

# AFTECH Interface

A Newsletter from AFTECH

Vol. 16 No. 6

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## New and Different!

AFTECH is doing something new and different: reaching out to department managers in partner credit unions to demonstrate how the AFTECH Advantage system can help every department implement its strategy and reach its goals.

Why is AFTECH doing this? For years, AFTECH has worked through the IT/IS departments of its Clients to introduce new products and services. After discussions with Clients, it became clear that it was preferable for all parties if AFTECH would work with non-IT managers as well, to show them AFTECH product and service offerings first-hand.

How is AFTECH doing this? With its first Department Managers Conference, July 26-27 in Malvern, Pennsylvania. There is no charge for this conference.

Who should attend? Loan Officers (especially those with an interest in commercial accounts); Security and

Compliance Officers; CFOs, Auditors, and Accountants; Trainers; Call Center Leaders; Branch and Member Service Managers; anyone who wants exposure to innovative tools that assist them in reaching their departmental goals.

## Sessions:

### ■ Conference Overview & Awareness Presentation

*(Recommended for all attendees)*

During this general session, participants will be provided information regarding the purpose and objective of the conference, along with brief presentations of tools available to aid in performance. We will highlight AFTECH's RD<sup>3</sup> - R<sup>e</sup>lational Database / R<sup>2</sup>apid Data Access / R<sup>3</sup>eports Distribution - business solution that has the potential to revolutionize credit union business operations across all departments.

### ■ Wisdom Financial Suite presented by IntegraSys *(Recommended for Financial Managers)*

AFTECH provides interfaces for both Wisdom and IPS Sendero's financial suite including General Ledger, Accounts Payable and, Fixed Assets. At this session IntegraSys will present the features and value proposition of their solutions.

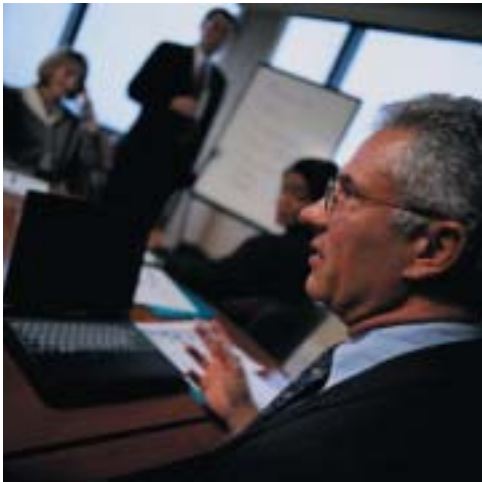
### ■ IPS Sendero Financial Suite presented by IPS Sendero

*(Recommended for Financial Managers)*

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### ■ Business Lending & Business Services presented by Easy Lender & IQ Financial *(Recommended for Lending, Operations, Member Service and Marketing Managers)*

Many Credit Unions are seeking tools



*Continued on page 3*



Joe Antellocy

## From The President

part•ner \ "pärt-n r\ n 1 : ASSOCIATE, COLLEAGUE 2 : either of two persons who dance together 3 : one

who plays on the same team with another 4 : one associated with another especially in action 5 : one of two or more persons contractually associated as joint principals in a business — part•ner•ship n

Last month I shared with you our goal to become our Client’s “Most Trusted Partner”. We see the word “partner” in many of the requests for proposals we receive from consultants and hear it often when people explain the type of vendor they hope to forge a relationship with.

We asked about ten of our Clients if they consider AFTECH a Partner? Overwhelmingly the response was “no”, followed by – and I paraphrase – “AFTECH is a vendor that is very important to us”. I think people generally think of partners as associates who participate in the risks and rewards of the business. Since AFTECH gets paid regardless of a Client’s financial performance, I think it is fair to say we are not a partner by this definition.

The “Most Trusted Partner” we hope and intend to be is best defined as the “one who plays on the same team with another” and “one associated with another, especially in action”. Our mutual organizations tend to work together on projects that are focused on achieving a predefined outcome. In that regard, we are your Partner. To gain your trust we must perform at or above your expectations over an extended period of time with absolute honor. We must earn the right to be your “Most Trusted Partner” by performing better than any of your other vendor partners.

If you ask me, what is most important to AFTECH under my leadership? My response is our integrity. I think integrity is fundamental to building partnerships, personal and business. We will strive to become the entity we seek to be with the passion we commit to doing what is right for our Clients. We look forward to the day when we ask ten Clients if we are their Most Trusted Partner . . . and they all say “Yes”.

We appreciate your business,

Joe



JoAnne Fillwork, CEO of Financial Health Credit Union

## Fillwork Honored

Financial Health Credit Union CEO JoAnne Fillwork has been awarded the Michigan Credit Union League’s Distinguished Service Award (and been inducted into the Michigan Credit Union Hall of Fame), in recognition of her many contributions to the credit union community.

Fillwork was instrumental in modernization of the State of Michigan’s credit union enabling legislation as a leader of the Michigan Credit Union Modernization Task Force. Financial Health has been an AFTECH Client for 15 years, following Fillwork’s search for a new data processor in 1988.

# ATPC Report

Through the first half of this year, the AFTECH Technology Partnership Council has requested feedback on a list of teller/member service transactions that do not have an equivalent in the Advantage system. We then took those responses and forwarded them on to AFTECH to review.

AFTECH assigned staff to determine the man hours necessary to program those transactions in Advantage. They then grouped the transactions into categories based on manpower hours, client base use/priority, business sense, etc and gave the list back to the ATPC.

