SSFCU Utilizes KIVA Group's unified Teller System to Enhance Members' Experience and Drive Operational Efficiency Across All of Its Service Centers

Institution Relies on Advanced Capabilities of Respect™ 7 unified Teller Application to Expedite More than One Million Transactions Each Month

BEDFORD, NH, January 10, 2011 – KIVA Group, Inc. (www.kivagroup.com) announced today that [Security Service Federal Credit Union (SSFCU)](#) is relying on the Company's technology as the foundation for providing its 785,000 members with convenient service and an exceptional experience at the teller line. SSFCU completed deployment of [KIVA's Respect™ 7 unified Teller](#) solution across all of its service centers in May of this year, but has been realizing significant service, teller training and back-office improvements since the first branch rollout—which was completed in just six months.

"With KIVA's unified Teller solution we are able to speed daily transaction processing, provide more responsive and personalized service and deepen our member relationships," said Cindy Moran, vice president Member Service, Security Service Federal Credit Union. "The technology gives us the ability to successfully execute our mission to help members improve their financial situations, and all while building more institutional value for them each day."

SSFCU was grappling with an antiquated teller system which was hosted on proprietary technology and didn't support its organizational objectives for sales and service delivery. To solve this problem, it turned to KIVA Group. Speed to market was among the key factors in SSFCU's selection. KIVA was able to deploy its teller solution 12 to 18 months sooner than promised by the other vendors the institution evaluated. SSFCU also sought an application that would seamlessly integrate with its Fidelity core processing system (FIS), offer the latest advances in teller tools and controls and, equally important, provide a graphical user interface (GUI) that would be easy for its tellers to learn and use.

According to Ms. Moran, KIVA's unified Teller infrastructure and capabilities have exceeded the institution's expectations. "We were able to successfully implement the application across our entire branch network—without ever disrupting our FIS host communications. And, user acceptance has been fantastic. We trained more than 600 employees on the KIVA system in only five months."

Built upon a Microsoft .NET platform, the flexible teller application features the latest in teller capabilities and [KIVA's unified Wrapper](#). This distinct product component 'wraps' around other Microsoft and Web applications to present in a single dashboard the key information (i.e. member profiles, sales, service and personal messages, sales referrals, individual performance, etc.) that SSFCU's tellers need to operate with greater efficiency and provide better service. With the KIVA system, tellers have been able to immediately answer up to 80% of the questions they receive in a typical day. This has dramatically reduced queries to host "green screens" which increase network traffic and create lag time in responding to the member.

Among the other service center and back-office efficiencies it has gained utilizing KIVA's unified Teller, SSFCU has streamlined its process flows, improving the time it takes to provide an official check by two minutes per transaction and reducing cash management activity time by more than half. By introducing electronic forms alone, SSFCU can point to hundreds of thousands of dollars in savings per year. Additionally, the KIVA deployment included the integration and certification of Shared Branching support through the Credit Union Service Corporation (CUSC) CO-OP Network; this is giving SSFCU members the ability to conduct transactions at 4,000 credit union locations nationwide.

"The 'best practical performance' approach our organizations took to this deployment has been fundamental to its success and high user acceptance," said Michael Baker, president and founder of KIVA Group, Inc. "SSFCU assembled a group of senior users and regional managers who vetted their business requirements and worked daily with our team members to redesign processes and workflow in ways that blend the best of the SSFCU's day-to-day organizational procedures with the new technology. As a result, SSFCU has been able to extract the greatest value from our unified Teller solution while preserving its own best practices."

About Security Service Federal Credit Union
Security Service Federal Credit Union offers competitive, affordable financial products and services designed to meet the needs of its members. Security Service is an industry-leading financial institution with more than $5.9 billion in assets and more than 785,000 members in Texas, Colorado and around the world. The credit union is eighth largest in the United States and is the largest in Texas. Security Service strives to be America's best credit union and provides the true benefits of credit union membership with financial services of the highest quality and value. Learn more at www.ssfcu.org or call 888.415.7878.

About KIVA Group
KIVA Group is a global provider of unified customer interaction and experience management software that helps financial institutions to integrate and optimize their multiple delivery channels to achieve sales success through exceptional service. Respect 7™, the company's technology platform and suite of applications, is enabling banks and credit unions worldwide to connect the customer, product and services information they need to create a more satisfying experience with each interaction. These teller, branch, internet, call center, IVR, marketing and sales software products can be implemented as point solutions or as part of a strategic initiative to completely unify the enterprise. For more information, contact us at 866.212.2225 or visit www.kivagroup.com.

<div align="center">###</div>