



(THE FUTURE OF
FINANCE IS OPEN

OVERVIEW

ULTRADATA[®] ENTERPRISE



A Technology Platform Designed for Growth

In today's competitive marketplace, credit unions are faced with extraordinary challenges.

Member demands continue to grow, while internal pressures to reduce operating expenses, maximize efficiencies and outperform competitors remain high. With interest in new technologies and real-time access to information and services on the rise, non-integrated core systems are unable to keep up and risk becoming a business liability.

To prepare for the future and compete effectively, credit unions must invest in new technologies that improve operational efficiencies, enable tight integrations and offer real-time information. They must move forward with software that positions them for a brand new era. Software that is designed to help them evolve as member needs and demographics change. It's time for credit unions to invest in an enterprise core solution that will carry them into the future.

The time for UltraData® Enterprise has arrived.

Meet tomorrow's needs today with UltraData Enterprise—an integrated core processing solution that has the flexibility and scalability necessary to meet ever-growing market demands.



A Comprehensive Enterprise Solution

“Integrated with market-leading specialized applications through a .NET Web services gateway, UltraData Enterprise Core also includes loan and deposit servicing and an integrated general ledger.”

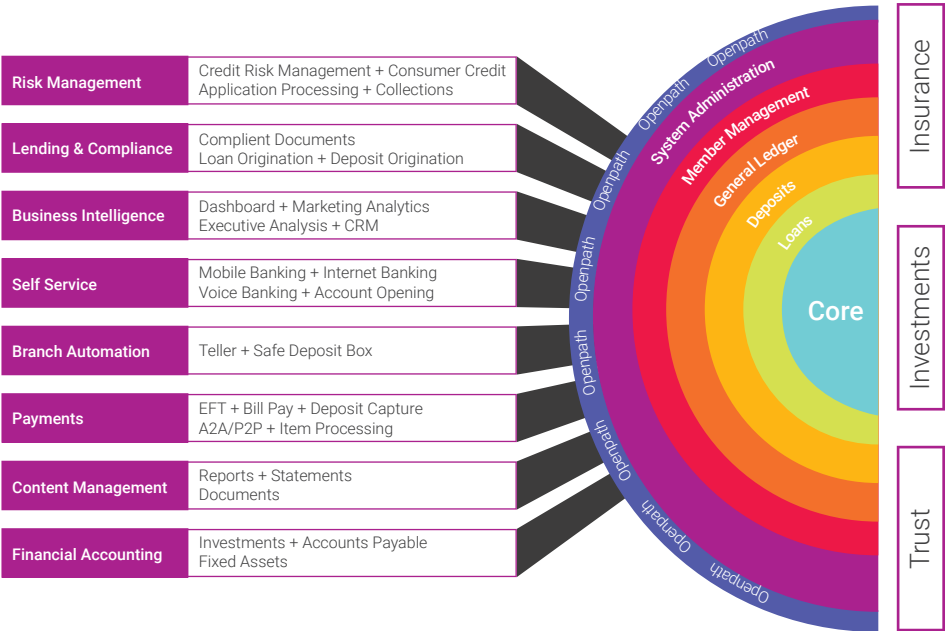
UltraData® Enterprise is an integrated enterprise software platform that brings together Finastra’s proven, real-time core processing solution with the company’s market-leading specialized applications—proven specialized software tested by more than 6,000 financial institutions with great success.

The result is a technology foundation that helps your credit union increase performance and drive profitability. The enterprise capabilities of UltraData® Enterprise include the following:

- Core
- Branch Automation
- Risk Management
- Payments
- Lending & Compliance
- Content Management
- Business Intelligence
- Financial Accounting
- Self Service

Extensive Core Functionality
UltraData Enterprise Core is a real-time transaction processing and account servicing engine. Integrated with market-leading specialized applications through a .NET Web services gateway, UltraData Enterprise Core also includes loan and deposit servicing and an integrated general ledger.

The Windows®-based architecture helps users do more by making everyday tasks easier and quicker. Common tools, intuitive navigation and flexible toolbars allow for ease-of-use and provide your staff with immediate access to member information.



Mitigate Risk and Optimize Performance with Scalability and Lower Total Costs

To help mitigate risk, individual and group level access to tools, options and sensitive member information is easily defined and modified.



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An extended relational database management system optimizes transaction processing performance, and provides scalability and a lower total cost of ownership. High availability options provide business continuity capabilities for 24x7 processing, archiving and data replication.

