

## CORE SYSTEMS - DEPLOYING NEW FEATURES/FUNCTIONALITY EFFECTIVELY

Most business decisions are either enabled or hampered by the available technology. From configuring product and service offerings with the core system to extending those offerings through the integration of third-party systems, business decisions are impacted. Core system functionality can support business strategy and provide the framework for enabling extensions of business planning. At Harland Financial Solutions, we continually strive to provide flexibility for expanding business opportunities with the open architecture framework that has built the ULTRADATA System.

We spend a lot of time thinking about how our product and service offerings will help our customers reduce costs, increase revenues and exceed member expectations. This translates into a continuing effort to move beyond interfaces to true integration where applications are performing bi-directional data exchanges with multiple other applications. Moreover, we want our system to allow our Credit Unions to offer the latest products and services available in the market - everything from courtesy overdraft protection to biometrics and speech recognition. With our open architecture and tightly integrated technology choices, we continually stay ahead of our customers' demands.

Three products lines, in particular, are delivering tremendous value to our customers right now: Line-of-Credit, Business Lending, and Member Relationship Management. One Credit Union using our Line-of-Credit software was able to effortlessly reward 3,650 of their credit worthy members with line increases totaling \$8M. Business lending is on the rise and Credit Unions that want to remain competitive must play in this arena - it is critical to their overall growth. Finally, understanding members and being able to effectively market to them through multiple channels is also critical to generating more services and even new members for the Credit Union - that is what our Touché MRM does so elegantly.

With the wide array of products and services available to our customers, often when they are able to fully understand what they currently have with the ULTRADATA System, the outcome is one of delight. In our busy lives, it is sometimes difficult to take the time to explore each new software release to understand all the features and functionality contained within. Moreover, disseminating this information to appropriate staff is not always an easy task. We help facilitate this continuing education and communication through a number of channels including monthly e-newsletters, customer website, webinars, regional meetings, dedicated relationship manager, and more. Ensuring each customer understands the system and is utilizing it to its full potential is of critical importance to us, and to them. By understanding the technology they currently have, our customers are better positioned to make informed business decisions about what they may need in the future to reach their goals.

With the ULTRADATA System serving over 435 Credit Unions through in-house and service bureau delivery, and the recent introduction of our Windows-based turnkey solution, CuServ™ Evolution serving over 250 smaller Credit Unions, Harland Financial Solutions offers a solution for Credit Unions of any size.



**Jim Berthelsen** is S.V.P. & General Manager of Credit Union Core Systems at Harland Financial Solutions. Since 1981, the ULTRADATA System has been providing credit unions nationwide with innovative solutions in real-time data processing. As a division of Harland Financial Solutions, the ULTRADATA System provides in-house and service bureau technology solutions to more than 435 credit unions.

These solutions integrate UNIX or Windows 2000 core processing with powerful applications for lending, front and back office operations, electronic banking, business intelligence and marketing to deliver the most up-to-date information for superb member service and growth. Harland Financial Solutions leads the financial industry in providing core processing, consumer, commercial and mortgage lending and origination systems, branch automation, member relationship and campaign management, and data warehouse solutions to more than 6,000 financial institutions.