

Investment Summary for Portico
Presented to 1199 SEIU Federal Credit Union

7 year term



Presented by

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Investment Summary

Proposal Summary

This proposal comprises the Fiserv solution that addresses the needs expressed to Fiserv.

Description	One-Time Investment	Recurring Charges (Monthly)
Portico Core System	\$71,859	\$17,871
Consumer Loan Origination	\$8,305	\$296
Audio	\$1,650	TBD
Imaging	\$23,845	\$1,260
Ad-hoc Report Writer	\$4,400	\$0
Statements	\$5,500	\$2,694
Additional Software	\$11,700	\$225
Virtual Branch/Mobiliti	\$19,854	\$7,483
Originate	\$39,080	\$1,100
Communication and Hardware	\$8,300	\$715
Sub Total	<u>\$194,493</u>	<u>\$31,644</u>
<p>** Flex Credit – Portico - Fiserv has provided a preferred client credit of \$800,000 that can be used against any Portico one-time or recurring fees.</p> <p><i>Usage shown here is an example of how the flex credit could be used.</i></p>	<u>-\$150,000</u>	<u>-\$7,738</u>
Total - Portico	<u>\$44,493</u>	<u>\$23,906</u>
Fiserv Card Services (EFT Direct)	\$4,500	\$680
Grand Total – Portico and Fiserv Card Services	<u>\$48,993</u>	<u>\$24,586</u>

Portico System Proposal

Portico Proposal

Description	One-Time Investment	Recurring Charges (Monthly)
Portico Core System		
Conversion of Core Data, Set up and Portico Training <i>* Conversion travel expenses are billed separately based on actual expenses. Hardware install billed separately.</i>	\$50,000	N/A
Member Processing – tiered member pricing @ 18,095 members 0-10,000 members @ \$1.00 10,001 – 20,000 members @ \$0.95 >20,000 members @ \$0.90 *Applicable: active, closed & charged off accounts	N/A	\$17,690
Portico User Experience	Included	Included
New Member Origination	\$264	Included
Relationship Pricing	\$600	Included
Laser Check	\$4,495	Included
Cross Selling and Sales Tracking	\$550	Included
Contact Manager and Event Tracking	\$2,500	Included
Automated Currency Transaction Reporting (CTR)	\$2,550	Included
eReceipts	\$700	Included
Automated Network Balancing Cardholder – Terminal (Acquirer) Activity Set Up & Training - requires Fiserv Card Services	\$2,650	Included
ATM/Debit Temporary Withdrawal Limits – requires Fiserv Card Services	\$1,200	Included
Check Order Interface – Harland Clarke	\$175	Included
Enhanced email messaging - \$0.01 per member per month – est @ 18,095 members	\$3,850	\$181
ID Capture setup for photo, signature & drivers license	\$165	Included
Professional Service fee for Nautilus Essentials	\$360	Included
Automated Loan Skip a Pay – 100 skips included, over 100 @ \$4 each	\$1,800	Included
Portico Xchange Learning Management System License – annual subscription. 5 user licenses @ \$200 annual fee 1 st year is free.	N/A	Included
Total	\$71,859	\$17,871

Portico System Proposal

Consumer Loan Origination		
Loancierge – Includes automated debt ratio analysis, credit bureau integration, loan document printing and more - Integration to Credit Bureau reports included. \$.60 per CB report (monthly fee is based on current usage of 126 reports)	\$6,325	\$76
Kelly Blue Book Vehicle Valuation - \$.38 per valuation with a \$55 monthly minimum	\$550	\$55
NADA Speciality - \$1.38 per valuation with a \$55 monthly minimum	\$550	\$55
GAP & Mechanical Breakdown Protection Interface –CUNA supported	\$880	\$110
Total	\$8,305	\$296

Audio – ConvergeIT		
Audio Response – monthly fees will be billed @ \$0.06 per session and @ \$0.05 per minute – no hardware to purchase	\$1,650	TBD
Total	\$1,650	TBD

Imaging		
Nautilus Essential eFiciency Imaging – pricing include report, document imaging (300 GB storage) and desktop capture. Conversion of the credit union in-house imaging system data into Nautilus eFiciency online system is included. 300 GB conversion of historical data is included.	\$13,845	\$1,260
Nautilus Essential Conversion Fee	\$10,000	N/A
Total	\$23,845	\$1,260

