

Shared Branch[™]

Enhances Member Service While Increasing Revenue







BUSINESS VALUE

- Enhance Service
- ▸ Increase Revenue

COMPATIBILITY

Episys^o

Shared Branch is Symitar's teller solution that enables a credit union to participate in branch networks for member transactions. Credit unions deploying Shared Branch can process transactions performed by their members at other credit unions. In addition, the credit union can handle the teller-level transactions presented by members of another credit union. This sophisticated solution requires all participating credit unions to join a shared branch network that deploys an online, ATM-type operating environment; and supports all major shared branch networks.

Shared Branch Issuer enables members to perform transactions at any credit union participating in the network. It provides broader access and enhanced convenience for members, and enables credit unions to expand their geographical service area without investing in additional brick and mortar.

Shared Branch Acquirer allows credit unions to perform transactions for foreign members at branches or service centers. Based on a per-transaction fee that is determined by the shared branch network, Shared Branch Acquirer can generate additional revenue by processing significantly higher volumes of foreign transactions.

Shared Branch simplifies balancing by enabling tellers to serve both members and foreign members from the same cash drawer, and all of the required endorsement information is automatically printed on the back of accepted checks.

This product enables credit unions to enhance member service and convenience, attract new members, contain operating costs, and increase revenue. This unique service also generates a distinct and strategic advantage for credit unions and for the shared branch network to which they belong.

Shared Branch is another strategic system feature that enhances the functionality, ease-of-use and competitive distinction of Episys®.

WHAT IT DOES:

- Supports all major shared branch networks.
- Enables a credit union's members to perform teller-level transactions at any credit union participating in the shared branch network (Issuer).
- Allows credit unions to perform tellerlevel transactions for foreign members at branches or service centers (Acquirer).
- Simplifies balancing by enabling tellers to serve both members and foreign members from the same cash drawer (Acquirer).
- Automatically prints the required endorsement information on the back of accepted checks (Acquirer).

WHAT IT DOES FOR YOU:

- Enhances member service and convenience (Issuer).
- Enables credit unions to expand their geographical service area without investing in additional brick and mortar (Issuer).
- Increases revenue with the ability to process significantly higher volumes of foreign transactions (Acquirer).
- Generates a distinct service and strategic advantage for credit unions that participate in shared branch networks.
- Attracts new members.
- Contains operating costs.

