



# Interface

A Newsletter from AFTECH

## Sun East Renews AFTECH Partnership

Sun East Federal Credit Union in Aston, PA, — a 20-year AFTECH Client — has signed a new contract for core processing and other products and services.

The new contract brings the \$316 million asset institution the opportunity to offer its more than 40,000 members a range of new services, including **aftech@net** home banking; the security of RSA MultiFactor Authentication from Fiserv; and AFTECH's ConvergeIT IVR solution.

The contract will also add to the credit union's operating efficiency by providing

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## Belco Opens New Ops Center

Harrisburg's Belco Community Credit Union opened its new operations center in September, marking the event with a

community celebration that featured everything from free hot dogs and drinks to CD and loan specials.

Participants got the chance to tour the new building; take part in special credit union loan and savings opportunities, as well as raffles; and address security issues by shredding documents and listening to crime-fighting hints from McGruff, the Crime Dog.

Belco also offered a series of seminars on financial and consumer topics, including:

- Understanding your auto insurance
- ID Theft - Who's got your number?
- Understanding your credit score
- Buying a home is easier than you think
- Getting your financial house in order

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Another **Fiserv** Connection



## ➤ From the President

### Investing to Save and Investing to Grow

Every year around this time AFTECH submits its next year budget to Fiserv Corporate for approval. Along with forecasting revenue and expenses we submit a

capital budget for investments we believe are necessary for maintaining and growing the business. It occurred to me our Clients were probably in the process of formulating their own budgets and I thought to share an idea with you.

The idea is to invest capital in either growth of the business or to invest to save. Investing in growth may be a technology play to strengthen the home banking channel by adding account enrollment or online lending. Another example is the opening of additional retail outlets to drive membership growth.

Investing to save may include acquisition of technology that improves operating efficiencies and drives down cost. One example is the ConvergeIT solution that provides both IVR and VOIP services on a single server. Another is the investment of faster servers to improve performance and lower maintenance costs.

Here are a few other growth and saving investments solutions AFTECH provides:

Investments to Grow:

- RD3 for providing decision support information for the creation and maintenance of growth campaigns

- Advantage Relationship Management for presentment, tracking and performance evaluation of growth campaigns
- @Net option packs for non-member loan application services in promoting membership growth
- Advantage Loan Suite provides for rapid and accurate loan decisioning to drive loan growth from multiple service delivery channels
- Shared Branching extends the retail delivery channel beyond native branches to provide extended service across a large geography

Investments to Save:

- Advantage Imaging for the elimination of paper and rapid access to documents for servicing members saves paper and improves employee productivity
- Advantage Collections automates operations and improves employee productivity
- Staff Education and job specific professional savings can extend the use of additional tools to improve efficiency and productivity
- Advantage Relationship Pricing provides an opportunity to right price share and loan products in alignment with membership profitability based on multiple propensities

Our Account Representatives have access to the resources necessary to provide our Clients with information and professional support for making the best business decision for growth or savings. We are looking forward to discussing how our solutions can help power growth and provide savings for you.

We appreciate your business,

*Joe*  
Joe

## AFTECH Adds NetEconomy

Faced with growing loss from fraud and other financial crimes (as well as regulatory pressure to prevent it), credit unions around the nation have been looking for an affordable yet sophisticated solution.

Thanks to a recent Fiserv purchase, AFTECH can offer the answer: NetEconomy. Founded in Europe in

1993, NetEconomy has an exceptional record for developing and delivering highly effective and easily deployable solutions for anti-money laundering, market surveillance and fraud prevention.

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## Sun East Renews AFTECH Partnership

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the AFTECH Advantage Loan Suite for application-to-disbursal loan processing and Call Tracker, which gives Sun East FCU the ability to track member service and other inquiries.

Sun East CEO Michael Kaczenski described the extended AFTECH partnership as a significant commitment to their membership and the credit union. Kaczenski stated, "Our members will receive the convenient and quality services they deserve from their credit union. And, we are excited to implement AFTECH's solutions to achieve greater operational efficiency in this competitive environment."



*Sun East CEO  
Michael Kaczenski*

## Client Conference Set May 6-9

Save  
The Date!

AFTECH's 2008 Client Conference will open Wednesday morning May 7 at the beautiful Saddlebrook Resort near Tampa, Florida. In addition to outstanding meeting and educational facilities, Saddlebrook offers all the amenities of a world-class resort.