Adhoc Report Writer		
Reporting Analytics	\$250	Included
Executive Dashboard	\$3,400	Included
Reporting Analytics Automated Delivery Tool	\$750	Included
Total	\$4,400	\$0

Portico System Proposal

Statements		
Plus Statements - \$75 monthly base fee plus \$.10 per page @ 13,652 statements for duplex printing. Includes statement with logo, envelope and 1 insert. Postage billed at standard rates (Current statement count is approximately 13,652)	\$2,500	\$1,440
FOS Interface – allows paper statement & e-statement to look the same	\$500	N/A
EDD e-statements - \$200 monthly base plus \$.20 per e-statement user @ 5,271 members with 18 months retentions. (Current e-statement user volume is 5,271)	\$2,500	\$1,254
Total	\$5,500	\$2,694

Additional Software		
DocumentIT Laser Forms – CUNA documents plus 8 additional forms – Each additional form is billed at \$175 per hour	\$1,200	N/A
Web Signatures	\$7,500	N/A
Web Signatures Monthly In Branch Fee	N/A	Included
Web Signatures – Per Envelope Fee - \$4.00 per envelope with a minimum of \$75 per month	N/A	\$75
ID Verification - \$150 base charge – 20 Included per Month - \$2.50 per each additional inquiry (Check Systems)	\$2,000	\$150
Total	\$11,700	\$225

Virtual Branch Next / Self Service		
Virtual Branch Next Conversion – One Time Implementation Fee , *50% discount applied to the \$5,500 one time fee, promotional pricing valid to December 31, 2020*	\$2,750	N/A
Virtual Branch Next Home Banking – \$0.83 per user @ 3,397 users, plus monthly hosting fee of \$120	N/A	\$2,940
Virtual Branch Data Conversion Fee - the Professional Services effort to move VB data from Galaxy to Portico *50% discount applied to the \$2,750 one time fee, promotional pricing valid to December 31, 2020*	\$1,375	N/A
Virtual Branch Next Enhanced Authentication - \$0.036 per user (estimated at current user volume 3,397) *50% discount applied to the \$2,200 one time fee, promotional pricing valid to December 31, 2020*	\$1,100	\$122
Virtual Branch Next Basic Forms	Included	Included
Virtual Branch Next Alerts *50% discount applied to the \$825 one time fee, promotional pricing valid to December 31, 2020*	\$413	\$83
Virtual Branch Next Demographic updates *50% discount applied to the \$825 one time fee, promotional pricing valid to December 31, 2020*	\$413	\$83
Virtual Branch Web Hosting	\$1,495	\$99
Virtual Branch Next eNotices - \$165 monthly plus \$0.02 per alert sent	\$1,650	\$165
Virtual Branch Next eNotices Bulk Enrollment	\$1,080	N/A
Cleared Check Image Interface – available in Portico & VB – Alloya/Suncorp/Cencorp, Constitution State; *50% discount applied to the \$1,650 one time fee, promotional pricing valid to December 31, 2020*	\$825	\$165
Check Order Interface – Harland Clarke *50% discount applied to the \$1,650 one time fee, promotional pricing valid to December 31, 2020*	\$825	\$165

Portico System Proposal

e-statement Interface – EDD *50% discount applied to the \$825 one time fee, promotional pricing valid to December 31, 2020*	\$413	\$0
Originate Interface – Included with Virtual Branch and Originate	Included	N/A
Virtual Branch Lending - \$137.50 monthly hosting fee plus \$3.30 per app fee submitted and delivered to loan origination system	\$4,015	\$137.50 plus per app fees
Mobiliti Migration	\$3,500	N/A
Mobiliti User Fee – \$1.30 per user, plus SMS @ \$0.15 per SMS (estimated at current user volumes of 2,594 users and 2 SMS)	Previously Paid	\$3,373
Mobiliti Client Branded App – Monthly Maintenance	Previously Paid	\$150
Total	\$19,854	\$7,483

