



AFFN NEWS

SPECIAL EDITION

Spring 2004

Armed Forces Financial Network, Suite 915, 5201 W. Kennedy Boulevard, Tampa, FL 33609

Status Report: Switch Migration Is Underway

AFFN is pleased to announce that its network switching services “went live” in March 2004, with Fifth Third Bank Processing Solutions (FTPS) at the helm. As announced late last year, AFFN awarded FTPS a multi-year contract to provide network switching services. FTPS expects to process over 150 million AFFN transactions annually.

AFFN participants now have the availability of connecting to the new AFFN/FTPS switch. AFFN would like to extend its appreciation and gratitude to the Old Point National Bank Management Team for volunteering to be the first AMBA/AFFN bank to migrate to the new AFFN/FTPS switch. Old Point National Bank converted their EFT processing to FTPS last year, and was most willing to migrate their AFFN connectivity over to the new switch. We are pleased to report that the first participant migration was met with overwhelming success!



**THE
OLD
POINT
NATIONAL
BANK**

“Old Point National Bank switched to Fifth Third Processing Solutions last year and we couldn’t be happier. Not only are we more efficient, we’ve also reduced our ATM overhead. Our account manager is knowledgeable and responsive and provides answers when we need them. In addition, the Fifth Third Processing call center personnel are unfailingly polite, friendly, and – best of all – helpful.”

Jean E. Parra

Electronic Banking Officer / Old Point National Bank



AFFN and Fifth Third Processing Solutions Leadership (from left to right): Robert W. Rankin, Vice President, Fifth Third Bank/Fifth Third Processing Solutions; Gordon Simmons, Chairman of the Board, AFFN; David Weber, President/CEO, AFFN; and Rocco Marcello, Vice President, Fifth Third Bank/Fifth Third Processing.

“At Fifth Third Bank Processing Solutions, our goals are aligned with AFFN’s – to provide complete electronic access to one’s funds,” said Paul Brunner, Senior Vice President, Fifth Third Bank Processing Solutions. “By winning this contract to provide network switching services – the behind-the-scenes transaction routing and authorizations – Fifth Third is able to support the mission of AFFN and, by association, the members of the U.S. Military as they use ATMS to get cash or shop at merchants around the world.”

Data Centers > 3

AFFN NEWS is a publication of the
ARMED FORCES FINANCIAL NETWORK

Financial institutions who wish to serve the military community have found the Armed Forces Financial Network (AFFN) to be a valuable corollary to their other financial services.

AFFN was formed in 1985 at the request of the U.S. Army in support of the "Surepay" direct deposit system, to provide U.S. Military personnel (active, reserve, dependents, and retired) with access to their funds through ATM and POS terminals at or near U.S. Military bases worldwide.

AFFN'S MISSION

To provide quality products and services for participating financial institutions serving the U.S. Military Community worldwide.

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Lois Lichte, Network Coordinator
Beverly Griffiths, Administrative Assistant
Bridget R. Anderson, Editor

Insight: Leadership's Perspective



"Partnering with Fifth Third Processing Solutions allows AFFN to continue serving a worldwide military community while shaping tomorrow's financial future."

Gordon A. Simmons
Chairman, AFFN Board of Directors
President/CEO, Service Credit Union
New Hampshire

"This contract with Fifth Third Processing Solutions enables us to further our important mission to serve the unique needs of the U.S. Military Community worldwide. Fifth Third's network switching services will enable us to cost-effectively and efficiently run AFFN's international network."

David O. Weber
President and CEO
Armed Forces Financial Network



"As an Army veteran who served in Germany and Vietnam, I fully understand the value of the financial access the Armed Forces Financial Network provides to U.S. Military personnel. It is an honor for Fifth Third to support AFFN."

George A. Schaefer, Jr.
President & CEO
Fifth Third Bank

"Fifth Third Bank Processing Solutions is honored to partner with the Armed Forces Financial Network to bring the men and women of the U.S. military complete access to their funds worldwide. Our global presence as one of the electronic industry's premier EFT and Merchant Processors allows us to provide a variety of electronic services to our military personnel through ATM and POS terminals around the world."

Bob Sullivan
Executive Vice President
Fifth Third Bank Processing Solutions



Data Centers

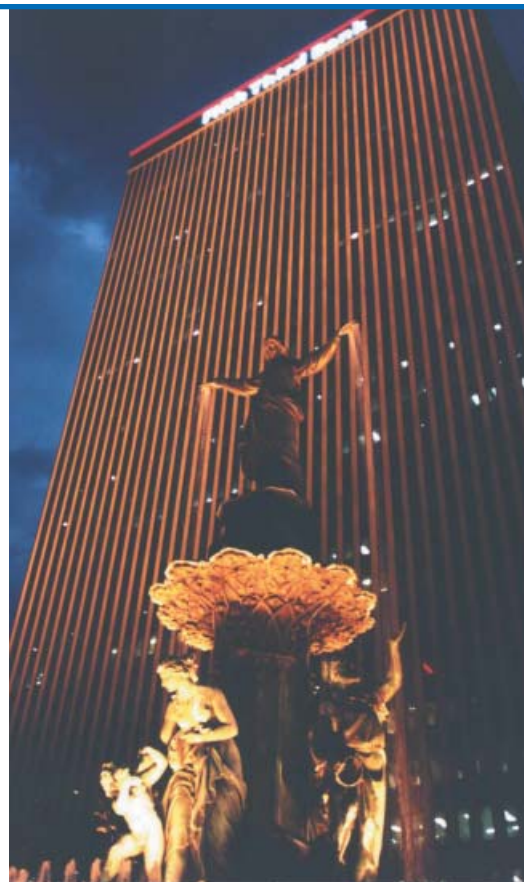
FTPS has two geographically separate data centers – one is located in Cincinnati, Ohio and the other in Grand Rapids, Michigan. These data centers, developed and supported by in-house programming and technical support personnel, provide a robust processing configuration that maximizes the performance, reliability and recovery capabilities of both EFT and merchant processing systems.