Gain Access to Powerful Portfolio Analysis and Risk Management Tools.

Extensive portfolio analysis capabilities help you identify opportunities, threats and trends in various industry sectors and monitor credit quality within your portfolio. To ensure senior risk and executive level staff have access to the information they need, data can be viewed and reported on from the portfolio level down to the single member and specific accounts. Comprehensive collections tools minimize losses related to delinquent loans, and allow for timely action on delinquencies, defaults, late payments, repossessions, bankruptcies and overdrawn accounts, as well as proactively monitor and manage at-risk accounts.

Efficient Loan Processing Tailored to Your Needs

The ability to offer a variety of loans with competitive interest rates, repayment structures and fee schedules that correspond to members' needs is essential. With UltraData Enterprise, your credit union will have access to consumer, lending capabilities that help streamline your loan operations.


For consumer loans, automated lending simplifies the loan origination process—from application and credit scoring to document preparation and funding—enabling the origination of consumer loans in a matter of minutes. Lending decisions are made easier with “traffic light” indicators that inform the loan officer of the appropriate course of action.

To ensure document compliance, federal and 50-state compliant documents are generated using data from loan applications. In addition, advanced loan servicing options ensure your ability to confidently support borrower needs and handle servicing requirements for all types of loans.

Deliver Superior Member Experiences

UltraData Enterprise provides a single control point for all member contacts and sales campaigns, which enables your credit union to focus on both service and sales. This enterprise-wide approach includes powerful contact management, sales and incentive tracking, referral management, problem resolution, campaign and schedule management, and provides a complete view of each member, including demographics, relationship profitability, product purchase propensity and promotional contact history.

With UltraData Enterprise, your staff will be able to streamline servicing tasks, while anticipating sales opportunities with every interaction. Inbound service requests can turn into cross-sell opportunities; proactive



outbound selling campaigns benefit from disciplined coordination and follow-up from anyone on your team.

Helping Members Help Themselves

Creating a superior service experience also means giving more control and convenience to your members, so they can serve themselves. UltraData Enterprise achieves this goal by providing access to member data from any channel and by eliminating staff intervention in transaction processing (within defined risk management controls). Using a single self-service platform, members can perform all of their banking transactions and account opening activities through multiple delivery channels.

Robust mobile and Internet-based self-service solutions—including Internet banking, mobile banking, voice banking, mobile app and SMS text banking—enable real-time convenience, straight through processing and give your members the power to manage their accounts and conduct financial transactions on their terms. Multi-layered security technology, and state-of-the-art intrusion detection and prevention systems ensure banking communications remain safe and confidential.

Automated account opening and funding capabilities allow members to open and fund accounts 24x7 using the channel they prefer and at the location of their choosing.

With real-time decisioning and an integrated switch kit for new account setup, UltraData Enterprise delivers an end-to-end account opening and funding solution that improves application completion rates, office efficiencies and regulatory compliance.

Turning Transactions into Interactions

UltraData Enterprise branch automation enables your credit union to leverage the power of the branch to streamline processes, increase accuracy, enhance productivity, speed member transactions and strengthen relationships. Complete teller, account servicing and call center tools provide information quickly in a secure environment. Customizable workflows, automated transactions and end-of-day procedures ensure users have access to the information they need in one, unified platform. Teller capture capabilities allow your credit union to streamline transaction processing and electronically capture items at the point of presentment.

Strengthen Member Relationships

A comprehensive suite of payment solutions provide your credit union with high-performance, image-enabled item processing options, flexible and cost-effective electronic payment solutions, as well as payment processing capabilities.

Remote deposit capture capabilities, complete with risk monitoring functionality, allow for convenient and secure check deposit from the office, at home or on-the-go. Person-to-person (P2P) payments and account-to-account (A2A) transfer solutions allow members to conveniently and securely send a payment or request a payment from another person anywhere, at any time, as well as move money between their internal and external accounts.

A complete bill pay management system allows members to receive, view, manage and pay all of their bills, whether paper or electronic, online at their convenience.

Electronic billing and payment solutions enable your larger business members, property management companies and municipalities to distribute electronic invoices and accept various forms of online payments.

Technology Architecture Designed for Flexibility, Power and Expandability

Advanced ATM management technology, secure debit and credit card processing and production services, as well as merchant services, prepaid card solutions, and credit and debit rewards programs help make payment processing more efficient and profitable.