Originate 2.0

Originate Deposits Implementation	\$25,000	N/A
Originate Deposits Training	\$12,500	N/A
Core Integration Portico	\$500	N/A
Connection to Virtual Branch	Included	N/A
SAAS Transactions – monthly is based on transactions, tiers listed. Monthly also include Credit Report Retrieval Fee of \$0.60 per credit report. Tiered pricing listed below: 1-100 Total Transactions - \$500/mo 101-250 Total Transactions - \$1,000/mo 251- 500 Total Transactions - \$2,500/mo	N/A	\$500
Data Transactions – monthly is based on transactions, tiers listed. Monthly also include Credit Report Retrieval Fee of \$0.60 per credit report. Tiered pricing listed below: 1-100 Total Transactions - \$600/mo 101-250 Total Transactions - \$1,500/mo 251- 500 Total Transactions - \$3,000/mo	N/A	\$600
Loan Application Receiver (LAR) – into Loancierge	\$1,080	N/A
Total	\$39,080	\$1,100

Communications and Hardware

Communications – Hardware, Set up, and Monthly Fees – This provides communications to the main office Main Location – 498 Seventh Avenue, New York, NY 2Mbps/2Mbps Ethernet Costs listed here do not include shipping, travel and related costs for implementation and conversion, taxes, UCC or network provider surcharges.	\$6,300	\$615
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Portico System Proposal

Communications – 4G LTE Cellular Back Up Monthly @ \$100 per circuit	Included Above	\$100
Print Appliance (Controls Print functions)	\$2,000	N/A
Total	\$8,300	\$715

Fiserv Card Services	One-Time Investment	Recurring Charges (Monthly)
Fiserv Card Services – Conversion Fee to migrate from Galaxy to Portico core – Processor Change (refer to pages 9 & 10)	\$2,500	N/A
Setup Daily PDF Setup – Enhanced - per logo	N/A	\$425
Daily RCM	Included	Included
To Host Maintenance – Monthly (\$113 per card)	N/A	\$113
Engineering Charge – Telecom Implementation-Configuration Fee (\$250/hr @ 2 hrs)	\$500	N/A
Host Change – One Time Fee (\$500 per event @ 1 event)	\$500	N/A
Xroad Transmission Add – per active card	N/A	\$90
Certification – Project Fee and Certification Activities (\$500 per project)	\$500	N/A
Integrated Desktop – Enhanced	Included	Included
Network Issuer Shared Branch	\$500	\$52
Total	\$4,500	\$680

Portico System Proposal

Optional Items	One-Time Investment	Recurring Charges (Monthly)
Description		
Portico		
Flexible Rewards	\$3,500	\$250
Participations Loans	\$2,850	\$250

Consumer Loan Origination		
Loan Decision Manager - \$5.50 per decision & \$2.20 per re-decision	\$3,300	TBD
Risk Based Pricing – must have Loan Decision Manager to use	\$825	\$0

Statements		
EDD e-Statements Historical Conversion Fee – up to 18 months of history. Test file would be required from any other archive to validate if it can be provided in an ingestible format and could impact pricing.	TBD	N/A

Imaging		
Documents, Images & Statements Conversion – Standard Conversion Fee (based on GB's of data to be converted)	TBD	N/A

Audio		
ConvergeIT ASP – Spanish Language	\$500	N/A

Virtual Branch Next /Self Service		
Virtual Branch Next User ID Conversion – One Time Implementation Fee	\$3,290	N/A
Virtual Branch Mobile Source Capture SSO Interface – Set up in Portico	\$825	\$0
Credit Sense – per user fee of \$0.75 for 0-3,750 active users with monthly minimum of \$350	\$3,500	\$350
Monthly Minimum - Credit Sense: Monthly minimum charge of \$350. Additional active users will be billed per active user per month. *Monthly Active User defined as any enrolled Credit Sense user that logs into online banking or mobile banking at least once in the last 120 days.		

