

Growing the Credit Union with the Help of Core Systems

New clients repeatedly tell us that a primary reason they selected a Fiserv account processing platform is that the choice will help them grow. They are making wise choices at the right time.

A look at the financial services environment explains part of the credit union opportunity. Our competitors seem to be doing everything they can to drive customers away: new and higher fees, highly restrictive lending practices, reduced support for small businesses, etc. Every bank customer affected by these practices is a credit union member just waiting to join. Fortunately credit unions are well positioned to have them as members. Assets are up, shares are up, lending is up in most categories, and capital is strong.

Golden Opportunity

Attracting the new member to the credit union - and existing members to new services - is critical for growth, and Fiserv offers the tools to make that happen. Our platforms are designed to go beyond deposit and loan account processing to encompass a vast array of innovative technology tools tailored to the specific needs of credit unions to create a better experience for you and your members.

Whether it's a product that resides in the core processing system, like the ComCore for XP2® module, which delivers powerful business services in realtime; the variety of multilingual offerings for audio response and online banking; or an ancillary solution like those described below, credit unions can find integrated growth-boosting solutions with a Fiserv platform.

To start, they can sign up new members and expand the relationship with existing members through the online account opening tool AccountCreate™ from Fiserv, which delivers convenient Internet-based enrollment. Once they join, Fiserv helps the credit union deliver everything today's members need from loans, debit cards and digital check capture to online bill pay, mobile banking and P2P payments.

Meeting Member Needs

Our lending platforms offer online delivery with Internet-integrated credit reporting for quick turnaround of loan applications, plus streamlined back-office tools that boost efficiency behind the scenes. Debit and credit card offerings from Fiserv range from card production to customized rewards programs. Our Source Capture Solutions® give members the flexibility to make image-based deposits from virtually any location. And our CheckFree® RXP® money movement platform offers a robust digital payments suite that provides convenience for members and a competitive advantage for credit unions.

The latest Fiserv innovations help credit unions capture their share of the market growth fueled by digital channels. Mobiliti™ (formerly Mobile Money™ from Fiserv) is the single most dependable, credible solution in mobile banking today, in use at over 200 credit unions. And the ZashPaySM personal payments service from Fiserv enables consumers to make P2P payments quickly and securely through a credit union's online and mobile banking services.

To deliver the best experience for credit unions and their members, these solutions are all integrated with our account processing systems. We're proud that one-third of the nation's credit unions depend on Fiserv to deliver core processing systems that serve as the backbone of their daily operations. And we look forward to supporting our clients' growth today and well into the future.



Mark Atchison
Vice President



Contact Info

www.creditunions.fiserv.com

Mark Atchison is the vice president of offerings development for Credit Union Solutions from Fiserv. He is responsible for strategy, business planning, and initial deployment of non-account processing platform products and services. Atchison joined Fiserv in 2006. He has co-authored six college textbooks in the field of decision sciences, and has been involved with a number of standards-making organizations. Fiserv, Inc. (NASDAQ: FISV) is the leading global provider of information management and electronic commerce systems for the financial services industry.