



Driving More Efficiency From Core Systems

Credit unions looking for efficiency gains must focus on automation. By using a core system that delivers powerful automation capabilities, staff productivity and operational efficiency will automatically increase. Ease of use is also critical - employee efficiency levels go up when they use a modern Windows-based system. Younger staff members are accustomed to working with Microsoft Office, Google and Apple products so they expect the credit union to provide them with these types of up to date interfaces when they are working with member account information.

Since our founding in 1995, we have helped hundreds of small to midsize credit unions harness the power of our automation technology to improve their operations, compete more effectively and better serve members. While we are certainly not a "big box" core systems vendor, we offer the same sophisticated features and functionality that they do, but at a lower point of entry cost. Our goal is to give smaller credit unions all of the same tools that the larger institutions have without breaking their limited budgets. And just as importantly, we deliver personalized service and support that these large vendors could never hope to match.

Many smaller credit unions cannot afford a full time IT person so they naturally turn to us for assistance. Our clients constantly tell us that our software is really intuitive and easy to use, but we still provide high quality support in three ways: an 800 number, online chat, and remote viewing any time that they need assistance. Plus we always take the time to ask them for feedback on how to make our system even better. Our experienced development team then uses this valuable client input to make the enhancements that make our credit union partners more productive and efficient.

One of the greatest efficiency gains any credit union can have is to let their members serve themselves. Our early years at Worldwide Interactive Services were focused on providing vital ancillary solutions like online banking (iTeller), mobile banking (mTeller), audio response (vTeller), bill pay, check imaging, eStatements, and eSafe document storage, so we are uniquely qualified to help credit unions efficiently deliver these self service channels that so many consumers have come to expect. Again, all of our Financial Institution eSuite solutions are delivered on a flat fee basis which incentivizes the credit union to encourage their members to conveniently use the online, mobile, audio response and all of our eSuite offerings as much as possible.

Our team of industry professionals has decades of financial services experience and we are constantly enhancing and retooling our software to better serve our credit union partners. When you combine CUtopia's core credit union system OASys with our advanced Financial Institution eSuite modules, you have a powerful, front-to-back office engine that efficiently runs every facet of your credit union's operations. Beyond technology is the human factor: the same reason that a member joins your CU is exactly why so many of clients choose to work with us - stellar and personalized service.



John Pantaleon
CEO & President



John Pantaleon is the founder of Worldwide Interactive Services, Inc., and has been actively involved in all aspects of the company's operations since its inception. With more than 20 years of experience in the financial industry, John's career began with an international data processing firm shortly after graduating from Florida State University. He is heavily involved with application design, user functionality and is constantly searching for innovative ways to keep his clients ahead of their competitors.