Item Processing & Mobile Source Capture		
Mobile Source Capture – Monthly Maintenance Fee of \$400, plus usage fees - see detailed proposal on page 11	\$4,875	\$335
MiSnap Video Capture	\$2,250	\$38
Item Processing & Mobile Source Capture – Flex Credit Allowance	-\$4,992	\$0
Total	\$2,133	\$373

Portico System Proposal

Card Services Service Request



PROPOSAL DATE: 19-Oct-20
PROPOSAL VERSION: SR201019172435_1

SR NUMBER: To be assigned

CLIENT NAME: 1199 SEIU Federal Credit Union
CLIENT ID: 700280
CONTACT NAME: Kathya Pierre
CONTACT PHONE: (212) 957-7283 EXT:
CONTACT EMAIL: kpierre@1199federalcu.org

PREPARED BY: Lisa Finkler, Account Executive
PHONE: (973) 682-5662 EXT:
EMAIL: lisa.finkler@fiserv.com

ITEM	APPROX LEAD TIME	PROJECT NAME AND DESCRIPTION	FREQUENCY	QUANTITY	UNIT OF MEASURE	UNIT PRICE	EXTENDED AMOUNT	CERT. REQ.
1	8 Weeks	Setup Daily PDF Setup - Enhanced DAILY PDF - ENHANCED	MONTHLY	1	PER LOGO	\$425.00	\$425.00	Yes
						Monthly Fees	\$425.00	
2	13 Weeks	AP Change - SB/WH to SB PROCESSOR CHANGE	ONE-TIME	1	PER FI	\$2,500.00	\$2,500.00	No
						One-Time Fees	\$2,500.00	
3	4 Weeks	Setup Daily RCM DAILY RCM	MONTHLY	1	PER LOGO	\$0.00	\$0.00	Yes
4	14 Weeks	Host - To Host Maintenance TO HOST MAINTENANCE*	MONTHLY	1	PER CARD	\$113.00	\$113.00	Yes
		(* Tiered Pricing. See Table Below				Monthly Fees	\$113.00	
5	1 Week	Engineering Charge TELECOM IMPL-CONFIG FEE	ONE-TIME	2	PER HOUR	\$250.00	\$500.00	No
						One-Time Fees	\$500.00	
6	8 Weeks	XRoads Transmission Add TRANSMISSION SERVICES PER CARD FEE*	MONTHLY	1	PER ACTIVE CARD	\$90.00	\$90.00	Yes
		(* Tiered Pricing. See Table Below				Monthly Fees	\$90.00	
7	9 Weeks	Host Redesign HOST REDESIGN	ONE-TIME	1	PER HOST	\$500.00	\$500.00	No
						One-Time Fees	\$500.00	
8	8 Weeks	Integrated Desktop - AP Integration Add INTEGRATED DESKTOP PER USER FEE	MONTHLY	1	PER USER	\$0.00	\$0.00	No
		INTEGRATED DESKTOP ADD	ONE-TIME	1	PER FI	\$0.00	\$0.00	
9	8 Weeks	Network Issuer Only - Shared Branch Add NETWORK MONTHLY -	MONTHLY	1	PER NETWORK	\$52.00	\$52.00	No
		NETWORK ADD OR DELETE	ONE-TIME	1	PER NETWORK	\$500.00	\$500.00	
						Monthly Fees	\$52.00	
						One-Time Fees	\$500.00	
10	13 Weeks	Certification CERTIFICATION ACTIVITIES	ONE-TIME	0	PER HOUR	\$290.00	\$0.00	No
		CERTIFICATIONS PROJECT FEE	ONE-TIME	1	PER PROJECT	\$500.00	\$500.00	
						One-Time Fees	\$500.00	
		Estimated Monthly Fees					\$880.00	
		Total One Time Fees					\$4,500.00	

Portico System Proposal

TIER PRICING

700280-TO HOST MAINTENANCE	Current Quantity	Increment Quantity	PRICING TYPE	UNIT PRICE
From 1 To 10000	0	1	Flat Cliff Tier	\$113.00
From 10001 To 25000	0	0	Flat Cliff Tier	\$170.00
From 25001 To 50000	0	0	Flat Cliff Tier	\$226.00
From 50001 To 100000	0	0	Flat Cliff Tier	\$340.00
Over 100001	0	0	Flat Cliff Tier	<u>\$453.00</u>
		1		\$113.00

Flat Cliff Tier: The billable amount is the price for the total volume level tier

700280-TRANSMISSION SERVICES PER CARD FEE	Current Quantity	Increment Quantity	PRICING TYPE	UNIT PRICE
From 1 To 10000	0	1	Flat Cliff Tier	\$90.00
From 10001 To 25000	0	0	Flat Cliff Tier	\$295.00
From 25001 To 50000	0	0	Flat Cliff Tier	\$620.00
From 50001 To 100000	0	0	Flat Cliff Tier	\$800.00
Over 100001	0	0	Flat Cliff Tier	<u>\$1,001.00</u>
		1		\$90.00

