Episys® Member Business Services™
The critical tools you need to serve commercial members
Episys is built from the ground up to provide essential and powerful tools for your business members. From lending to account analysis to collateral and document tracking, it can all be operated within the Episys interface.

**IT WORKS LIKE THIS ...**
Integration with Episys means that your business users enjoy the intuitive Episys user interface and its streamlined management capabilities. This includes drag-and-drop functionality, user-friendly toolbars, and wizard-based assistance.

**BUSINESS LENDING SERVICES**
Right out of the box, Episys provides an array of loan tools that can handle revolving and non-revolving lines of credit; variable rate loans including interest floors/ceilings, and periodic rate caps; multiple repayment programs; Interest-only loans; balloon loans; leases; loan origination via SymForm PDF™, PowerOn®, or third-party applications; and direct and indirect liability tracking.

If you require additional loan applications, there are three add-on modules for more capabilities:

- **SBA 1502 Reporting**
  Enables electronic reporting of SBA guaranteed 7a loans.

- **Participations**
  Provides the ability to sell, service, and report on participations sold.

- **Dealer Reserve Accounting**
  Offers a dedicated work area for dealers, reserve plans, and indirect loans; supports FASB statement 91; supports thousands of dealer and reserve plans and provides dealer portfolio data; tracks total deal charge-off and chargeback balances; provides reserve plan summaries by dealer; includes a wizard to streamline dealer transaction adjustments; automates disbursal of loan origination and dealer reserve funds; performs automatic chargeback of reserve payments; and generates detailed dealer statements.

The following business service is a standard part of Episys:

- **Share Functionality**
  This module provides full support for business names; sweep processing; uses a hierarchical approach, sweeps to external accounts, enables share-to-loan and loan-to-share sweeps; bulk deposit processing and back-office reconciliation; zero balance accounts (ZBA); block ACH debits by SEC codes; and ACH and wire processing.

For credit unions that want to provide more capabilities, the following modules are available:

- **Account Analysis**
  Account Analysis enables credit unions to track various share activities and to bill business members. Features include the ability to customize business checking fee options; define up to 100 different analysis plans; offer promotional analysis pricing; analyze several shares as one relationship; and provide system-defined and user-defined analysis fee types – per item or flat fee pricing.
NetTeller® Cash Management™
Users of NetTeller Online Banking™ can offer commercial members account management and transaction data; the ability to establish multiple cash user profiles for employees with various permission levels; the ability to enter or import ACH transactions, then initiate those ACH batches; and extensive entitlements, including dual control.

Cash Management also provides ACH initiation for both payments and collections; wire transfers, both one-time and multiple use; member alerts at login or by email; external account aggregation with online financial management; support for QuickBooks® and DirectLine® OFX; electronic statements and check images; and transfers, stop payments, and check orders.

Collateral and Document Tracking™
No matter what type of lending you handle, this module stores all data in a single system. Features include support for business, real estate, and consumer collateral; support for unlimited loans to one collateral item, and unlimited collateral to one loan; pledges are tracked at either the loan or account level; and it tracks completion of loan documents, collateral-related documents, financial documents, and recurring document ticklers.

This module produces reports and member notices for document exceptions; monitors compliance with loan policy and individual loan covenants; provides the ability to work document exceptions in collector queues; provides reporting, including reports of missing, waived, expired, or soon-to-expire documents; and enables maintenance of required business organizational documents like Articles of Incorporation, Partnership Agreements, and Assumed Name Certificates.

Commercial accounts look to their financial institutions when they need secure processing of their credit and debit transactions. Efficient ACH and debit processing attracts and retains business customers while increasing your income. Once a business has found an institution that provides reliable ACH services, it will likely keep close ties, and the chances of cross-selling increase.
WHAT IT DOES:

- Provides tools that can handle a wide variety of loans, such as revolving and non-revolving, variable rates, balloon, and more.
- Offers support for SBA 1502 reporting, participation lending, and dealer reserve accounting.
- Provides share functionality for sweep processing, ZBAs, ACH, and wire processing.
- Offers customizable account analysis tools, promotional analysis pricing, and various analysis fee types.
- Supports cash management for NetTeller that includes extensive entitlements, dual controls, wire transfers, member alerts, single sign-on, and more.
- Offers extensive and flexible collateral and document tracking that puts all data in a single system.

WHAT IT DOES FOR YOU:

- Provides a powerful suite of tools to attract and retain business members.
- Makes business members more self-sufficient.
- Increases revenue opportunities.