

## Using Core Systems for a Competitive Advantage

One of the biggest challenges for credit unions is to ensure they are partnered with the right core provider that will enable the ongoing flexibility every credit union needs in today's competitive environment. This flexibility must support the movement from solution to solution or platform to platform, as well as an open architecture that enables the plug and play of virtually any application and have it deliver real time access to member data in a centralized repository.

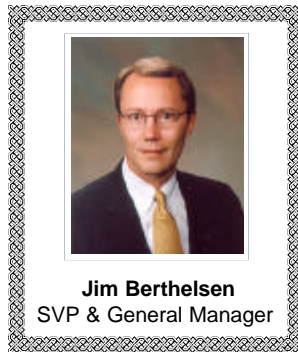
Transaction-Exchange is our server-based solution that enables the interfacing of third-party applications and solutions with our ULTRADATA System. Transaction-Exchange creates industry-standard web services to allow processing across any TCP/IP network including the Internet. Using these web services, a third party application can send a transaction request to the server without having to interpret the business rules defined within the ULTRADATA System. The end result is that credit unions using the ULTRADATA System are free to choose best of breed solutions, or leverage existing solutions, and interface faster and more consistently.

To assist customers in developing third party application integration, we provide a comprehensive Software Developer's Kit that enables anyone with minimal knowledge of XML to easily connect to applications of choice. This DK is available to credit unions and third party vendors alike and is quickly spreading like wild fire across our existing ULTRADATA System customer base.

The hyper-competitive financial services market member service and increase loyalty. Utilizing credit unions have a full featured core solution applications making it completely transparent to personalized member service as well as a more and, therefore, reduced credit union costs.

Member service is the only real sustainable com- Management plays a key component in boosting promotions and marketing campaigns, segment members by demographic criteria, determine member and product profitability, and provide research, reporting and campaign management, credit unions are better equipped to target members individually with personalized offers based on their unique profile. And this information integrated with the core solution provides each employee that interacts with a member, whether directly or through a channel, to maintain a single view and a more personalized relationship.

We have worked hard over the past twenty plus years to build our ULTRADATA System into the comprehensive and open system that it is today, but we are not content to rest on our laurels. We are very excited about the upcoming Enterprise release of the ULTRADATA System. We are enhancing our Business Lending and Deposit Services to bring 'big bank' functionality to credit unions, and Consumer Lending; delivering a shrink-wrapped version of Transaction-Exchange; integrating our premier Mortgage Lending and Servicing Platform; rolling out a new and improved database upgrade; and offering High Availability 24x7 Processing, Data Archiving, and Data Replication solutions to satisfy the market demand for high availability.



**Jim Berthelsen**  
SVP & General Manager

makes it difficult for credit unions to improve Transaction-Exchange, ULTRADATA System that provides seamless integration to various the member. This translates into faster and more streamlined internal approach to efficiencies

petitive advantage. Member Relationship member service and loyalty. With tools to create

With tools to create member service and loyalty. With tools to create promotions and marketing campaigns, segment members by demographic criteria, determine member and product profitability, and provide research, reporting and campaign management, credit unions are better equipped to target members individually with personalized offers based on their unique profile. And this information integrated with the core solution provides each employee that interacts with a member, whether directly or through a channel, to maintain a single view and a more personalized relationship.

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ULTRADATA  
SYSTEM

**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.

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