

# Interface

AFTECH

A Newsletter from AFTECH

Vol. 16 No. 4

## Inside Interface

From the President.....	Page 2
ATPC Update .....	Page 3
Disaster Recovery Update.....	Page 3
Support Hours Fine Tuned ...	Page 3
People First FCU .....	Page 4

## Auditors Complete AFTECH SAS 70

PricewaterhouseCoopers LLP has completed its Statement on Auditing Standards No. 70 (better known as SAS 70) for AFTECH's Clients.

The review, done every three years, is a Type 1 report. It examines the controls placed in operation at AFTECH in several areas of operation, including:

- System Development and Maintenance
- Physical Security
- System and Communications Security
- Disaster Recovery
- Client Support

Continued on page 2

## U.S. Employees Oklahoma Making Changes

U.S. Employees Oklahoma FCU converted to the AFTECH text-based system in 1993, and made no upgrades – except for each year's software release – for more than a decade.

But the \$81 million credit union recognized that over the last 11 years, technology and software improvements caused the financial market to become far more competitive. With the increased competition among financial institutions and the reduced market for new members, U.S. Employees had to change to meet the needs of its 13,000-plus members.

After a careful review of the credit union's AFTECH system, the credit union's management decided that the credit union had to move to the Advantage system to provide much-needed services to their members. Out of this review of all AFTECH offerings, the following products and services were selected:

- The All-Inclusive Plan
- Advantage Teller/Member Services

- Advantage Accounting Suite
- Advantage Loan Suite
- Advantage Collections
- RD3
- Nautilus System – ImageSoft
- IPS Investments
- Virtual Loans
- ID Scanners from RG3 Solutions
- IMM Small Footprint Printers

At this writing, the credit union has gone live on the Teller/Member Services and Accounting systems. By April 30, the credit union will be live on Collections, Loan Suite, and RD3. The remaining packages will be installed by September 2004.

According to Johnny Huntsman, U.S. Employees' Systems Administrator, "We realize that this is just the beginning of an on-going process to ensure that we have products that our members want and need. We must continuously review where we are, where the market is, and what it is going to take to remain on the cutting edge of technology to provide services to our members."



## From The President



Joe Antellocy

*Last month, while attending a credit union business meeting, I asked the partner of a well known credit union consulting firm about the decision process credit unions undergo when evaluating core processing vendors. I asked, “Is the decision a business decision?”. The response was “Yes”, followed by a considerable explanation of the reasons why. What alarmed me about his explanation was that money, in his opinion, was “not an issue” for their clients.*

*In my opinion, if money is not an issue, the decision is one of emotion, and therefore cannot be a business decision. I hope our Clients are counting on AFTECH to act responsibly and in their best interests, as trusted stewards, when we make investment and servicing decisions. In turn, I implore our Clients to perform extensive due diligence with the significant investment they make, including a value justification.*

*I know that no one needs enlightenment on the fundamentals of value justification decisioning; however, I think money matters. If it does to you, then quantifying value added versus cost of investment is the core basis for a decision. I*

*truly admire when a CEO expresses enthusiasm for a decision from a financial perspective first, then follows up with support for the decision by describing less quantifiable benefits, such as improved member service or strategic goal attainment.*

*A convincing value justification argument is prerequisite to the decisions we make at AFTECH. I believe these arguments provide reliable guidance to us for the critical decisions we make in our determination to be the best value proposition for our Clients. I encourage you to send me your ideas and recommendations to improve the value AFTECH brings to your organization. And if you have any ideas or recommendations you think we could use to help sell our solutions to other Credit Unions, please share them.*

*We appreciate your business,*

A handwritten signature in black ink that reads "Joe". The signature is stylized and cursive. Below the signature, the name "Joe" is printed in a simple, sans-serif font.

## Auditors Complete AFTECH SAS 70

*Continued from page 1*

All AFTECH Clients receive a copy of the report, which is usually reviewed by internal auditors, external audit companies, and regulatory agencies as part of their examinations of credit union operations.

AFTECH President Joe Antellocy describes the SAS 70 report as a “reassurance to our Clients that AFTECH policies and operations can successfully withstand the closest scrutiny by critical independent observers.”

# ATPC Report

Last August, the ATPC included a short article discussing the Operations portion of the group's efforts. One key element of the Operations subcommittee is the modernization and – ultimately – the automation of “process driven” or “Back Office” activities.