Saddlebrook is located just 30 miles north of Tampa International Airport and is nestled in 480 acres of lush Florida countryside. Set on rolling terrain and surrounded by lagoons, tall cypress and palm trees, Saddlebrook Resort offers a secluded retreat from the hectic pace of everyday life. Two championship golf courses, a variety of restaurants, 45 tennis courts, a Spa, conference center and wide selection of resort activities makes Saddlebrook an excellent choice.

The AFTECH program will follow the pattern set last year, offering full-day sessions Wednesday and Thursday, with educational sessions Friday morning. The official program will conclude with lunch on Friday.

## ATPC Report

There are a number of items that the ATPC has been discussing and I would like to take a few moments to update everyone with how these topics are progressing, as well as discuss some of the new items that have been introduced.

At our last meeting, we discussed some of the concerns raised by those using Multi-Factor Authentication, specifically database encryption on the RSA Server and utilizing an SSL connection between the RSA server and the aftech@net server. Frank Weber of AFTECH indicated that RSA is working on a database encryption solution for mid-2008. Establishing an SSL connection between the RSA server and the @net server is possible, and AFTECH is developing a best practices document to ensure a consistent and successful implementation.

Another hot topic — not only with the ATPC, but with credit unions in general — is home banking access via wireless devices. The recent release of Apple's I-Phone has given this topic heightened interest. AFTECH is exploring development of a fully functional @net complete with MFA for wireless devices, as well as a "lite" version that would not require MFA support. We are continuing to discuss the best direction to take and as always your input is greatly appreciated.

We have also started discussions on a few new topics:

- AFTECH providing a pipeline report or road map of pending development projects and/or 3<sup>rd</sup> party solution provider relationships.
- The development of Required Fields. This topic has been on the ListServ for comment and may become a subject for a Task Force.
- Modifications to the Windows Profiles related to streamlining LMS access privileges.

The ATPC is striving to provide a voice for all of AFTECH's credit unions. We have a lot of items that we are working on and any input is greatly appreciated. For more detailed information on any of these topics or for ATPC contact information, please review our meeting minutes which can be located on AFTECH's Client Central at [www.aftech.com](http://www.aftech.com).

**Mark Schuiling**  
**VP - Technology**  
**FinancialEdge Community CU**



## Meet AFTECH:

### Elizabeth Zsolnay

Many of you may recognize this AFTECH employee's name because she has helped you with front office issues in the Client Solutions department.

Elizabeth Zsolnay is a one-year veteran of AFTECH, working as a Technical Client Solutions Representative.

She handles loan, accounting and printer issues as well as assistance with booking loans and implementing new services (and she occasionally helps out with a few back office issues).

"Liz" grew up in Carversville, PA, right outside Doylestown and attended Central Bucks East High School. Upon graduating in 2002, Liz went on to study English and Gender Studies at Bloomsburg University in Bloomsburg, PA. As a college graduate seeking employment, she attended a job fair in Philadelphia where she met AFTECH's Laura Feudo

of Professional Services and Traci Breit of Client Solutions. "They were the nicest and happiest people there," she said. Soon after the job fair, Liz was called in for an interview and the rest is history!

Liz has one sister, Lauren, who is currently attending Bloomsburg University and she still resides in Carversville. She enjoys spending time with her boyfriend James, kayaking, hiking (when time allows it), writing poetry, photography and cooking. Her father enjoys Liz's Hungarian cooking, especially when she makes Chicken Paprikash. This is a unique Hungarian stew of chicken, paprika, dumplings and onions.

She will be rowing in the Philadelphia International Dragon Boat Festival on the Fiserv Automotive Solutions Team (F.A.S.T.), which is comprised of Fiserv employees throughout the Philadelphia area. Three other AFTECH staffers — Rachel Orosz, Jeff Swafford and Laura Feudo will also be participating in this race.

### AFTECH Adds NetEconomy

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NetEconomy's compliance management offers a fully-integrated solution for financial institutions of all sizes. Covering the full range of anti-money laundering processes and compliance practices, the solution provides transaction monitoring, investigation and analysis, workflow, case management, global coverage and system flexibility.

Initially AFTECH will offer the anti-money laundering module. Clients using Advantage will run a nightly extract from the core system, then load the data to the NetEconomy AML solution, which will analyze the data and alert the credit union to unusual activity.

For more information about NetEconomy, please contact your Account Manager.



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](mailto:dick.mcconnell@aftech.fiserv.com)  
455 South Gulph Road, Suite 201  
King of Prussia, Pennsylvania 19406  
Tel: (610) 233-4000 x523  
[www.aftech.com](http://www.aftech.com)

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