The list breaks down into three groups: Items to Actively Migrate, Items to be Eliminated, and Items for Personal Portal (back office processing interface). What does this mean to you?

- Items to actively migrate: A programmer dedicated to this project will work solely on these items. AFTECH

plans are to have all of these transactions in Annual Release 2005. As these items get completed, you may see them in Maintenance updates or in a Pre-Release Track.

- Items to be eliminated: These items are systems/programs that are defunct, are incorporated in other systems/programs, or have 3rd party/optional replacements.

- Items for Personal Portal: These items may be available with a Windows front end launched within the Personal Portal.

If you would like a copy of the spreadsheet, you can email [adugal@hannafordcreditunion.com](mailto:adugal@hannafordcreditunion.com) or find it on the ATPC portion of AFTECH's Client Central (under the Advantage Completion sub-group). If you have any questions, please email Amy Dugal at the above email address.

**Amy Dugal**  
**Hannaford Credit Union**

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## New and Different!

*Continued from page 1*

to enable their member business services. Fiserv Easy Lender is an ideal solution for business loan origination and IQ Financial's LA Pro, loan servicing solution, provide AFTECH Clients with a complete processing package for the support of commercial lending.

### ■ Marketing and Sales Tracking presented by AFTECH

*(Recommended for Marketing, Member Services, Lending, Operations Managers)*

AFTECH supports many tools for our Client's Marketing efforts that are excellent solutions for campaign design, presentment and tracking. We will demonstrate the available tool set along with providing ideas for increasing product sales.

### ■ eServices including Verified by VISA, Shared Branching, ATM Services, Match & Kill presented by AFTECH

*(Recommended for IT/MIS, Operations, Marketing, Membership Services Managers)*

AFTECH provides solutions for virtually all forms of electronic services. At this session we will present the available electronic channels for membership services along with an overview of the unique features of each solution.

### ■ Training & Educational Technologies & Tools presented by AFTECH

*(Recommended for Training, Operations, Membership Services Managers)*

AFTECH will present the educational tools and technologies that are available to our Clients for knowledge transfer across operations. We will show how technologies such as RoboHelp, Webex, and AFTECH training databases can be used to rapidly get new employees productive and keep existing employees up to date on new features.

### ■ Enterprise Wide eSecurity presented by SRMS

*(Recommended for IT/MIS, Security & Compliance Managers)*

SRMS will present methods and security solutions that prevent unintended access to your network and sensitive membership information. Attendees will learn about secure VPN access and what tools are available to monitor and lock down their networks.

### ■ Next Generation Call Center Technology presented by Maxxar

*(Recommended for Operations, Membership Services, IT/MIS, Marketing Managers)*

Maxxar will present their next generation, fully IVR integrated Call Center

Technology including Natural Voice, Intelligent Call Routing, Screen Pop and Text to Speech solutions.

### ■ Retail Service Delivery Solutions presented by IMM & AFTECH

*(Recommended for Operations, IT/MIS, Lending, Membership Services Managers)*

Over the past year AFTECH has collaborated with IMM on the development and release of several innovative retail service delivery solutions intended to eliminate paper from operations. We will demonstrate what is immediately available and which solutions are soon to come that will improve both lending and transactional processing.

### ■ Check 21 presented by Fiserv Item Processing

*(All attendees)*

Fiserv Item Processing will provide detailed information regarding the effect Check 21 may or will have on our Clients' operations, with an analysis of the available solutions to enable Check 21 processing within Advantage.

**\* There is a registration form enclosed with this newsletter. For more information, contact Dick McConnell at 610-993-8000, ext. 523 or e-mail him at [dick.mcconnell@aftech.fiserv.com](mailto:dick.mcconnell@aftech.fiserv.com)**

# E-Marketing in Miami

For Peoples Credit Union CEO Jeff Miller, the Internet and other electronic services are where the credit union action is. As he puts it, "We want to push members to electronic services, so we have time to deal properly with the member who comes in with a \$50,000 deposit."

For Miller, this means making every possible electronic service available to members, and marketing those services heavily (and electronically). Using AFTECH's Advantage e-mail, Miller started by e-mailing signed-up members NSF notices and notice that their statements were ready to be viewed on line.

At the end of April, he began adding a marketing folder to each e-statement. "We want to do general marketing via e-mail to our entire membership, and we want to do a little more. For example, we get a lot of hurricanes here. I want to be able to e-mail our members to let them know about our services in event of a hurricane."

Marketing and member information isn't all Miller has in mind. "Once we have marketing out of the way, we want to proceed with certificate

maturity notices and delinquency statements using Advantage e-mail."

## How Is It Going?

According to Miller, 50 to 100 members per month are signing up for e-statement access. "For now, it's only available for members who have home banking, but I'd like to go beyond that. I love AFTECH's on-line banking package; I don't ask new members to sign up, I tell them!" Miller says.

They must be listening: Peoples Credit Union – with a total membership base of 17,500 – has more than a 25% penetration for aftech@net . This translates to nearly 5,000 users, with more than 10% of them opting for e-statements.

And for Miller, this translates into both profitability and improved member service. "By mid-year, we were at the break-even point for e-statements, and we only started in December of 2003. Soon we will be launching an e-checking program that will give members free ATM access if they opt for direct deposit and e-statements."

Miller adds that AFTECH's home



Jeff Miller, CEO of Peoples Credit Union

banking program "... is so user-friendly that once members use it, they don't want to use anything else. That means we have a competitive edge over much larger credit unions and banks."

The \$55 million community credit union serves an ethnically diverse section of North Miami (it offers audio response in English, Spanish, and Creole!).



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

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