



## i-POWER, EPL's Browser Based Solution for Credit Unions

i-POWER is EPL's thin client, browser-based core processing solution. i-POWER meets your credit unions needs from the front line member service functions, to back office functions, to member facing services as well as the core batch and reporting system.

In the development of i-POWER there were two main drivers; the system had to be *intuitive* and the system had to be *open*. To meet the requirements of building an *intuitive* system, menus were organized by credit union function; with the heart of the system focused on the serving the member. For example, the i-POWER member profile is effectively an informational/transactional user interface that allows credit union staff to conveniently view member data in summary form and quickly drill down on any account for more detail. The user can also process monetary transactions, open new accounts or services from within the member profile; there are no codes to learn. The navigation is straightforward and simple to use. In fact, current users are able to train tellers in hours rather than days. Menus for managing supporting functions are well organized and clearly labeled making ramp up time minimal. To meet the requirement to be *open*; i-POWER was developed using JEE, which is the Java Enterprise open standard. In addition, i-POWER's open architecture allows EPL to more easily integrate or interface to credit union selected solutions using industry standard web services and XML. Software deployment is simplified as well, service releases and major releases are distributed to an application server for immediate impact, making enhancements easy to implement.

### Product Features

#### General

- On-line real time transaction processing for all over the counter, home banking, voice response, ATM, debit and Shared Branch and Kiosk applications
- Fully featured batch processing and reporting capabilities for Share Drafts, ACH, Payrolls, Insurance, Deposit Account Dividends, Certificates, Interest Rebates, Variable Rate Consumer and Mortgage Loans, Investor Loans, Tax and insurance Escrow Administration, ATM, Debit and credit card interface
- Supports interfaces for ATM and debit card orders, loan coupons, laser notices and credit bureau reporting, check orders, MCIF

#### Member Data Storage

- Foreign/temporary mailing addresses, expanded member demographics, manage member mail
- Comprehensive CIF (central information file) capability
- Joint owner/co-borrower tracking
- Storage of receipts with signatures

- Biometrics-no extra charge to store photos and signatures

#### Security

- Access to i-POWER available through public Internet via secured VPN connection
- Password and terminal device level security
- Security violation logging/reporting
- Simplified user management with roles
- Ability to restrict accounts at user level and at institution level
- Access control by application and by transaction
- Terminal time-out

#### Navigation

- Designed to be intuitive
- Menu driven or direct access with on-line help and management messages at sign-on

#### Customization

EPL, Inc. 22 Inverness Center Parkway, Suite 400 Birmingham, AL 35242  
Phone: 205-408-5300 Toll Free: 800-243-4375 [www.eplinc.com](http://www.eplinc.com)



## i-POWER

- Ability to customize marketing message on receipts at CU's discretion
- Product classes for shares, clubs, drafts, loans, mortgage loans, investor loans
- Institution controlled check numbers by checking account instead of by printer
- Credit union defined account warnings and lockouts
- Ability to define 20 custom fields for display on the account profile
- Ability to define drop down help descriptions for all credit union defined fields
- Notice wording

### Teller Features

- Comprehensive on-screen member messages
- Automatic carry-over of beginning/ending cash drawer balance
- Automated teller balancing tools with on-line teller totals/transactions by teller for fast and easy balancing
- Expanded ability to manage teller cash drawers
- Check endorsement
- Cash Dispensers
- Ability to capture cash and check detail with a transaction and access this information for balancing from Electronic Journal
- Electronic journal with easy transaction correction
- Multiple transaction generation on the same receipt
- One-step transfers
- CU-defined miscellaneous receipts and disbursements
- Specialized transactions
- Easy effective date posting

### Savings Bonds

- On-line redemption and ordering
- Members and non-members supported
- On-line history of all bond transactions
- Reporting of bond interest for members and non-members

### Deposit Accounts

- Prompts through opening of accounts
- Assignment of next account numbers
- Prints all forms
- Primary share account processing
- Auxiliary savings accounts processing (clubs, IRA-savings)
- One-step closing of accounts

