



GROWING TOGETHER

VISIFI CUSTOMER
CONFERENCE 2022

i-POWER[®]
Overview

Suzanne Pharr

JUNE 3, 2022

Agenda

- Meet the presenter
- Where We've Been
 - By the Numbers
 - Feature Highlights
 - DMS Reports
 - Remote Override
 - Person Conducting Transaction
 - Loan Reversals
 - Collections Module
 - Relationship Pricing
- Where We're Going
 - Third-Party Integrations
 - Email Receipts
 - Compliance/Admin/Security Features
 - The Next Big Thing





Meet the presenter



Suzanne Pharr

- Director of Members Services and Lending/Director of Data Management and AI
- Over twenty years of working in the financial services industry.
- An advocate for credit unions and a passionate believer in the philosophy of "People Helping People."
- Former Vice-President of Operations and Compliance for mid-size credit union in South Carolina.
- In 2017 transitioned from working in a credit union to working for credit unions by joining the team at VisiFI.
- Graduate of the University of South Carolina.



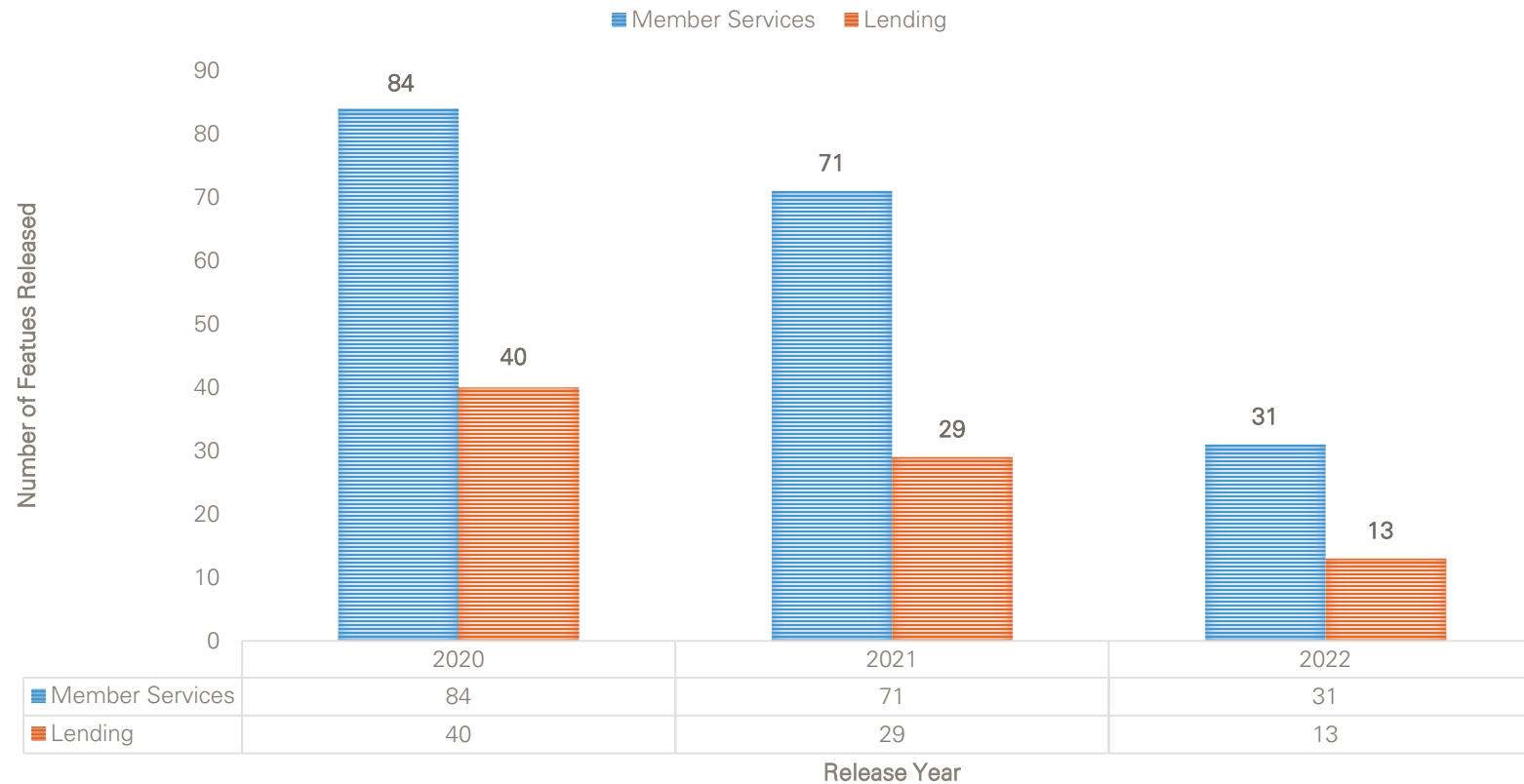