Should a disruption in FTPS' Cincinnati Data Center prevent normal processing, the processing will be shifted to the Grand Rapids Data Center. The Cincinnati and Grand Rapids data centers are linked by a self-healing T1 communication network that allows Fifth Third Bank Processing Solutions to route transactions between the two data centers.

In addition, FTPS' systems support online, stand-in and online with stand-in processing authorization services to accommodate the requirements of a wide variety of authorization processing environments.

On the hardware side of the house, FTPS uses IBM's E-server z/ Series 900, which utilizes mainframe support technology and is designed for high-performance data and transaction serving. The system is optimized to handle the volatility typical of the changing e-business climate, extremely high transaction rates and the management of larger databases.

AFFN and FTPS are committed to AFFN's participants and the continued growth and expansion of the network in support of the U.S. military community worldwide. We will continue to report on the progress of the switch migration project in AFFN's monthly bulletin, *Switch Migration News*. ★



The Cincinnati Data Center is FTPS' primary processing facility for all EFT services – ATM, debit card, gateway and related ATM support services along with merchant processing services, including authorization, settlement and back office processing.



The Grand Rapids Data Center is a production-level facility that supports FTPS' dial authorization network and host-to-host merchant authorization systems. This data center also provides network support for gateway processing clients requiring credit, debit and EBT network access and is a full hot-site disaster recovery facility for our ATM and related EFT processing.



The EFT processing applications are developed and supported, 24x7, by FTPS in-house programming staff. The applications have been designed, developed and refined over the years to handle the most demanding processing requirements.

AT A GLANCE

Armed Forces Financial Network



The Armed Forces Financial Network was founded in 1985 at the request of the U.S. Army in support of the "Surepay" direct deposit system, to provide U.S. Military personnel (active, reserve, dependents and retired) with access to their funds through ATM and POS terminals at or near U.S. Military bases worldwide. Together with its participants, AFFN remains committed to expanding the network and services it provides the U.S. military community worldwide and currently supports:

- ★ 330 AMBA & DCUC financial institutions
- ★ 88 million cardholders
- ★ Over 100,000 ATMs
- ★ Over 1,000,000 merchant locations
- ★ Over 167 million approved transactions processed in 2003
- ★ 19 years of proudly serving the military community worldwide
- ★ Management & Staff – 7
- ★ Management & Staff *average* length of service to AFFN – 12 years
- ★ Management & Staff *combined* industry experience – 205 years
- ★ Volunteer Board of Directors comprised of AMBA and DCUC Member/Participant Executive Leadership



www.affn.org

AT A GLANCE

Fifth Third Bank Processing Solutions

Fifth Third Bancorp is a diversified financial services company headquartered in Cincinnati, Ohio. Highlights include:

- ◆ Has provided valuable EFT products and services to the financial services and merchant communities since 1973
- ◆ Plans to process over 10.7 billion transactions in 2004
- ◆ Maintains an average system availability of 99.99%
- ◆ Has processed in excess of 1.66 billion credit card transactions
- ◆ Drives 11,558 ATMs throughout all 50 states and 16 countries (Bermuda, France, Germany, Iceland, United Kingdom, United States, Virgin Islands, Netherlands, Cuba, Honduras, Indonesia, Italy, Japan, Korea, Russia and Taiwan), supporting such customers as Old Point National Bank and Community Bank/Bank of America Military Bank
- ◆ Processes, through direct relationships, transactions for 1,551 customers (1,332 EFT programs for financial institutions and 219 merchant programs for financial institutions)
- ◆ Supports debit card programs for 973 active financial institutions (642 Debit MasterCard® and 331 Visa® Check Card)
- ◆ Supports more than 25 million debit cards



Paul Brunner
Senior Vice President
FTPS

"Fifth Third Bank Processing Solutions is pleased to support the AFFN organization by offering comprehensive transaction processing and network switching services. Through transaction routing and authorization for third party networks, financial institutions and merchant clients, we will provide convenience and fund accessibility to the AFFN and its members. We are proud to support the AFFN and are confident this partnership will bring mutual success for both organizations."

**For More Information
on AFFN's
Switch Migration Project**



Contact your Fifth Third Bank Processing Solutions Relationship Manager today or feel free to contact Sonia Ahluwalia Sonecha, National Regional Manager. She and her team will be working very closely with the AFFN team on behalf of all participants.

Sonia Ahluwalia Sonecha
National Regional Manager
Fifth Third Bank Processing Solutions
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**Contact any
member
of the
AFFN Team.**



**AFFN
Regional Meetings
It Is Not Too Late;
Sign Up Today!**

There are still a few seats remaining, so please contact Lois Lichte, AFFN Network Coordinator, at 813-739-2365 or lois.lichte@affn.org, to register for any of the following regional meetings.

DATE(S)	LOCATION(S)
March 9th	Richmond, Virginia
March 11th	San Antonio, Texas
March 16th	Pensacola, Florida
March 18th	San Diego, California
March 22nd	Honolulu, Hawaii