

Using Core Systems for a Competitive Advantage

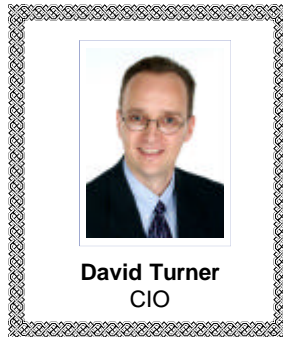
The underlying architecture used to connect systems is evolving and technology platforms built on a service-oriented architecture (SOA) are changing the way technology providers do business. When technology offers real benefits like increased operational efficiency and faster member response time, it can help credit unions remain competitive in their markets. For this reason, technologies that enable advanced integration, like XML, .NET® and Web services, have really come to the forefront. These tools allow us to seamlessly connect disparate applications to achieve enterprise-wide integration — offering many advantages in terms of efficiency of time, expense and staff resources. These integration tools will fundamentally change the way we build and support applications and in turn, significantly impact the way credit unions select and purchase applications to facilitate streamlined business processes.

The biggest challenge to implementing these tools is finding technology providers — whether for core or ancillary applications — that have the ability to take full advantage of SOA. Credit unions that use providers who leverage a service-oriented architecture approach are in a position to realize maximum benefits from this new integration strategy. But today, many providers are still using proprietary interface structures that often require significant investment and manpower to connect their solutions to other applications within the credit union and to maintain them over time.

Our integrated solutions are also designed to example, we have developed an end-to-end stage of paperless processing for each step in the ing to loan document preparation and secure archival of loan documents. All of these solutions steps and expedite the time required to move efficiencies reduce costs and save resources, petitive by offering faster, more convenient loan

Maintaining member loyalty is another key focus ty is built through responsiveness. Credit unions delivering convenient access to the products they loyalty of their members. For in-branch channels, our core systems feature front-end platforms that give tellers and member service professionals a 360-degree view of their member so they can quickly and efficiently meet members' needs. And our core systems support a wide range of electronic channels that give members reliable access to the self-service tools they demand.

Looking to the future, IntegraSys is focused on developing and delivering products that create new or increased income streams for credit unions. Our latest ancillary solutions AlertMe and Credit Card Processing Services do just that. AlertMe is a consumer credit monitoring tool credit unions can offer their members to help them fight fraud, while boosting fee income for their institution. We created our new Credit Card Processing Services offering because we realized that credit unions weren't getting the level of flexibility and support they needed to build profitable, sustainable card portfolios and to offer the competitive card products members need.



David Turner
CIO

help credit unions grow their loan portfolios. For lending strategy that offers our clients the advancing process — from application to underwriting-electronic signatures. We even support image streamline the lending process, reduce redundant from application to funding. Not only do the added they also make the lending program more com-services to members.

for today's credit unions, and I believe that loyal-that are responsive to their members' needs by want through the channels they prefer earn the



As CIO for IntegraSys, **David Turner** drives product technology direction and manages all internal systems and corporate delivery initiatives. In this role, he has already made a positive impact on the organization by making it more productive with the Microsoft .NET framework and development tools. Turner has worked with technology in credit unions and the financial industry for more than 15 years. You can reach David at david.turner@integrasys.fiserv.com.

A business unit of Fiserv, Inc., (NASDAQ: FISV), IntegraSys specializes in end-to-end information technology services, including core processing, ATM and debit card services, Internet banking, bill payment and lending, and much more.