In just a few months, AFTECH has responded by developing a prototype of what they have named “Advantage Portal”, which will serve as a starting point for profile management, Close of Business, Month-End Processing, and other functionality typically assigned to the back office operations of credit unions. Terry Gillin has been

our primary contact for information regarding this new product, and Bob Burghardt provided a functional demonstration a few weeks ago.

Of course, the product is early in its development life cycle, but when the ideas are fully realized, the Advantage Portal will offer considerable advantages over the existing system.

Terry Gillin has indicated that the LMS profiles will be one of the first to be implemented in the Advantage Portal, as that will benefit the most clients immediately. One key functional advantage, available throughout Advantage Portal, will be the ability to copy an existing profile,

and then modify only the fields unique to the new profile, instead of today's process of creating a new profile from scratch.

The ATPC is encouraged by AFTECH's rapid response to the Operations Modernization initiative, and we are looking forward to working with AFTECH during the remainder of development of Advantage Portal. Please watch for future updates regarding this developing solution.

*Brian D. Scudder  
Pittsford FCU*

## From the Disaster Recovery Desk

Spring is here and with it come new seasonal threats. Do you know how to declare a disaster to AFTECH in case of a major service interruption to your membership?

The decision to declare an event is made at the judgment of the credit union's management. Credit unions participating in AFTECH's Disaster Recovery Program may declare an event by having an authorized person telephone AFTECH, with a follow-up in writing within twenty-four hours. ***The phone number to call is 888-993-2501.*** Be sure to keep this information with you in case of an emergency.

Disasters do happen. Don't let your members down... be prepared!

Of course, there is more to being prepared for a disaster than having AFTECH's phone number on hand. For more information about AFTECH's Disaster Recovery, Disaster Recovery Testing and AFTECH University's Disaster Preparation, contact:

### **Disaster Recovery Testing:**

[Disaster.Recovery@AFTECH.Fiserv.com](mailto:Disaster.Recovery@AFTECH.Fiserv.com)

### **Disaster Recovery Training:**

[Lynn.Takach@AFTECH.Fiserv.com](mailto:Lynn.Takach@AFTECH.Fiserv.com)  
[www.AFTECH.com/Support/Training](http://www.AFTECH.com/Support/Training)

## AFTECH Fine Tunes Support Hours

AFTECH is making changes to improve the timeliness of resolutions to Client issues, according to Client Solutions Director Laura Feudo. “After reviewing incoming call data to identify trends, we noticed that we receive very few support calls between 5:30 p.m. and 8:30 p.m., and only a small percentage of those are critical issues that require immediate attention,” she reported.

“So we tried a pilot program to test the impact of switching to On Call (beeper) support beginning at 6:00 p.m. During this three-week pilot program (which included both the weeks before and after Month End), we received only four support calls between 6:00pm and 8:30 pm. We then presented the results of our pilot program to the AFTECH Technology Partnership Council. The ATPC agreed with our proposal for service improvements,” Feudo said.

As a result, AFTECH is changing in-house support coverage hours to 8:00 a.m. to 6:00 p.m. (Eastern). This will enable AFTECH to have a full staff providing phone support during the most important times, giving Clients:

- Shorter hold times
- Faster resolutions
- Better service quality

The change will take effect on May 1, 2004, with the pilot program remaining in place until then. This change will not alter month-end phone support in any way.

# People First Takes Advantage

People First Federal Credit Union in Allentown, Pa., has successfully converted to AFTECH's Advantage System.

According to Sue Phillips, People First's Manager of Information Systems and Technology, the credit union reached a point where the service enhancements the CU needed were only available on Advantage.

Employee response to the new system has been enthusiastic, according to Phillips.

"One person in each branch went live," she explained. "This raised the excitement level for the others. Our pilot group trained one day, and went live the next. We expect the whole credit union to be live on the teller/member services platforms by June 1."



Sue Phillips



People First Lobby Entrance

Phillips added that the advantages of the conversion became obvious quickly.

"It's easier to train with, and easier to use. We process our transactions faster already."

The Advantage conversion is just the beginning of changes planned for the credit union. Phillips says People First will be adding the Advantage lending platform, with Internet-based loans and credit reporting. Timing depends on "how fast we can integrate change," Phillips adds.

People First, a \$220 million credit union with 47,000 members, was chartered in 1950 to serve employees of Mack Truck. It added Select Employee Groups as Mack operations shrank, then expanded its field of membership with a community charter covering Pennsylvania's Lehigh and Northampton Counties in 2002.



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

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