

CORE SYSTEMS - DEPLOYING NEW FEATURES/FUNCTIONALITY EFFECTIVELY

Credit unions that are successful with their technology driven business solutions implementations share two things: they have technologically knowledgeable leadership and they are committed to effectively communicating best utilization knowledge across their organizations. Employees must be open to change and new ideas for efficiency and service gain - they must become technology advocates.

To get the message out about our system's features and enhancements we have reached beyond the IT Department to the department management at the credit union. From over twenty years of experience, we have found that these people are closest to the members and know their needs. They are truly subject matter experts in their specific functions. We gather their ideas and criticisms and use the information to build ideal solutions for them in response.

At AFTECH, we provide senior management with decision support data from our core system that allows them to make sound business decisions that are operationally and financially justified. Our Relational Database, Rapid Data access, and Reports Distribution solution (RD3) delivers the ability to automatically store core data in Microsoft SQL database tables. Managers can then access and organize the data any way that they see fit, plus we provide easy integration to external information and systems.

Besides controlling risks, margins and expenses, every credit union is driven to sell loans. That is where our Advantage Client Server System really excels: we have powerful automated loan approval and dispersal processes with on-line graphical reporting. You can analyze members who are candidates for certain types of loans, launch an e-mail campaign to these members, track it, decision it and disperse it automatically. We offer a single decisioning tool across all channels and we will shortly release the ability to automate the process of accepting and decisioning online loan applications from non-members.

Another area that is critical to credit unions is non-interest income. We fully support courtesy pay which is an important service and revenue generation service. Our system, because it extends courtesy pay across all transactional channels, is designed to maximize revenue. In addition, relationship pricing is also an essential element for maximizing profitability, so our solutions are adaptable to most every Credit Union's requirements.

Because our system is written on Microsoft's development platform, we can rapidly add new functionality that our Clients need to run their operations more efficiently. From anti-money laundering/OFAC tools to digital signatures/imaging solutions to direct connect ATM/kiosk driving, we provide a wide range of business solutions that significantly improve a credit union's productivity. A systematic approach honed over years of experience of providing versatile member servicing and processing options in conjunction with superior marketing and tracking tools - and offered at a low cost of ownership -- is our hallmark.



Joseph Antelocy has been a citizen of the credit union movement since 1982, when he became the first Credit Union Account Executive for a Pennsylvania based Value Added Reseller (VAR). Over his 22 year core processing career he has managed sales, marketing, development, installation, and support personnel for successful national organizations. Mr. Antelocy has been President of AFTECH since February 2002.

Formed in 1980 and based in Malvern, Pennsylvania, AFTECH, a business unit of Fiserv Inc., is a coordinated team of nearly one hundred staff members with an average of more than ten years of either credit union or credit union data processing experience. Utilized by a select family of credit unions, AFTECH brings a systematic approach to successfully implement, monitor, refine, and support credit unions of any size.