



Interface

A Newsletter from AFTECH

Department Managers' Conference Set

AFTECH's second Midwest Department Managers' Conference is slated for Thursday, February 16, at the Four Points by Sheraton in Romulus, Michigan. This one-day no-cost event will open with Continental Breakfast and close with a reception in the evening. Here's what you'll find:

Network Security - What AFTECH is doing (and what you should be doing) to protect your members' interests and reassure the regulators.

Health Savings Accounts - How fast will they arrive, what do they mean to you and your credit union, and what is AFTECH doing to help you offer them?

Lending: An overview of the features and benefits of the AFTECH lending platform, including the Advantage Loan Suite; secure document delivery through IMM; and the non-member loan program.

Personal Productivity: Take a close look at some AFTECH innovations that help you where it matters most (at your desk and on your desktop): the Advantage Personal Portal and Task Dispatcher; Report Launcher; and Imaging and COLD.

Communications: Learn how a modern telephone system integrated with AFTECH's Advantage can improve member service and employee efficiency, while slashing your communications costs.

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ATPC Changes

The last few months have been a very exciting and challenging time for our group. We have made several changes that we feel will be beneficial to all AFTECH Clients. We feel these changes were necessary to ensure we are representing the interests of all Clients, as well as keep the group focus towards constantly improving technology and processes.

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Another **Fiserv** Connection



➤ From the President

Since this is the first issue of Interface for '06, I wanted to take the opportunity to provide an AFTECH update.

During 2005 we experienced gains in new business growth, new solutions deployment, nonconformity control, partnership development and Client satisfaction.

For 2006 we plan to continue to bring more value innovation to market with additional core servicing features, multifactor authentication, business continuity solutions and new VOIP integrated offerings. We will continue to focus on extending departmental management exposure to our productivity and business improvement tools with Account Management consults and regional meetings.

Five new Clients favored us with their business during 2005 and we were honored with a record number of solution investments from our existing Clients. As a result, we finished the year with solid double digit growth. During the second week in January '06 we were awarded the business from Breco FCU. We could not achieve this level of success without terrific references and for that we are very thankful.

In '05 we introduced Householding, Relationship Pricing, Enhanced Cross Sell and a variety of additional features to the core processing system. We experienced gains in product quality and we finished the year with the majority of Clients operating free of non-conformities. We established a partnership with Andera for Internet-based new member enrollment and finalized the interface to Loanliner.com.

Perhaps the most pleasing indication of year-to-year performance gain was an achievement of three consecutive years of double-digit improvement in Client Satisfaction. We are very thankful to you for responding to our surveys and for recognizing our efforts.

For 2006 we are focusing resources on adding functionality to our Interest Only Loan services; escrow analysis; loan suite enhancements; and secondary market support. The 2006 Annual Release will include a new Windows-based profile management

system; Health Savings Accounts servicing; and many of the items sponsored by your colleagues on the ATPC.

As I mentioned in this column last issue, we will offer multifactor authentication solutions in response to the FFIEC guidance on Internet transaction security, along with significant feature enhancements to the Home Banking platform. For several months we have been working on an open transactional interface with guidance from Microsoft and in partnership with Fiserv; this is targeted for release late in '06. We will also continue to strengthen our commercial accounts servicing platform.

Clearly VOIP is an emerging technology that will change voice management forever. In response, we have been working with two business partners to create and bring to market in '06 a uniquely integrated VOIP solution that promises to drive down your operational costs and improve member servicing.

The events of '05 raised awareness of the importance of business continuity and renewed emphasis on data security. As a result, for 2006 we have strengthened our disaster recovery services and offered additional data protection solutions to help our Clients cope with unexpected events. We are confident in our abilities to support our Clients in time of dire need and we hope that you will trust us to do so.

Our primary reason for existing is to provide high value integrated business solutions to our Clients. A significant factor contributing to full utilization is knowledge transfer to the subject matter experts that use the business tools everyday. For this reason, we will continue to invest in hosting regional meeting to expose the available tools to departmental leaders. In addition, we encourage our Account Managers to extend their onsite consultations to all levels of Client Management to complement the efforts of internal IT personnel.

We are looking forward to helping you achieve your objectives, and we appreciate your business,


Joe

ATPC Changes

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The first major change was to create executive positions within our group. The executive positions are: chairperson, co-chairperson, and secretary. The executive member positions have a three year term; however to ensure that we have experienced members at the outset we have staggered the initial terms to be: Chairman – 3 years, Co-chair – 2 years, and secretary – 1 year.

