



Interface

A Newsletter from AFTECH

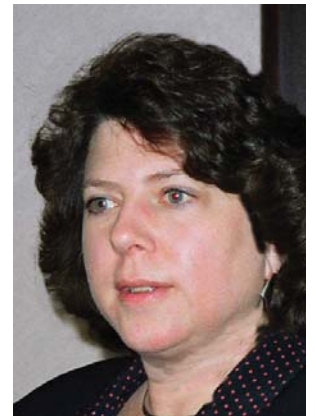
New Internet Security Rolls Out

Long-time AFTECH Client People First FCU in Allentown, PA, became the first **aftech@net** user to implement the RSA MultiFactor Authentication software after serving as a beta testing site for AFTECH's newest Internet security offering.

Susan Phillips – People First's CIO – reports that implementation of the product was easy, even though "as a beta, we were doing a lot of extra testing, which wouldn't be the case with most AFTECH Clients."

Phillips added that People First divided implementation into two parts: hardware in the morning, then the software in the afternoon.

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Susan Phillips
People First's CIO



AFTECH's New Offices
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AFTECH, AltiGen Ink Agreement

AFTECH has joined with AltiGen® Communications, Inc., to provide ConvergeIT voice management solutions for credit unions. AltiGen is a pioneering manufacturer of VoIP (Voice Over Internet Protocol) business phone systems and call center solutions.

ConvergeIT solutions include Interactive Voice Response systems as well as call center capabilities on a single server integrated with the AFTECH Advantage System. In the past, these solutions have required different servers using technology from multiple vendors.

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Another **Fiserv** Connection



➤ From the President

Planned Facilities and Services Sharing

With the rollout of Fiserv's 2.0 strategies, AFTECH was challenged to identify opportunities for leveraging resources for operational efficiency. By working in

cooperation with Fiserv Automotive Solutions and Fiserv Philadelphia Data Center we determined a shared facilities and shared resource opportunity existed that will improve operational effectiveness for AFTECH.

We have decided to relocate our offices to a Fiserv shared center in King of Prussia and host our internal and Client servicing servers at the Philadelphia Data Center effective before July '07. There were several key elements contributing to our business decision that I would like to share with you.

As of July 1, 2007, our existing lease terminates. Our options were to renew or relocate.

Fiserv Automotive Solutions relocated its large call center from King of Prussia, Pennsylvania, to Buffalo, New York, freeing sufficient floor space for AFTECH's operations, including

planned expansion.

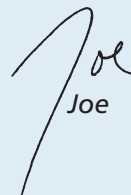
The King of Prussia facility provides superior conference and educational facilities and technology resources that can easily accommodate AFTECH's needs.

The Philadelphia Data Center provides hosting services for twenty-seven of Fiserv's Business Units and is easily able to accommodate AFTECH's needs.

Fiserv will realize cost savings from the relocation and shared resources initiative.

We have formulated plans to effect the change in phases, thereby minimizing or completely eliminating any Client impact. Once everything is in place, we will benefit from a highly fault-tolerant technology backbone and superior operational facilities. We expect these improvements will result in advances in service quality and availability for our Clients. We are looking forward to welcoming you to our new location next year.

We appreciate your business.



Joe

AFTECH, AltiGen Ink Agreement

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The AFTECH - AltiGen solution changes that. "We co-developed this product with AltiGen so we could deliver a unique single server, single code base voice management solution for our Clients", said Joe Antellocy, President of AFTECH.

"To date, we have deployed this solution across twelve credit unions and already have a commitment from 37% of our existing installed base to implement the AltiGen-AFTECH solution", said Antellocy. "This solution seamlessly integrates with all of AFTECH's

existing core processing products."

"We are excited to be working with AFTECH", said Gilbert Hu, CEO of AltiGen Communications. "We have aligned ourselves with one of the top information system service providers in the industry while expanding our reach into the credit union vertical market."

