, industry-leading solution to be integrated with the entire Fiserv suite of core processing products. To enable this integration, AFTECH is working on processing routines to furnish ERASE with data from Advantage for list matching, peer group comparisons, dynamic risk scoring, automated alert investigation, and reporting.

Clients using ERASE will benefit from an automated

due diligence tool for BSA compliance. Our Clients' BSA officers should realize increased operational effectiveness, and benefit from the automated environment to manage evolving compliance requirements.

The ERASE system supports intelligent transaction monitoring based on behavioral profiling, peer group analysis, and rules. ERASE and its easy to use interface for case investigation and analysis includes customizable workflow with check list and automated alert assignment and routing. The system prioritizes and manages suspicious cases, automates reporting and records a detailed audit log.

We are looking forward to introducing the NetEconomy suite at our Client Conference and via web-based presentations over the coming months.

We appreciate your business,

Joe

Pioneer Adds Shared Branching Acquirer

Continued from page 1

Pioneer started using shared branching on April 1, 2006. On the first day of shared branching, one of their members was able to withdraw from his PFCU account while in Germany. Since then, the program has become very popular with both their members and other credit union members traveling through or staying in their area.

As of February 2007, the credit union had an average of 823 shared branching transactions per week. They currently offer shared branching in all 11 branches.

When they began in April of last year, there were about 2,000 different credit unions available to members for making deposits, withdrawals, and

loan payments all across the continental United States. As of the middle of March, there were 2,524 reasons their members like to take Pioneer with them when they travel. "Success equates to breaking even," said Pioneer President/CEO Anita Twitchell.

"We expected to break even in three years, even with expenses, but we will pass breaking even by mid-2007."

The advice to other credit unions from Twitchell? "Just do it! It's a real service to credit union members and it truly exemplifies the credit union 'spirit and philosophy'. Can you ever see a bank doing this?"



Anita Twitchell
Pioneer President/CEO

ATPC Report

Gearing up for the Client Conference . . . ! AFTECH has asked the ATPC to host a breakout session at this year's Client Conference in Charleston April 18-20. The ATPC group wants to share with the rest of the Client base our mission and what we have accomplished this past year.

Some highlights: There have been several task forces (Loan Queue, ACH/Share Draft Returns, Home Banking Design and Safe Deposit Box) that have been very successful in bringing Clients that offer subject matter experts together to work with AFTECH as advisors on the feature and functionality they want in the product. Look for these enhanced products as soon as Release 2007. ATPC and AFTECH are working very closely to get still unfinished legacy

transactions prioritized for migration to Advantage.

ATPC and AFTECH have worked together to establish the AFTECH Client List Serve that will allow Clients to communicate information and feedback about specific topics. Look for a demo of this new feature at the Client Conference.

The ATPC is looking forward to talking with the rest of the Client base in Charleston!



Colleen Crane
Information Systems and Special Projects Director
Progressions Credit Union

Praising RD³

Paul Perini, VP of Information Services of Belco Community Credit Union in Harrisburg, PA, has been using AFTECH's RD³ since December of 2005, and says the module is "amazing at helping with problem-solving" and "analyzing information within our system." He uses the module on a daily basis to run various reports including those for lending, marketing and sales.

Belco Community Credit Union has also developed its sales-based bonus program on the RD³ report that pulls the teller numbers and keeps track of how many new accounts a teller has opened. Reports like these can help the credit union find out who their customers are and what they are seeking, and consequently maintain their members' loyalty.

Jeremey Sterner, IT Manager at First Capital Federal Credit Union, in York, PA, is another enthusiastic RD³ user, using the module for reporting ranging from

branch analysis to lending. "This system is a valuable tool for just about everything we do," Jeremey says.

Paul and Jeremey communicate regularly to discuss the reporting options they use and to share ideas and new options for any reports they feel could be useful at each other's credit union.

They are currently looking to share their reporting options and ideas with other RD³ users by forming a users group where current and new reports could be posted to a centralized location. "I want to reach out to everyone using RD³ so we can see how we can partner with AFTECH in sharing this information," said Paul. "My perfect vision is to have everyone who uses the tool networking."

For more information on this networking group and product, please contact your AFTECH Account Manager.

AFTECH's data reporting module, RD³, offers our Clients an extensive information distribution management tool for operational efficiency. The system provides the credit union with the ability to automatically store core data in Microsoft SQL database tables that are accessible via Crystal Reports or Microsoft Access. This data is then accessible to all departments within the credit union.

RD³ includes more than 360 tables, 160 predefined views, 30 functions and a sampling of reports. A variety of tools may be used to enhance report delivery and presentation modes.



Meet AFTECH:

Frank Wetty

Electronic services play a very important role to many credit unions today. Our Lead Business

Systems Analyst, Frank Wetty, helps credit unions

implement these services, such as

Advantage e-mail and AFTECH's home banking system, **aftech@net**.

Frank has been with AFTECH for 15 years. He started here as a consultant working on conversions and soon moved into his role of working in electronic services.

He grew up in Phoenixville, PA, and attended the University of Pittsburgh, where he studied Business and Economics. Frank started his career by working in retailing and then ran member services at Pennsylvania State Employees Credit Union for 11 years before coming to AFTECH.

Frank has assisted in the implementation of many electronic services at various credit unions and recently worked on the Multifactor

Authentication implementation at Police and Fire Federal Credit Union in Philadelphia, PA. Police and Fire started using Multifactor Authentication in the fall of 2006.

Police and Fire also has five live **aftech@net** home banking servers that run through a load balancer, handling nearly six million PC banking sessions in 2006. The credit union has 160 member access ports for home banking.

Police and Fire shows draft images through ImageSoft's single sign-on and e-statements. Frank also helped Police and Fire set up and use AFTECH's bill payment system, which handles almost 50,000 bill payments monthly. Members can also apply online for e-loans through an interface to the Advantage loan system.

When Frank isn't working on electronic services, he enjoys swimming and spending time with his family. He has been married to his wife Deborah for 31 years and has 4 children ranging in ages from 21 to 12: Kate, Jon, Anya and Joe.



If you have any questions, concerns, or suggestions about AFTECH, or want more information, please contact:

Dick McConnell
Director of Marketing
at dick.mcconnell@aftech.fiserv.com
375 Technology Drive
Malvern, Pennsylvania 19355-1306
Tel: (610) 993-8000 x523
www.aftech.com

Complete » Connection



Another **Fiserv** Connection