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Capture Information Across and Beyond Your Credit Union

Keeping pace in today's competitive marketplace requires the ability to organize, manage, and share information effectively and efficiently.

However, using internal resources to manage the content and information generated throughout an organization can be a difficult and time-consuming task. Utilizing the latest software technologies, UltraData Enterprise provides your credit union with a centralized, enterprise-wide content management system, helping to ensure important financial information is not only preserved, but also secure.

From a single repository, your credit union will have fast, easy and consistent access to member information, including check, signature and other images, reports, statements and other documents. Logically arranged configuration tools enable complete freedom to define user groups and security. End user retrieval options can be defined to match specific tasks, skill levels and security requirements.

Improve Efficiency and Accuracy

Back office and accounting system capabilities help streamline and automate the processes that ensure accurate posting to and updating of the general ledger. Your credit union can post monthly provisions

for loan loss, replenish undivided earnings, net income to undivided earnings and regular reserves. Posting of batch recurring entries can take place automatically, and dividend interest accrual processes can be accomplished using standard batch processes that automatically update the general ledger. Specialized applications for investments, fixed assets, accrued items and accounts payable, among others, deliver additional features and functionality. That is why UltraData Enterprise embraces next-generation design principles, development tools and cost-effective operating environments. Unlike non-integrated core solutions, the technical architecture of UltraData Enterprise is designed to save your credit union time and money by sharing member and transaction data among applications, making it easier for your staff to access information for rapid decision making. The result is an integrated core solution that provides a rich user experience, supports a wide variety of services, provides overall flexibility and helps you extend the benefits of technology across your entire organization.

To maximize flexibility, UltraData Enterprise is available as an in-house or outsourced solution, offering unparalleled optimization and preservation of technology investments and added convenience as your credit union's needs evolve and change.



Help Ensure 24/7 Business Continuity

Improving operational efficiencies and reducing costs remains top-of-mind for many credit unions today. Equally important is the continued focus on retention and service. The day-to-day management of your credit union operations, however, costs money and can take valuable resources away from that focus.

For in-house credit unions seeking an alternative delivery option, Finastra provides a unique outsourced solution designed to relieve the burden of day-to-day operational and system maintenance requirements and put the focus back where it belongs, serving members.

By partnering with Finastra and outsourcing UltraData Enterprise system maintenance and operational tasks to our team of experienced IT professionals, your credit union will realize a decreased reliance on internal IT resources and you can remain confident that your system will be functioning properly and efficiently. From core system administration performance and maintenance functions to backups to purges to processing of Start and Finish, we will assume responsibility for all first-line support. Your credit union benefits from a cost-effective approach to 24/7 business continuity and increased operational efficiencies, which ensures you are free to focus on what is most important—your members.

Improve Performance and Increase Efficiency

Today, credit unions are constantly challenged to do more with less. Reduce costs while operating more efficiently, yet ensure member service remains high. At Finastra, we understand this challenge and are committed to helping your credit union leverage its software investment, and fully utilize all of the features and functionality available within UltraData Enterprise.

To help ensure your credit union is maximizing UltraData Enterprise usage, we will take a comprehensive, objective look at your credit union's operations and seek out areas where you can capitalize on improvement. Based on your specific business objectives, we assemble a multi-disciplined team of experts to evaluate how your credit union is utilizing UltraData Enterprise and deliver a clear-cut set of recommendations. Just as important, our experts can work with you to develop a plan of action, help you implement the recommended changes, and continue to provide reports, evaluations and reassessments to ensure your credit union continues to function at optimal levels.

Third-Party Interfaces

Given our commitment to enterprise solutions, integration among the UltraData Enterprise applications is always going to be better than any UltraData Enterprise interface with a third-party. Having said

that, UltraData Enterprise is not an “all or nothing” solution. Instead, it is designed to help your credit union make the most of its individual technology investment. If you have third-party systems you prefer to keep, that is not a problem. Our Web-services-based approach to interfaces makes it possible to support real-time data exchange with whatever you have in place. To date, we have developed hundreds of third-party interfaces. The result is truly the best of both worlds—leveraging the technology you purchased in the past with the enterprise solution that will take you into the future.



About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today – spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location – from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 48 of the world's top 50 banks use Finastra technology. Please visit finastra.com

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