



## *Driving More Efficiency From Core Systems*

### **The Power of MISER**

FIS MISER serves some of the most successful Credit Unions in the country. It is a core processing solution built to uniquely address a broad range of financial processing / technology needs. Strengths include:

- \* Real Time processing
- \* Retail and Commercial (Business) Deposit functionality with real time posting plus batch processing for large deposits
- \* Complex and feature-rich Real Estate Lending Functionality
- \* Extensive Commercial Deposit and Lending Functionality
- \* Open architecture supported through a strong middle-ware layer
- \* Seamless integration with eChannel delivery solutions

Openness and flexibility are hallmarks of MISER.

MISER has a very comprehensive library of products. These products provide for branch and teller processing, business analytics, collection processing, and other business processes. A recent addition to the library of products is a tablet-based application that provides you the ability to take your Credit Union to your Member.

MISER is much more than a Core processing solution. Through seamless integration to other FIS products FIS MISER provides solutions to meet all your processing requirements. These products provide support for business and Member needs like eBanking, credit and debit card processing, CRM processing, etc.

#### **Business Value**

As the financial industry evolves, more of your Members are using self-service channels, writing fewer checks and making less trips into the branch. This leaves limited face-time with your Members and Credit Unions are looking for ways to make the most of the time spent with them.

Your Core and wrap-around solutions must innovate to help you serve this changing market and your Members. FIS MISER DeskTop encompasses many solutions within a single framework. We deliver an intuitive view which will offer your end users comprehensive information about your Members with fewer keystrokes. Best of all, the technology utilizes HTML5 - which will be familiar to your staff - it's the same technology used in smartphones and tablets.

Employing HTML5 allows MISER DeskTop to be device-neutral. Utilize MISER on a desktop, through Google Chrome, Mac, iPhone or tablet - the experience is consistent regardless of the device.

#### **DeskTop Innovation**

The MISER DeskTop design centers on serving your members efficiently with a complete 360-degree view of their portfolio and sales opportunities. MISER DeskTop uses fewer clicks to get to the information you need along with modern menu controls designed to be intuitive.

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**Keith Nolan** is Vice President, Association Management & Credit Union Sales for FIS. A 30-year veteran of the credit union movement, he has been with the company for nearly four years. Prior to joining FIS, Nolan was with Visa U.S.A., Payment Systems for Credit Unions, NAFCU Service Centers and Prime Alliance. Nolan has a bachelor's degree in Finance from James Madison University and is a graduate of the American Bankers Association School of Bankcard Management at the University of Oklahoma.



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Similar to a Google search, we have Smart Lookup Tool to provide far-reaching intelligent searches for multiple items within the system, including member lookup, transaction, and user lookup. An easy-to-use teller view will deliver common transactions to the main desktop, thereby simplifying transaction processing. MISER's conditional workflow engine will allow you to link transactions, hide responses and drive processes based on system replies. With workflow you can define a unified process that ensures all functions are performed consistently with limited training.

#### **Sales and Contact Management**

With single sign-on integration to FIS Connections, credit unions enjoy the ability to improve member loyalty by using the tools to deliver integrated cross-sell opportunities and reduce lost sales by automating referrals and recommendations. You have increased opportunities to build profitable member relationships and retain high value-members with profitability analysis. All these tools are accessed directly through the MISER DeskTop to deliver a consistent experience.

#### **Blurring the Lines of Integration**

Leveraging the power of FIS, MISER clients benefit from additional seamless access to industry leading products and services. Using single sign-on (SSO) to navigate between FIS products will ensure you are taking advantage of the full range of each product's capabilities. DeskTop's modern service-oriented architecture (SOA) can easily integrate to other non-FIS applications thereby further streamlining processes.

#### **The Evolving Branch**

Over the last 10 years, we've seen a real shift in the way consumers transact business with their financial institutions. Capturing and keeping the attention of the next generation Member means using tools they are comfortable with and mobilizing to meet them where they live and work. That could translate to higher infrastructure costs if you consider adding more branches and staff to support them.

This year marked an innovative shift in the way MISER is delivered. Early in 2012 we unveiled MISERStudio - providing real-time, tablet-based access within our solution. The popularity of MISERStudio demonstrated a vision for our clients to break out of the traditional branch model. It opened up the options of creating bank-at-work programs or new account drives at local events. The possibilities are endless. We've had institutions in the northeast and mid-west looking to help their market in times of natural disasters by taking deposits or reviewing accounts with them. Others are considering a change to their branch dynamic by creating a more intimate setting to work with their Members.

#### **Summary**

These are exciting times in the financial services industry. We see tremendous opportunity to serve the credit union market with innovative solutions that in-turn position your credit union to compete successfully with even the largest financial institution. Our vision for our advanced MISER solution centers clearly around developing, with the user experience in mind, integration, streamlining processes and supporting your evolving market and membership. This will help position your credit union to increase revenue and reduce operational costs by offering products and services that will attract the next generation of credit union members.



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