

Items of Interest:

- [Continental Bank of Canada](#) gets its license and opts for *Universa™*
- [Greater Vancouver Community Credit Union](#) switches to *Universa™*
- [Jamaica Teachers' Association Co-operative Credit Union Ltd.](#) is the first Jamaican credit union on the *Universa™* platform
- [Healthcare & Municipal Employees Credit Union](#) content with *Universa™* suite of products.

Universa™ – is an integrated **suite** of core financial processing and management solutions

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Smart Solution Continues to Grow

Over the last few years, Smart Solution has almost doubled its staff as our *Universa™* client base continues to expand. With 4 new conversions to our *Universa™* platform scheduled for this year, and with several additional clients already lined up to switch over to the cutting-edge, browser-based platform during 2016 and onwards, additional resources at all levels of the organization were needed to meet current demands and to support future growth.

To assist President and CEO, Ilean Tait, with company growth, business development and marketing, **Roger Lake**, a seasoned business developer and long-time business associate joined our team. Roger's many contacts in the Caribbean and experience gained working for the Royal Bank of Canada as a Loans Officer and as a Banking Officer with the Eastern Caribbean Central Bank will be of special usefulness to Smart Solution.

In order to meet the challenges of incorporating new products and processes into *Universa™*, and providing our valued clients with high quality products and services we have added a number of new team members who bring with them a great combination of technology expertise and a variety of

excellent skills. Our business analysis team now consists of four business analysts under the lead of **Lois Gardner-Earl**, works closely with our clients and provides a wealth of technical and business knowledge for our implementation projects. They also

ensure new enhancements or features are added to our banking platform according to the best known practices and industry standards. This has resulted in a great number of flexible and configurable functions in *Universa™* that our clients can configure and use according to their internal business process, making *Universa™* a versatile application capable of supporting variations of a business process within the same business function.

Quality assurance veteran **Sonia Poliakova** now leads a team of three QA specialists in performing multiple levels of testing (functional, technical, usability, regression) on system functionality and new releases of *Universa™* that has resulted in much smoother upgrades for our *Universa™* clients.

Our network and hardware support department has also doubled in size with new specialists joining the team. We warmly welcome all new additions to our Smart Solution team.



Universa™ Suite Enhancements

One of our major accomplishments during the past period is the addition of Smart Solution's **integrated** Loan Origination System to the *Universa™* banking platform. There are a multitude of advantages for *Universa™* clients who chose to use this LOS system, and we are extremely happy to have our integrated LOS system now in the pilot phase with one our *Universa™* clients.

Other significant enhancements to the platform include various additions such as; *Universa™*'s Standard Web Services Interface for third party LOS or Onboarding applica-

tions, *Equifax* live credit check; *Davis & Henderson* cheque ordering interface, *MasterCard's* Global Payment Card Interface; as well as a brand new iBank (Smart Solution's own internet banking application) with super enhanced security, and a completely new look and feel.

We also completed multiple certifications with *DCP* and *Everlink* for HSM encryption devices (known as *MACing*) and added multiple products and processing frameworks unique to the business environment of our Jamaican clients.





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WE'RE ON THE WEB

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For more than 37 years, **smartsolution** and its group of companies has provided innovative core banking systems and financial management solutions to financial institutions worldwide. **smartsolution** supports a client base of more than 40 financial institutions, including some of the top Canadian and Caribbean Credit Unions.

As a privately owned Canadian company, **smartsolution** provides core banking systems and financial management solutions to Credit Unions, Banks, Trusts and other financial institutions across Canada and the Caribbean. We pride ourselves on our attention to detail and on our team of qualified experts focused on providing exceptional service and support. Our strengths lie in our efficiency, our understanding, and our expertise.

Our leading product, *Universa™*, an integrated suite of core financial processing and management solutions, is a one-of-a-kind system that has been developed with industry best practices, new advances and cutting edge technologies capable of supporting financial institutions of all sizes. This has seen it develop into a leading-edge, browser based integrated system which has helped our company and products become a household name in Canada and abroad.

Upcoming Events in 2015

- March 26 – March 27 (Brandon, Manitoba) Manitoba Credit Unions 2015 Convention (CUCM) Smart Solution will be in Booth # 8
- April 23 – April 24 (Vancouver, BC) 2015 Central I Spring Conference & Trade Show Smart Solution will be in Booth # 66
- May 02 – May 06 (Banff, Alberta) Credit Union Central of Canada 2015 Conference (CUCC) Smart Solution will be in Booth # 18
- May 28 – May 31 (Montego Bay, Jamaica) Jamaica Co-operative Credit Union League's 2015 Trade Show Smart Solution will be participating
- June 20 – June 23 (Cancun, Mexico) CCCU / CUES 58th Annual International Convention Smart Solution will be participating

On the Agenda in the 2nd / 3rd. QTRs. 2015

- **Universa™ Loan Origination System (LOS)**
fully integrated and comprehensive system developed to assist financial institutions in the rapid, accurate analysis, processing and settlement of credit related applications / products. Client pilot testing is in progress and an official release is scheduled for Q2, 2015.
- **ibank Deposit Anywhere**
simple, innovative, convenient, secure and ready remote deposit capture that allows you to deposit a cheque while on-the-go without visiting an ATM or financial institution. The recently released Smart Deposit Anywhere is ready for implementation
- **Equifax Credit Bureau interface**
launched ahead of schedule in the 1st QTR 2015, this proven consumer credit reporting agency tool for financial institutions to gather and maintain information for over 600 million credit holders globally, interfaces seamlessly with Universa™'s Core Banking and Loan Origination systems.
- **ibank mobile apps for Android and Apple**
trendy, intuitive user interface (UI) and with a full back-end to support data routing, security, authentication, online and off-line authorization, and service orchestration., Smart Solution has delivered innovation based on market trends and customer demand.
- **Universa™ focus group meeting (look for the invitations)**
to bring together clients/users to discuss existing functionality and future system development. A half-day user group session is planned for July 7, 2015 and a full-day user conference later in Q4.

2014 International Summit of Cooperatives

Smart Solution attended and exhibited for the first time at the 2nd International Summit of Cooperatives last October 5 to 9 in Québec City.

As the summit reaches across global markets and enables managers, decision-makers and leaders of cooperative and mutual enterprises to network, do business and acquire effective tools to grow and thrive, it



Smart Solution's Executive Director, Josie Tait (left) with Roger Lake, our Manager of Business Development & Marketing at the 2014 ISOc

was an opportunity for Smart Solution to showcase its *Universa™* suite of

products and services to participants from 93 countries.

As one of the reasons to participate in the Summit is to find new markets and business opportunities, this venue allowed Smart Solution to test the global arena while meeting present clients and future prospects in one location.