Flat Cliff Tier: The billable amount is the price for the total volume level tier

IMPLEMENTATION PARAMETERS

Portico System Proposal

1199 SEIU Federal Credit Union				October 15, 2020
498 Seventh Avenue, 2nd floor.				
New York, NY 10001				

Deposit Solutions Investment Proposal

84 Month Term				Sales Executive
				Gregg Shnowske
				gregg.shnowske@fiserv.com
				715-814-1293

DESCRIPTION	FREQUENCY	QUANTITY	UNIT OF MEASURE	UNIT PRICE	AMOUNT
Source Capture Services					
Mobile Deposits					
Monthly Maintenance	Monthly	1	Per Month	250.0000	\$250
Mobile Deposits Hosting - Checks					
First 1000 Checks Deposited	Monthly	200	Chk. Dep	0.4000	\$80
Next 5000 Checks Deposited	Monthly	0	Chk. Dep	0.3000	\$0
Next 10000 Checks Deposited	Monthly	0	Chk. Dep	0.2500	\$0
Over 16000 Checks Deposited	Monthly	0	Chk. Dep	0.2200	\$0
Subtotal					\$330
MiSnap Video Capture					
MiSnap Hosting Fee	Monthly		Per Month	\$38	\$38
Subtotal					\$38
MICR or X9 Transmissions					
Mobile Deposits Transmissions	Monthly	400	Per Item	0.0130	\$5
Subtotal					\$5
Back Office Services					
Misc. Deposit Solutions Monthly Costs					
Deposit Review Items - Other Channels	Monthly	0	Items	0.2500	\$0
Subtotal					\$0
Monthly Minimum					
Monthly Minimum (Excludes FCN)				250.0000	
Monthly Minimum Adjustment					\$0
Subtotal					\$0
Monthly Total					\$373
One Time Amount					
Mobile Deposits - First Deployment	One Time				\$4,875
MiSnap Video Capture	One Time				\$2,250
One Time Total					\$7,125

Proposal Notes					
- Flex Credit Allowance					(\$4,992)
- Discounts and Incentives may be contingent on specific terms and conditions being met by Client.					

Proposal Details

Portico Core System

Portico Member Processing

Includes:

- Teller Financial Platform
- Portico User Experience
- Member Services Platform
- Member Share Processing
- Certificate Processing
- IRA Processing with an IRAdirect express Interface
- Share Draft Processing
- ACH Processing and ACH Notification of Change Processing
- Payroll Processing
- Multiple Dividend Calculations
- Online Fees
- Prior Day Loan Reversals
- Transfer File and Auto Transfer
- Share Close and Transfer Process
- Member Number Change
- Courtesy Pay Processing
- Forms Management
- Cash Control
- Teller Administration
- Data Match
- Online History
- Teller Override
- Teller Journal
- Loan Servicing
- Charged Off Loans
- Mortgage Loan Servicing and Escrow Processing
- Negative Share, Loan and Credit Card Collections with Collection Letters
- Portico General Ledger, Accounting & Journal Vouchers
- Automated Accruals
- Standard Reporting
- Offline Processing
- EOD, EOM, EQQ and EOY Processing and Reporting
- Disaster Recovery and Offsite Storage

Portico System Proposal

ACH Origination

Portico can automate and transmit member-requested debit or credit items to other financial institutions when a credit union becomes a certified ACH originator. The system transmits recurring items, such as mortgage payments, insurance premiums, and child support payments. The process from pre-notification to transmission and offsetting entry to the member's account is completely automatic, thus requiring less staff involvement. You can charge an optional fee and produce a notice for originated items.

Automated Currency Transaction Reporting (CTR)

You can generate Currency Transaction Reports (CTR) automatically using Portico. Required by the Bank Secrecy Act, Currency Transaction Reports (CTRs) must be generated for any individual person or a business entity that benefits from a cash deposit or withdrawal of greater than \$10,000 over the course of a business day (24-hour period). You also have the option to batch eFile your CTR forms.

