SmartNEWS

Items of Interest:

- **Vancouver Firefighters' Credit Union** joins the *Universa™ team*

- **Slovenia Credit Union** switches to *Universa™*

- **CCEC** signs an agreement to convert to the *Universa™* platform

- In early 2016, **Manchester Cooperative Credit Union** will be the second Jamaican credit union to migrate to the *Universa™* suite of products

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

Inside this issue:

2015: A Strong Year for Smart Solution

"When we were 38… it was a very good year…" **Vancouver Firefighters' Credit Union** in Vancouver came on board to join our ever-growing *Universa™* team, **Slovenia Credit Union** in Toronto converted to *Universa™* from our legacy Visual 2000 platform and **CCEC** signed an agreement to convert to *Universa™* in 2016. All three credit unions are moving to Smart Solution's *"SaaS – Software as a Service"* bureau solution, and away from running their own in-house systems due to the increased complexity of keeping their systems and third party interfaces up and running 24/7.

To keep pace with the latest technological advances as well as our customer needs and wants, Smart Solution has developed its own **Mobile App** for both iOS and Android platform devices using the latest dynamic technology in mobile app development. Our App supports a large subset of iBank (Smart Solutions' internet banking application) features along with a number of very attractive other features such as Remote Deposit Capture. Our aim is to continually expand our mobile platform capability as the mainstream channel for an unparalleled personal banking experience.

Scheduled for mid-2016, a highly customizable and configurable **Alert** framework is being developed which will allow organizations at the forefront of targeted marketing to personalize their communications according to their members' lifestyles, tendencies and preferences. At the same time, it will also provide members with the ability to

choose the alerts and notifications they wish to receive.

On the LOS front, we have completed our fully integrated Loan Origination System and it is currently in production at one of our pilot clients.

In July, we held our initial Smart Solution *Universa™* **User Group** (SSUG) session off-site at the *Sheraton Toronto Airport Hotel and Conference Centre.* It was well attended, featured "Webinar" video conferencing for the out-of-town attendees and covered a wide range of current and upcoming issues. User feedback was very encouraging for future sessions of this nature.

One of our biggest accomplishments in 2015, and one we're most proud of is the *"Universa™* **Web Service Interface"** which uses "Restful" technology to establish a real time communication channel with any number of third party applications or systems that a financial institution may be using or wish to implement in the future. The fully secure and segregated design of this interface enables the *Universa™* banking platform to interface with applications of various types (i.e. account opening or onboarding applications, CRM, Business intelligence systems, document management systems, third party LOS, and many more) while adhering to traceability and auditability standards needed to comply with today's complex regulatory requirements. A detailed specifications document makes it easy, and very cost effective, for third parties and financial institutions taking advantage of this interface.

Universa™ Suite Enhancements

An exciting example of how the *Universa™* Web Service Interface provides value and lowers the cost of ownership of third party applications for financial institutions is *CRM* Integration. One of

our bigger *Universa™* clients recently integrated their *Universa™* banking platform with *CRMDynamics* and is about to go live with this integration point which uses a combination of *Universa™'s* Web Service

interface and batch data packages to expose the full benefits of the CRM system to the financial institution.

DUCA Financial Services will launch the pilot phase of a contactless (Flash) member card project. Smart Solution and *DCP* (formerly *Threshold*) teams successfully completed the testing and certification of the Flash implementation project in Q3 2015.

We have continued to add to the abilities of our PDF engine in *Universa™*. The most recent and existing addition is the ability of financial institutions to generate customized PDF statements directly from *Universa™* using the statement extracts generated by the banking system.

In response to client requests and to boost security even more, we embarked on a sizable internal project to test and certify the *"Firefox"* browser for use with the *Universa™* banking platform. *"Firefox"* allowed us to implement a variety of security and usability changes which will prove beneficial to our *Universa™* clients. We can now install multiple instances of the browser on the same workstation, impose restriction of access to specific *Universa™* production or test environments, and visually differentiate those instances for the end user.

Smart Solution is planning to certify a new version of *"Firefox"* at least once every year to remain at the forefront of new innovations.

Upcoming Events

November 11 – 14, 2015 (St. Kitts, W.I.)	Caribbean Association of Banks (CAB) 42nd AGM & Conference Smart Solution was a silver sponsor.
April 28 – 29, 2016 (Toronto, Ontario)	2016 Central 1 Credit Union Trade Show Smart Solution will be in Booth # 47

On the Agenda in 2016

- Further Conversions to our *Universa™* Core Banking System
  At least four further conversions to Universa™, from our existing supported legacy platforms, have been scheduled with further prospects on the horizon.

- An Online New Accounts Module
  This project will provide the most direct channel of onboarding new members to financial institutions.

- Title Registration Management
  Keep track of official or important documents that are in your Financial Institution's possession, as collateral, as securities for loans, or otherwise; get reports on historic activities as well as the latest status of these documents.

- A New and User-friendly Teller Terminal
  We are in the process of designing and developing an intuitive, efficient, and user-friendly posting engine for the Universa™ banking platform. This will be part of a Focus Group meeting.

- Further *Universa™* Focus Group Meetings
  Fueled by the success of our initial "Users' Meeting", we plan to host further sessions to bring together clients/users to discuss existing functionality and future system developments

2015 PACE CU Classic Golf Tournament

Smart Solution participated in the 7th Annual PACE Golf Classic which was held on Monday, August 11th, at Silver Lakes Golf and Country Club. With the support of the tournament sponsors and participating golfers, PACE Credit Union was able to award 113 qualified students with college bursaries this year.

Smart Solution's "fearsome" foursome" may not have been the tournament champions, but they did put on a respectable show and more importantly, they had a great time while championing a worthwhile cause and showing some wonderful community spirit.

(left to right) Smart Solution's Director of Projects, Hamid Sotoudeh; Sr. Software Developer Bryan West; CEO & President Iean Tait; Sr. Software Developer Darryl Clarke