For information about ConvergeIT, please contact your Account Manager.

ATPC Report

Great things have been happening at AFTECH through the ATPC, your credit union voice. Product-specific task forces have been created, programming has been completed and your efforts will be reflected in upcoming releases. Task forces near completion: Loan Queue and Share Draft Returns. Task forces underway or about to be created: ACH Returns, Safe Deposit Boxes, SysMon and an ongoing Home Banking Design. The list of text transactions that have not migrated to Advantage is shrinking every day (you will be hearing more from us soon on this topic!).

We are taking another look at the list of remaining transactions to see if the priorities are still right and to add any transactions that might have been missed. And AFTECH has recently modified the OLP/NSF fee disclosure that CUs may be required to print on member statements, thanks to your input to the ATPC.

The ATPC forums will soon be back to life, in a new and improved format and AFTECH has added a list server service to host ATPC communications. Currently our main topics are CU Operations;

Lending; Member Services; Financial; DP Operations; and Electronic Services. Clients will be able to sign up their e-mail addresses to receive information on posted topics and will also be able to submit questions and receive responses from Client peers in all parts of the credit union.

Watch for ATPC communications; we can make life easier through the power of our combined voices. Send any questions or concerns to any ATPC member. Our information can be found on AFTECH's website, under "ATPC". Visit the page often, review our minutes and reply to our e-mails!

Thank you for your time and communications!



Amy Dugal Smith,
Technology Administrator
Hannaford Associates FCU

New Internet Security

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"It's good that you can address network and firewall issues separately from the software, and as far as the software goes, it's just another routine release, with some customization for the CU's look and feel. Our testing group has been very positive, and even though they were looking for trouble, we've had no complaints about ease of use."

Phillips said that the beta process and the AFTECH staff participating with People First have been outstanding. "Other credit unions should have no problems following the procedures AFTECH has established for this installation," she said.

AFTECH's Professional Services department is offering a Webex session on Multifactor Authentication (MFA) and the RSA Security® Customer Service Representative (CSR) tool every Thursday until February 1, 2007. These Webex sessions will be conducted from 1:00 pm to 2:00 pm EST. To register for one of these Webex sessions, contact: Professional.Services@Afttech.Fiserv.com

As far as informing members about the new security steps, Phillips said "We did a personalized letter to the members, telling them what we are doing, why we are doing it, and what they can expect. A lot of what we used was taken from the AFTECH material about MFA that's been posted in the Weekly Status. We had to redo a brochure, and of course change our web site."

One week before the new **aftech@net** security went live to the members, People First posted a notice on the home banking log-in page to help users with the transition.

Regulatory requirements for additional security have led financial institutions to increase security of Internet transactions. For more information about AFTECH's MFA offering, please contact your account manager.



Meet AFTECH:

Marie Stephens

Marie Stephens started her career in the financial services and software industry here at AFTECH in 1996. Marie is one of

our Technical Writers who also assists with product design and development and compliance.

Marie started out as a Client Solutions Representative and moved into the technical writing role 3 years later. She works with how the user answers prompts, enters information into various fields and helps with the look and feel of AFTECH products. Marie is currently working with a task force for suggestions on development, changes and enhancements of products.

Marie keeps up-to-date on compliance issues through investigation and research of IRS reporting

rules, statements and loan disclosures and she also receives a daily newsletter that helps keep her information current. "Maintaining compliance is a challenge but it keeps my level of interest high," Marie said.

Before coming to AFTECH, Marie worked at Strawbridge and Clothier as a retail buyer. Marie started there in sales working her way through college. She was there eight years before the company was sold. Marie met her husband, Mark, while working there and they have been married for 12 years now. They currently reside in Drexel Hill, PA.

Marie is a graduate of St. Joseph's University in Philadelphia, PA where she majored in Chemistry and Business. She loves St. Joseph's basketball and Philadelphia sports, and enjoys spending time with her husband and her six nieces and nephews.



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

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