We have elected Amy Dugal from Hannaford Credit Union to fill the position of Secretary, John Scott from Security Federal Credit Union to be Co-Chairperson and Michael Morgan from Pelican State Credit Union as Chairperson.

At this time the remaining steering committee members do not have a term (this will be revisited at a later date) and the group cannot exceed fifteen members, but this could change depending on the

AFTECH Client base.

We will also be creating a sub-group to address a specific area of technology; the members of this group will help provide feedback, suggestions, ideas, etc., on a selected technology topic. In the near future we will be contacting the members of our e-mail group, looking for volunteers to join our sub-group.

We felt by creating a sub-group we could utilize the expertise that we have with all the employees of the AFTECH credit unions, as well as give all credit unions the chance to participate in our group. As items are brought to the ATPC, either by our fellow credit unions or AFTECH, we will create a sub-group as necessary.

Terry Taggart
Sun East Federal Credit Union



Meet AFTECH:

Jim Wilson

Meet Jim Wilson, Lead Programmer Analyst. An Independence, MO, native and the youngest of three boys, Jim

attended William Jewell

College in Liberty, MO (near Kansas City), graduating with a degree in Computer Science and Math. William Jewell was also where Jim met his future wife, Julie. The two met at his best friend's wedding in 1993 and were themselves married in 1994. After getting married, Jim continued to work at Bruns & MacDonald as a Programmer and Network Administrator. Six months later, Jim moved to Pottstown, PA, the hometown of his wife, where he began looking for a new job.

His job hunt led him to two interviews in his

field, one of them with AFTECH. Jim was so sold on AFTECH that he passed up a job he had already been offered for a second round interview at AFTECH. On April 24, 1995, Jim got hired at AFTECH and has been here ever since.

So what does a Lead Programmer Analyst do? Jim's job involves the programming and coding of **aftech@net**. He has also worked on Superterm, @home client and third party bill payer interfaces. For Jim, AFTECH is not just a job, it's his hobby! He greatly enjoys the people he works with and the work he gets to do.

In his spare time he enjoys writing programs, as well as playing Xbox with his three children Brandon (8), Nicholas (5) and Hanna (3). Jim and Julie still reside in Pottstown and are both proud helpers of a children's ministry at their church.

AFTECH Offers Enhanced Security

Concerned about security breaches from lost backup tapes? Concerned about phishing scams perpetrated by hackers in countries you can't even pronounce, let alone locate? Everybody is, and AFTECH is doing something about it.

Encryption for OpenVMS allows you to encrypt, or "scramble" the content of VMS host files backed up to tape or disk. Encryption for OpenVMS applies an algorithm to readable data to make it unreadable cipher text. A credit union defined variable key value controls the encryption.

AFTECH's Systems and Networking group will install Encryption for OpenVMS at your site and modify the command files used to execute data backups to invoke encryption. Contact your Account Manager for information about obtaining a license and arranging for installation.

On the phishing front, AFTECH credit unions using **aftech@net** have a number of tools, ranging from regular mandatory PIN and password changes to secondary passwords.

Another AFTECH anti-phishing tool lets the credit union offer members the opportunity to select a file

that displays as a background graphic when the member logs on to **aftech@net**. This member-selected background graphic provides visual assurance that the member has accessed the real credit union site, and not an illegitimate 'phished' version.

What's next? Credit unions offering **aftech@net** may also enable the display of a Secure Connection Alert when the member accesses another website via a customized navigation button or via logoff from the home banking application. The Secure Connection Alert displays a pop-up window warning members they are leaving a secure site.

AFTECH is planning to offer an enhanced multi-layered sign-on feature that will provide the option to request the password on a separate page from the account number and pin page.

At the same time, AFTECH is evaluating tokens, temporary authentication numbers (TANs), and other multi-factor authentication appliances and collaborating with Fiserv Corporate on the evaluation and selection of solution partners for each of the available risk mitigation alternatives.

Department Managers' Conference

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And don't forget to plan for the 2006 AFTECH Client Conference in Scottsdale April 25-28. Mark Sievewright, former President of the Tower Group, has agreed to be our keynote speaker, and other program details are under development.

Note that this year's Client Conference will open on Wednesday morning and close with lunch on Friday, so you can enjoy the weekend in Scottsdale.

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

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

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