



Interface

A Newsletter from AFTECH

Client Meeting Update

This year's Department Managers' Conference East (October 3-4) broke previous attendance records, with 39 Client representatives and five partners participating. Held at the Sheraton Great Valley Hotel in Frazer, PA, the Department Managers' Conference offered sessions on Release 27; security problems and solutions; indirect lending; Fiserv's NetEconomy offering; CUNA Mutual; Paytraxx; and new features of **aftech@net**.

In addition to Wednesday's workshops, a session on XRoads and a session on Operational Best Practices for AFTECH Clients were held at AFTECH's new offices in King of Prussia, PA. XRoads is a Fiserv solution offering credit unions efficient daily file transmissions as well as disaster recovery capability.

Nine AFTECH Client CEOs were among Client representatives who took part in AFTECH's annual Client Appreciation Day October 2. Golfers enjoyed a day on the greens at French Creek Golf Course, while non-golfers in the group took a tour of the QVC home shopping studios and did some shopping in the network store. The day concluded with a reception and dinner at French Creek Country Club.

Remember to mark your calendars! AFTECH's Midwest Department Managers' Conference is scheduled for March 19-20, 2008, at the Sheraton in Lansing, MI. Next year's annual Client Conference is slated for May 6-9 at the Saddlebrook Resort near Tampa, FL.



More CUs Move to Fiserv EFT

A growing number of AFTECH Clients – as well as other credit unions – are moving to Fiserv EFT to enjoy the wide range of products and services offered. Explaining why MidAmerican Credit Union moved to Fiserv EFT, Connie White – the credit union's Compliance, Training and Technical Services manager – says:

"We had two reasons for switching to Fiserv EFT, a desire to offer online real-time ATM processing and the financial incentive of a more efficient provider. While no conversion of this size is without some challenges, this one was relatively smooth.

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Another Fiserv Connection



➤ From the President

Matching the business need to the business solution.

Over the past two months, I have had the opportunity to visit with the Leadership Teams of eight AFTECH Clients. Aside from being impressed with their

talent and dedication to member service, it was clear to me we have an opportunity to build stronger relationships and experience better results by committing to improved interbusiness practices.

I think most of us would agree that it is prudent to identify, in a specific, formal and detailed manner, business objectives prior to launching programs and services. For this reason, it is wise to enlist the participation of internal and external subject matter experts to define the necessary and essential requirements for success.

Ideally and especially for larger projects, we are recommending the formal presentment of a

business requirements listing be provided to AFTECH's Account Managers. In response, AFTECH will prepare a response to the requirements document and – upon request – we will schedule a demonstration of the solution for performance validation.

I know that many of our Clients are very self sufficient and are able to synthesize information from our documentation and product collateral to determine suitability. For everyone else, we encourage you to invest in defining your specific business requirements before you invest in the business solution. This process will enable AFTECH to provide assurances and testament for the compatibility and fitness of our business solutions prior to implementation.

We are enthusiastic to help you achieve your goals by working together in the deployment of new products and services using these principles.

We appreciate your business,

More CUs Move to Fiserv EFT

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"I was actually working with 5 vendors: Star, from which we were deconverting; AFTECH; Fiserv EFT; CO-OP Services; and Fiserv's Personix. All involved were professional and accessible. In addition to bringing up online real-time processing, we also brought up OLP with AFTECH. We converted 3 types of cards – ATM, VISA debit and HSA debit – and all cards are working fine."

Since conversion, the credit union has continued to add Fiserv products, including Card Tracker and Tran Blocker. Now MidAmerican's Marketing department is working with Fiserv EFT on a growth campaign for its debit cards.

Fiserv EFT is one of the largest and most technologically advanced providers of payment solutions in the United States. It authorizes and settles point-of-sale (POS) and ATM transactions, monitors and drives ATMs,

provides nationwide switching of EFT transactions, and owns the ACCEL/Exchange Network. Fiserv EFT is an industry leader with more than 30 years of experience in developing innovative technology and products.

Today, Fiserv EFT:

- Processes approximately 450 million ATM and debit transactions monthly
- Operates 17,000 ATMs
- Provides over 2,700 financial institutions with proven, comprehensive EFT solutions

Fiserv EFT solutions are highly effective and cost-efficient for financial institutions of all sizes, providing 24-hour call centers for Clients and cardholders; support for training, marketing, and implementations; and a dedicated relationship management team.

ATPC Report

Well, we are all fast approaching our most hectic time of the year; working on our Release installation, budgeting and year-end preparations. During this time the AFTECH Technology Partnership Council (ATPC) has also been addressing several topics of importance to all AFTECH Clients. These include the implementation of required fields; a modification to our Loan Application status field; a modification to the Windows-based LMS security; and creating ATPC group guidelines.