Cross Selling and Sales Tracking

Cross Sell and Tracking lets you define, maintain and track cross sell opportunities through a diverse assortment of parameters. The flexibility of Cross Sell and Tracking lets you create and implement plans to match your credit union and member specific needs. With the ability to isolate the ideal member, you can better plan marketing strategies, increasing sales and revenue. The Tracking component of Cross Sell and Tracking lets you track products and services accepted by the member and declined by the member. You can also track members who declined a product or service with follow up or interest so you can contact the member in the future.

Contact Manger and Event Tracking

Contact Manager lets you record and track basic contact information, complaints, resolutions, and follow-ups for a variety of actions (ATM/Debit Dispute, Check Copy, Check Re-order, New Account, New Loan, Other Service Request, Problem/Complaint). With Contact Manager, you can define escalation paths that will be used to automatically escalate member issues to different individuals within the credit union. Event Tracking helps you increase efficiency and build member relationships with customized tasks that can remind you to order office supplies, run reports, send a thank you card to a new member, and more. Event Tracking lets you create a detailed and customized to-do list of member, non-member and internal tasks.

Flexible Rewards

Flexible Rewards uses qualifying criteria based on products and services being used by the member to boost retention, reward member loyalty, and drive new deposit acquisition.

Laser Checks

Portico's Laser Check and Notices Solution lets you enjoy convenience and customization with laser checks, laser temporary checks and laser notices.

Relationship Pricing

Relationship Pricing allows you to reward members based on the relationship they have with your credit union by offering them special services, such as discounted or no fees, discounts on loans, and bonus rates on share and certificate accounts.

Account Analysis

Account Analysis provides a flexible new service charge method where an Earnings Credit Allowance (ECA) may be used to offset fees that normally would be charged at event time. Account Analysis lets you track and analyze without charging for services used by your members, even though you may not currently charge for the activity, while introducing three new opportunities for income. With Account Analysis, you can analyze your member's deposit portfolio to determine the member's profitability. Account Analysis offers three new credit union income opportunities by providing a daily overdraft fee, the ability to accrue negative interest expense, and the ability to assess NCUA insurance expense at the member level.

Consumer Loan Origination

Loancierge

Streamline your lending process with the solution that brings your loan department the end-to-end tools they need to operate faster, smoother and more efficiently with intuitive navigation, logical workflows and innovative paperless processing tools. Loancierge provides the following features:

- Uses application queuing to manage workflow, even between locations.
- Supports full host integration for member data and booking.
- Supports member and non-member applications.
- Includes user-security levels and sensitive data lockout.
- Enables concurrent setup of multiple loans per member.
- Uses CUNA Mutual's latest financial calculator with integrated insurance cross-selling.
- Calculates interest-only loans, minimum payment, payment rounding, debt ratio, unsecured debt, discretionary income, and loan-to-value.
- Archives loan applications and credit reports.
- Supports participant adverse action data collection and printing.
- Downloads Internet loan applications from Virtual Branch Lending, Loan Link, and LSI call centers automatically.
- Let's you create, schedule, and run reports on data using Reporting Analytics.
- Allows customization of pages and loan products.
- Supports participant and application level comments.
- Provides credit union and user-level security by workstation and/or date and time.

Instant Loan Pre-Approval with Risk Based Pricing Matrix

Automated Decisioning lets you pull a credit report, pre-approve a loan application, and assign pricing within seconds. Automated Decisioning provides instant loan pre-approval 24x7 using your credit union-defined criteria. You can customize pre-approval criteria based on information provided within the loan application and information gathered from the credit report. You also can set up unique decision criteria for each loan product or use the same decision criteria for all. Automated Decisioning stores the loan application, credit report, and decision for easy retrieval.

NADA Vehicle Valuation

From Loancierge you will have the ability to perform a VIN Search or Query Search to obtain a vehicle's value. Provide selection criteria, accessories and options, which value (rough, average, clean trade-in, clean retail or clean loan) – you want to use with your loan application.

Imaging

eFiciency Reports

eFiciency increases productivity and reduces costs with document and report imaging. eFiciency replaces paper documents and microfiche CDs with electronic images that can be easily accessed by credit union employees and stored for safe-keeping in a secure environment.