WHERE WE'VE BEEN: A Look Back





By The Numbers

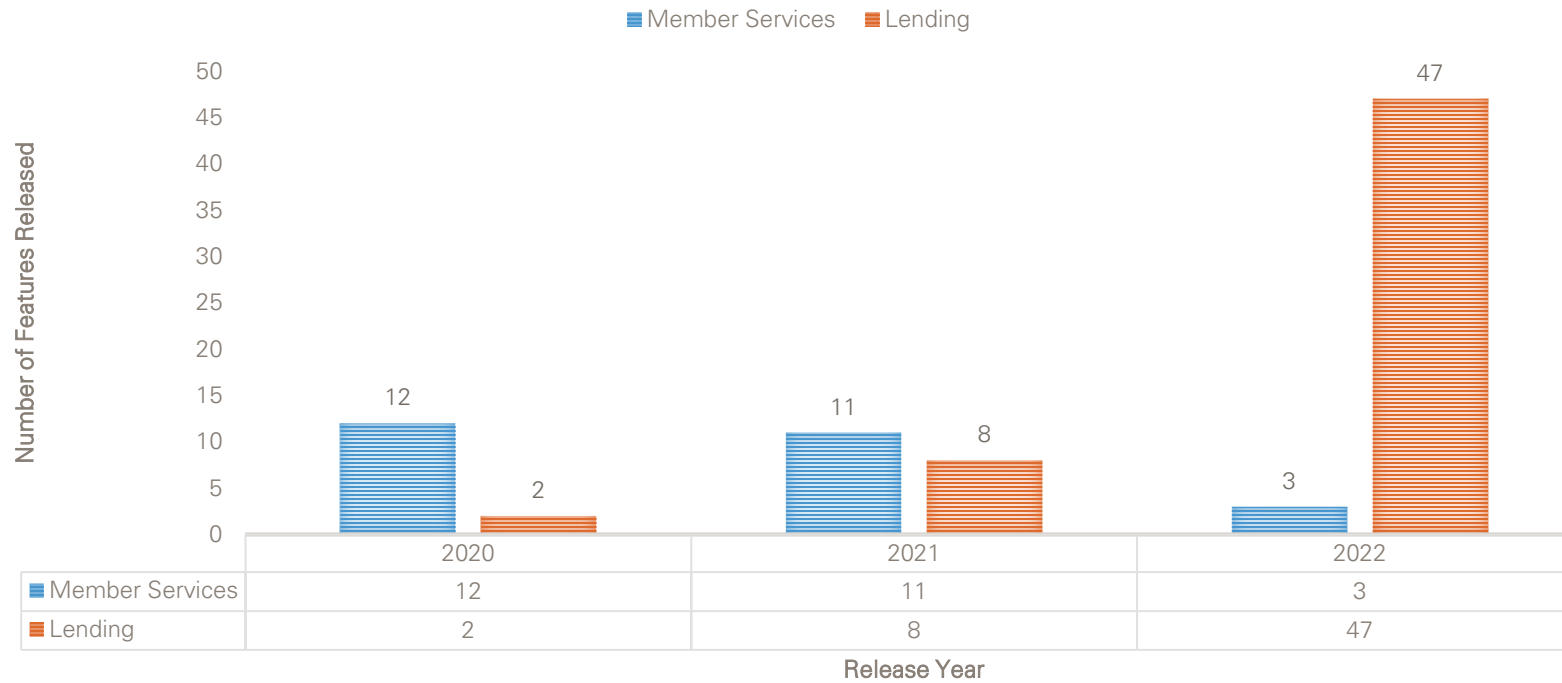
i-POWER[®] Features Released: Member Services & Lending





By The Numbers

Non i-POWER[®] Features Released: Member Services & Lending



Feature Highlights

A review of recent features and enhancements released.





Reports Enhanced

- ACH Credit Rejected Items (i-POWER®)
- Negative Account Balance Report
- Uninsurability Report
- Monthly Statements Summary
- Relationship Pricing Report
- Transaction With Override Key Used Report
- Closed Accounts Report
- Teller Control Summary
- File Maintenance Report
- Call Report Delinquent Loans

New Reports Available

- Daily Dormancy Report
- Daily Report of Impending Dormancy
- Daily Summary Report of ACH Files Received
- Daily FM Report - Sorted by Teller Number
- Transactions Against New Accounts
- Business Accounts File Maintenance Report
- Mortgage Loans Add-Ons
- Monthly Report of Accounts Charged Off





Remote Override

Now, you can override transactions
from any location!