- Processing of combined member statements with user update of dividend rates and statement messages
- Online verification of deposit

### Share Draft Processing

- On-line return items processing with automatic repost
- On-line check orders
- Automated overdraft to multiple accounts (inter-account and intra-account)
- Courtesy Pay (overdraft privilege)
- Money market fund accounts
- CU-controlled fees and charges at product class level
- Combined notice for NSF, overdraft and courtesy pay

### Certificate Accounts Processing

- Easy set-up using classes/defaults
- Variable rate certificate support
- Automatic liquidation or rollover at maturity
- Automatic production of member notices and on-line printing of certificate disclosures
- Forecasting and analysis reports

### IRA Account Processing with Automated Distribution at Payout

- Ability to support administration through third parties (CUNA services)
- Ability to self administer with year-end and mid-year reporting
- Supports IRA -certificates and IRA-savings
- Regular, spousal, contributory and non-contributory
- Multiple options for automated disbursements
- On-line beneficiary information

### Payroll and ACH Processing

- Flexible posting and automated distribution options with warehousing
- ACH debit and credit capabilities
- Automatic set-up of payroll distribution when new loan opened
- Automatic set-up of new ACH companies
- Automated overdraft for ACH
- Automatic cross reference for correct ACH identifier



## i-POWER

### Lending

- Online Credit Bureau reports via Core system
- On-line loan applications stored on the host for immediate/up-to-date access and management control of information)
- Loan application history by social security number to show all borrower relationships
- "What-if" borrowing scenarios to show members their various loan options
- Member personal financial statement/profile
- Laser generated loan applications and forms and CUNA Mutual Loanliner
- On-screen loan disclosure with all insurance options displayed
- On-screen loan approval worksheet
- Supports centralized lending with remote input/home office approval
- Integrated credit scoring (CU is responsible for credit scoring provider relationship)
- Laser forms generation for deposit and lending
- Fixed rate and variable rate lending
- Line of credit and overdraft lending
- Balloon note and "Lease-Like" loan support
- Complete management analysis and daily reporting
- CU-defined late fees and delinquent notices

### Credit Card Processor Interface

- PC access to credit card balance and account information
- Over-the-counter payments with batch update to processor
- Interface with Equifax, Fidelity and PSCU/FDR
- Fully integrated, including EPL's credit card collections system

### Advanced Real Estate/Mortgage Loan Processing with Escrow Payment of Taxes and Insurance

- Amortized 360/365 days
- Life, term, and annual caps on adjustable rates
- Up to 100 different tax authorities and insurance companies

### Student Loans

- Supports state and federally insured student loans
- Automatic generation of notices to members
- Automatic generation of notices to schools
- Provides all required reporting

### CUe-Archive for Optical Storage

- Incorporates user-defined report level security to control who can access specific reports
- View 6 months of reports and 12 months of statements via EPL's network
- Fast access and retrieval of reports and member statements

### General Ledger

- CU-defined separation/consolidation of general ledger data
- Easy to establish new general ledger accounts and add new host/general ledger transaction codes
- Two accounting periods open at the same time
- On demand financial statements in pdf or Excel format with credit union defined sub-totals
- Budgeting
- Recurring entries
- Credit union defined general ledger transaction templates

### Check Management

- Laser checks with blank check stock for added security
- Institution assigned check numbers
- Check reconciliation
- Over the counter processing and clearing of credit union official checks with stop payment checking
- Self administering hold management system

### Voice Response Services

- On-line, real-time intelligent interface to core system
- Inquiries for all accounts plus last payroll date/amount, prior year's dividends and interest, etc.
- Transfers to/from: checking, savings, clubs, line of credit loans, mortgage loans, credit cards,
- Check requests from savings, checking, line of credit loans
- Spanish language option
- Debit card activation
- Report lost or stolen ATM and Debit cards
- Flexible history options (including transactions for checking, savings, clubs, loans)
- Complete pin/access security and privacy of information
- Rate shopping/loan calculations
- CU-input messages for all rates, marketing and other promotional information
- Options for credit card balances and payments, check re-order, and merchant balance verification