Adhoc Report Writer

Reporting Analytics

Reporting Analytics is a Web-based report authoring solution that lets you generate customized, complex

Portico System Proposal

reports anytime, anywhere.

Executive Dashboard

Get a snapshot of your credit union's performance with a dashboard of easy-to-read graphs and charts detailing loan and deposit activity, teller transactions, and more. Executive Dashboard gives you single-click access to key credit union performance statistics. Using Reporting Analytics, Executive Dashboard displays multiple designs for various management levels.

Reporting Analytics Automated Delivery Tool

You can automatically send reports created in Reporting Analytics into eFiciency for storage.

Statements

Statements

Plus Statements lets you reach out and grab your members with the latest products and services. Highlighted marketing messages at the top of member statements are sure to get your member's attention. Choose from three background colors: blue, green, and suede. You can print your credit union logo, web site, branch locations, audio response phone number and more on member statements. The back of the first page of each statement is printed with the standard reconciliation and regulatory information.

Virtual Branch / Self Service

Virtual Branch Home Banking

Virtual Branch Home Banking provides all the features today's online users expect, including the ability to review accounts, view account history, transfer funds, make loan payments, schedule transfers, and send and receive secure messages. Virtual Branch Home Banking offers customization capabilities that let you promote a professional image consistent with your credit union's unique brand. Finally, Virtual Branch Home Banking is available via mobile access channels such as Web-enabled mobile phones or PDAs, allowing you to offer robust mobile banking capabilities to meet the growing demand for this convenient service.

Virtual Branch – Enhanced Authentication

Virtual Branch Enhanced Authentication offers multifactor authentication with maximum flexibility, accessibility, and speed of deployment. Its software-based approach is convenient for members and easier to deploy than hardware-based solutions, while still providing industry-leading security.

Virtual Branch Alerts

Help your members stay informed about their finances with electronic alerts. Members can choose from many different user-defined account alerts - such as when deposits post, when a check or range of checks clear, or when an account balance reaches a certain high or low threshold. In addition, Virtual Branch automatically alerts members about changes to their online profiles, such as password or email address updates.

Virtual Branch Demographic Updates

A seamless demographic updates interface allows member to change demographic information from within Virtual Branch Home Banking and then have these changes be sent to Portico automatically.

Virtual Branch eNotices

eNotices provides electronic delivery of certain notices currently produced on paper by the Portico system. With eNotices, your members can access Portico notices electronically via Virtual Branch and eFiciency. Members can also choose to receive email notifications when eNotices are available online. With Portico eNotices, you can customize eNotices by adding your credit union logo and marketing text.

Portico System Proposal

Virtual Branch Lending

Offer your members the ability to complete and submit loan applications online with Virtual Branch Internet Lending. This service delivers loan applications to multiple loan origination systems and integrates with several industry-leading core systems to conveniently pre-populate loan applications with member demographic data. Using Fiserv Mobiliti™, your members can check balances, view history, transfer funds, and pay bills on the go. Members can access their account via SMS, WAP browser-based access, or through downloadable mobile applications for iPhones and Android phones.

Mobile Source Capture

Allow members to snap pictures of checks to be deposited directly into their account right from their mobile device.

Additional Software

DocumentIT Laser Forms

Streamline your document generation process and reduce costs with an end-to-end Document Imaging solution for selecting, generating, signing, storing and printing credit union forms.

ID Verification

Portico provides a single dialog box that lets you screen a member using all the options available through ID Verification and displays the results online. Plus, ID Verification lets you record due diligence comments online for easy retrieval.

Interfaces

Cleared Check Image Interface

Allow members to view images of cleared checks within Virtual Branch Home Banking. Credit union staff can also view these images within Portico member history.

Credit Card Interface

Portico currently supports Credit Card Integration with FDR, Fidelity, CPS and Élan Financial Services. Portico can accept credit card payments through Teller Administration transactions or through Transfer File. In addition, the system provides methods for receiving basic information and inquiring on basic credit card information. Credit Card Integration provides two levels. You can choose to view balances only or you can choose to view balances and apply payments online that are transmitted back to the credit card vendor.

Communications and Hardware

Communications Hardware

This provides communication to the credit union main office.

Print Appliance

Controls all print functions at the credit union.

Communications to Main Office

Data line communications from the Portico data center.