



## Episys® Commercial Services

The Critical Tools You Need  
to Serve Business Members



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### BUSINESS VALUE

- Improve Operations
- Enhance Services
- Increase Revenue

### COMPATIBILITY

- Episys®

Commercial services is a key growth opportunity for most credit unions. But depending on the size and type of businesses you work with, serving these clients can be complicated.

From in-depth account analysis, to the intricacies of business lending, to the increasing demand for online tools, business banking requires a robust and flexible framework. The good news: All the functionality you need is built into the Episys® platform, and the software is available in your current configuration or as add-on products designed for Episys integration.

To attract business members, we put an emphasis on user-friendly, intuitive methodology along with superior member service and support.

### OUTSTANDING BUSINESS CAPABILITIES INTEGRATED WITHIN THE EPISYS CORE

Episys is built to provide essential and powerful tools for your business members. Employees can easily navigate the intuitive Episys user interface and its streamlined management capabilities. This includes drag-and-drop functionality, user-friendly toolbars, and wizard-based assistance.

From lending, to account analysis, to collateral and document tracking, **it can all be managed within Episys.**

### COMMERCIAL DEPOSIT FUNCTIONALITY

- Business checking
- Business savings
- Business money market
- Business sweep accounts, including sweep priorities
- Zero balance accounts
- Bulk deposit processing
- Detailed statements

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

- **Account analysis** enables credit unions to track various share activities and to bill business members, including the ability to:
  - Customize business checking fee options.
  - Define up to 100 different analysis pricing plans.
  - Offer promotional analysis pricing.
  - Analyze several shares as one relationship.
  - Provide system-defined and user-defined analysis fee types – per item or flat fee pricing.

- **Dealer reserve accounting** provides work areas and functionality for creating, posting, tracking, adjusting, and reporting indirect loans. If you maintain a portfolio of auto, marine, RV, or any third-party dealer of goods within an indirect network and would like an easier way to manage these relationships, this module has you covered.
- **Blocking of electronic payments** (like ACH) debits by SEC code
- **ACH and wire processing**

#### COMMERCIAL LENDING FUNCTIONALITY:

Right out of the box, Episys provides an array of lending tools that can handle:

- Revolving and non-revolving lines of credit
- Commercial & Industrial (C&I) loans, including equipment loans and lines of credit and guidance lines
- Commercial Real Estate (CRE) loans, both owner-occupied and non-owner occupied
- Variable rate loans
- Loans with ceilings/floors
- Interest-only loans
- Balloon loans
- Construction loans
- Collateral and document tracking allow you to manage collateral and reduce credit risk by ensuring both commercial and consumer loans are adequately secured and properly documented.

If you require additional loan capabilities, additional add-on modules are available:

- **SBA 1502 reporting** enables electronic reporting of SBA guaranteed 7a loans.
- **Participations** provides the ability to set up and administer the sale of portions of your loan portfolio to investors.

Also remember that Jack Henry provides a variety of integrated commercial services and solutions outside of Episys as well. These cutting-edge, powerful tools include online banking platforms, Treasury management and digital platforms for loan originations as well as other support for your credit union's commercial needs. If you need it, we've got you covered.

#### 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, zero balance accounts, ACH, and wire processing.
- Offers customizable account analysis tools, promotional analysis pricing, and various analysis fee types.
- Supports cash management, including 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, all within your existing core system.
- Makes business members more self-sufficient.
- Increases revenue opportunities.