Welcome to the Mercury Newsletter

Welcome to the Mercury Newsletter. We look forward to providing important information about the exciting things happening within Mercury and FIS as a whole through this newsletter going forward.

As you can see, this newsletter is used to communicate new and exciting things happening in the Mercury world as well as within FIS. We recognize the credit union industry is experiencing a great deal of change and each of you faces many challenges each day. This newsletter provides a way to keep you apprised of the many products and services we offer to help you face these challenges. We see many of these challenges as opportunities to help re-strategize your approach to business and improve how you service your members. We hope to bring you ideas that better enable you to reach your goals and achieve success through the products and services we offer, as well as industry knowledge we can share with you.

This edition of the Mercury newsletter comes at the end of a successful 2010 Mercury Client Conference. As such, the newsletter includes an article that discusses some of the highlights of the conference as well as information about the exciting new functionality coming out in Version 10. We believe there are great things ahead for Mercury and FIS and we look forward to sharing these with each of you.

We hope you find this newsletter informative and useful and we welcome your feedback.

Regards,

Tamra A. Gray
General Manager

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Meet Xponent!

During the past year, the Mercury team has been busy as we work hard to bring new functionality and offerings to the Mercury product to better serve you and help you grow your credit unions and better serve your members. This functionality is called “Xponent.” Xponent brings to the Mercury product a great deal more functionality and provides the ability to drive the Mercury product into larger credit unions. This helps ensure the Mercury product is able to support your growth strategies and carry you into the future.

Xponent will be released in three stages. The first stage is the mortgage processing component and is scheduled for release at the end of this year. That will be followed by our commercial package scheduled for release in March of 2011. The final piece, which focuses on the interfaces into Mercury, is scheduled for release in September of 2011. The following is a list of some of the major functionality included in each of these releases:

- **Version 10 is the first release of Xponent functionality**
  - Shared branching acquirer
    - Allows you to act as a shared branch and perform transactions for members of other credit unions
  - Mortgage servicing and escrow support
    - Ability to service industry standard mortgage loans including 360 mortgage interest calculations
    - Generate escrow analyses and statements
    - Generate mortgage statements
      - Mortgage statements only
      - Last page of the Mercury combination statements
  - Ability to report and print 1099-A/1099-C for abandoned property and cancelled debts
  - Excessive withdrawal fees added to fee processing
    - Allows you to charge a flat fee or tiered fees
    - Cuts withdrawal fee batch processing time for larger clients from over two hours to one minute
  - Laser receipts
    - Design your layout for laser receipts
    - Send receipts to your laser printer
  - Dividend method allows you to compound interest daily, paid at the end of the dividend period

- **Version 11.3 is the second release of Xponent functionality**
  - Commercial accounts
  - Deposits and lending functionality
  - Sweeps/cash management
  - Branch accounting
  - Commercial loans – licensed and sold
  - Card management – licensed and sold
  - Consumer lending enhancements
  - Loan participations
  - Paperless office – licensed and sold
  - SmartCOLLECTOR enhancements

- **Version 11.9 is the third and final release of Xponent functionality**
  - Investment tracking – licensed and sold
EFT pending transactions
- EFT automated returns
- ACH origination – licensed and sold
- Cash dispenser interface – licensed and sold
- CONNECTIONS interface including:
  - Account house-holding
  - Cross-sell
  - Relationship pricing
  - Contact management
  - Inventory tracking

As you can imagine, an undertaking of this size takes a good deal of time and a number of key people to ensure the releases happen successfully. Because of that, we have been able to increase the Mercury staff by 30 percent, with a number of those people being in the development and quality assurance areas. Our staff is neither contracted nor temporary staffing. They are permanent employees who will remain on the team helping us not only release Xponent in a timely fashion, but also allow us to be very nimble in our servicing of our entire client base moving forward. We are now better staffed to respond to client requests for changes or enhancements in the years to come.

We hope you are as excited as we are to see the robust list of things to come for Mercury. If you have any questions about any of this information, please contact Tricia Taylor at tricia.taylor@fisglobal.com.

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“Xperience Mercury” – 2010 Mercury Client Conference

On Sept. 22 – 24, the 2010 Mercury Client Conference was held at the beautiful Green Valley Ranch Resort in Henderson, Nev., which is just minutes away from the Las Vegas strip. The client conference was, as always, an opportunity to gain new insight and education into the products and services we offer as well as the chance to get the “first look” at Version 10.

The theme of the 2010 conference was “Xperience Mercury” and marked the 10th anniversary of the Mercury product along with the release of the first phase of exciting, new enhancements being added to the Mercury core, called “Xponent.” Mercury Xponent brings new functionality to our clients including mortgage processing, commercial account support and improved interfaces. Xponent is set to be released in three phases with mortgage processing included in the first phase. Therefore, the conference overview sessions on the release focused heavily on our new mortgage and escrow servicing module. This tool includes mortgage origination workflow, escrow account processing and analysis, vendor management and vendor payables within the Mercury core. We are extremely excited about Xponent and would strongly encourage those of you who were not at the conference to contact our client support team to discuss this new module and determine if it is a product that will benefit your credit union and your members.

The keynote speaker at our conference this year was Joe Fouse, VP of Strategic Development and Planning, FIS. Fouse is very well versed in the credit union industry and shared the importance of leveraging innovative strategies to acquire new members and grow accounts during these challenging times. His presentation was very informative and full of good ideas and topics to focus on as we all move forward.

During the conference, several sessions were held that highlighted the tremendous products and services Mercury and FIS bring to the table for our clients. Some of these sessions focused heavily on compliance such as: Hot Topics in Credit Union Compliance; Cash Handling and Compliance; Compliant but Not Safe: New FI Risks in Today’s Connected World; and Mercury Compliance v. 10. Other great topics included sessions on disaster recovery, Mercury Data Solutions, shared branching and decision solutions. We also provided attendees with the opportunity to participate in client roundtables designed to give everyone the opportunity to share ideas and brainstorm with their peers on the challenges facing each of you.

Finally, our conference provided the invaluable opportunity to network and interact face-to-face with one another. We shared some great meals and enjoyed an evening event during which we watched a short film that highlighted the past, present and future of Mercury and looked back at the 10 great years we’ve had together.

It was a pleasure to host the 2010 conference and we encourage all of you to plan for our 2011 Mercury Client Conference. We will again have an agenda full of education and training on the new products and services coming out in 2011, along with many sessions on existing products and services and how you can leverage them to achieve your goals for 2011 and beyond.

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