Those who enrolled in the AFTECH Listserv were asked to provide their feedback about requiring fields in the Advantage system. We received many great suggestions, such as: color coding required fields; what fields should be included as required; and creating required field rules (for example, if a member is under 16 years old, do not require a driver's license). We discussed the information we received and our ideas about the enhancement with AFTECH. AFTECH will be drafting technical specifications; the group will then review them and discuss with AFTECH. Once a plan is put in place you will receive an update from us.

Our next item was brought to us from one of our fellow credit unions, which had a concern regarding the loan application status field. Their concern was that if the loan application status was changed from "approved" to "withdrawn" the system did not maintain the information that at one time the loan application had been approved. We discussed many options on how we could maintain the approval information and decided the best way to accomplish this would be to create a few new status codes, such as approved/withdrawn, approved/expired, granted/withdrawn and granted/expired.

We then addressed the issue that the current Windows-based LMS profile requires an individual employee's information to be manually input into the SQL table to allow access to the LMS profiles. Our group worked with AFTECH and a change has been scheduled for spring 2008. The solution: create a GUI view similar to the view that is displayed in the PAS profile records. The GUI view will require the same password used to access the PAS profile and all users' adds, modifications or deleted records will have an audit trail.

The last item we focused on was to create some guiding principles for our group. As the ATPC has matured and grown, it has become apparent that we needed some guidelines put in place to ensure that we always provide the best representation of the AFTECH Client base. Our new guidelines are: group members are now required to attend eight out of the twelve meetings held annually (this will begin in 2008); one representative per credit union; and each group member will be included in the monthly rotation for drafting our **Interface** article.

The success of the ATPC group depends on all AFTECH Clients' participation; we need your ideas, concerns, feedback, etc., to ensure we represent you well. Visit our web page on the AFTECH site to view our meeting minutes, get our contact information or sign up for our List Server.

Theresa Taggart
Information Technology
Manager
Sun East Federal Credit Union



Keystone FCU to Offer XCalibur Card

Keystone Federal Credit Union, an AFTECH Client since 1993, will be among the nation's first financial institutions to market the new XCalibur Card™ from X-Card Systems, LLC.

Developed with the assistance of IBM Global Engineering Solutions, the XCalibur Card is the same size and flexibility as today's plastic cards and is compatible with existing point of sale device technologies including Contactless, Magnetic Stripe, and Chip and PIN. The new device offers

the ability to store data for a number of plastic card accounts on a single XCalibur Card™ and offers greatly improved anti-fraud protections.

Mark Cox, a long time member of Keystone Federal Credit Union and the creator of the XCalibur Card, developed the device as a way to significantly diminish the increasing dollars being lost to fraud and theft of plastic cards.

"The purpose of the XCalibur Card™ is to provide the consumer and the credit union

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Keystone Federal Credit Union



Meet AFTECH:

Angela Muchnick

Angela Muchnick plays an important role in AFTECH's Quality Assurance (QA) department as a QA Analyst.

She started at AFTECH in 1999 as a Client Solutions representative and after a year, moved into the QA department.

Angela has an extensive banking background starting when she was just sixteen years old. While attending Archbishop Prendergast High School in Drexel Hill, PA, she worked as a teller for the First Pennsylvania Bank in Philadelphia. After graduating (and while attending Delaware County Community College), Angela stayed in the banking industry during the merge of First Pennsylvania into the Philadelphia Savings Fund Society (PSFS). She moved into back office sales support and continued her banking career with Mellon Bank.

At Mellon, Angela was responsible for overseeing the operations of 27 branches in what the bank described as "the Delaware entity". She audited currency transaction reports, safe deposits and decedents. While working at Mellon Bank, she attended the Chubb Institute in Springfield, PA, and earned a certificate in computer technical support. AFTECH recruited Angela through her attendance at Chubb Institute.

While working in Client Solutions, Angela worked on the lending platform. She currently reviews test plans and also works on @net, year-end testing and annual releases.

Angela resides in Exton, PA and is happily married to her husband Rob of 16 years. She has two children: daughter Mia is 10 years old and son Bryan is 14. She enjoys cooking a variety of foods and traveling in the summer with her family to Ocean City, NJ, to enjoy the beach.

Keystone FCU to Offer XCalibur Card

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movement with a secure method of managing financial transactions and personal information without a need to change existing infrastructures," Cox said.

Keystone CEO Judi Supplee added; "We are not only happy to offer an additional service to our members, but the idea that it is one of our own members who developed this makes us proud to be part of a credit union community where people share ideas for each other's benefit."



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

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