Override Errors

Account	Error Code	Override Level	Description
499300-0	524	5	TRANSACTION TO DORMANT ACCOUNT
499300-21	610	5	PAYMENT TO DELINQUENT LOAN DUE 01/07/2016
499300-21	612	5	LOAN PAYMENT IS 185.00 - TRAN IS SHORT
499300-21	524	5	TRANSACTION TO DORMANT ACCOUNT
499300-21	500	2	DELINQUENT LN/ML/CREDIT CARD

Teller Number

Password

Post

Cancel

Remote



Remote Override

Select from a list of authorized supervisors – currently logged into i-POWER® - with the required override level.

Override Errors

Account	Error Code	Override Level	Description
499300-0	524	5	TRANSACTION TO DORMANT ACCOUNT
499300-21	610	5	PAYMENT TO DELINQUENT LOAN DUE 01/07/2016
499300-21	612	5	LOAN PAYMENT IS 185.00 - TRAN IS SHORT
499300-21	524	5	TRANSACTION TO DORMANT ACCOUNT
499300-21	500	2	DELINQUENT LN/ML/CREDIT CARD

Choose Override Approver

Request Sent, your request will expire in 2:50

Cancel Remote Override Request



Remote Override

i-POWER

VI\$IFI

Member Services ▾ Teller ▾ Lending ▾ Back Office ▾ Manager ▾ Reports ▾

ACCOUNT ▾



Web Links ▾ Help ▾ Logout ⏻

Search

Search By: ACCOUNT ▾
Criteria:
Go

Quick Transaction

Account Number:
Verify Letters:
Command: Please Choose Transaction ▾
Suffix:
Go

Teller Message

PLEASE USE SLOW LOBBY TIME TO ADD BIOMETRICS TO ACCOUNTS.

Notification ✕

You have a pending remote approval request
Click continue to go to remote approval screen

Cancel **Continue**





Remote Override

Remote Approval:

Requesting Teller Number	Transaction Type	Account	Override Level	Error Code	Error Message	Action
79	Deposit	591400-0	2	374	ACCOUNT HAS LOCK/WARNING FLAG SET TO 74	Approve Deny Done



Override Errors

Account	Error Code	Override Level	Description
4321-0	302	2	ACCOUNT HAS LOCK/WARNING FLAG SET TO 02

Choose Override Approver

216-Teller 216

Request Sent, your request will expire in 2:25

Cancel Remote Override Request

Response

Your request is declined. Click ok to close this window and choose another approver or process manual Override.

OK





Remote Override

Remote Approval:

Requesting Teller Number	Transaction Type	Account	Override Level	Error Code	Error Message	Action
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No Pending Remote Override Requests at This Time

Done

VCI102

TRANSACTION WITH OVERRIDE KEY USED REPORT

VIA0004 REPORT DT 5/19/22 RMG10280
PREPARED 20:21 5/19/22 PAGE 13

ACCOUNT NUMBER	TRL NBR	MEMBER NAME	LAST ACT	TRAN TIME	TR CD	TRAN AMT PRIN AMT	BAL AFTR INT AMT	TRAN/CHK NR	WRK STN	TLR NR	-----OVERRIDE-----	LVL TLR
						236.37-	114.01				313 ACCOUNT HAS LOCK/WARNIN	2 243
	001		041122	08:11:45	LLCJ	18.44	18809.24	823455	1769	243		
	001		051922	10:50:33	LNCC	37072.92		123867	1174	678	705 CLOSING AN ACCT/SUFFIX	5 528 R
						37004.49-	68.43				313 ACCOUNT HAS LOCK/WARNIN	2 528
	071		051622	13:32:50	SDD	575.00	31645.51	403262	1032	692	554 REG E OP	1 692
	001		042622	09:28:51	LNPC	554.60	36893.69	971409	1517	682	614 LOAN PAYMENT IS	528 2 682
						436.45-	91.74					



Please contact our Client Support team to enable the Remote Override Option



Person Conducting Transaction

With this feature, credit unions are able to capture information – at the time of the transactions – about the individual conducting the transaction.

Deposit Details

Current Balance: 5000.00

Available Balance: 4975.00

Person Conducting Transaction: PLEASE SELECT
Transaction Amount: PLEASE SELECT
Cash Back: 573486426 - SUZANNE PHARR
NON-MEMBER

Options

Transaction Description:
Effective Date: 05/09/2019
Print Mail Receipt:
EFT Statement:
Print Account Number:
Print Balance:
Print Receipt:
Receipt Reprints: 0

Funds

Ctrl 1 - Cash	0.00
Ctrl 2 - Check	0.00
Ctrl 3 - Transfer	0.00
Ctrl 5 - CU Check	0.00
Total Funds:	0.00



Person Conducting Transaction

i-POWER

VI\$IFI

History

Manage Account Profile

Number of days to highlight new account (based on Open Date):	<input type="text" value="20"/>
Number of days to highlight mailing address change (based on Last Address Change Date):	<input type="text" value="30"/>
Number of days to highlight last active date (based on Business Date):	<input type="text" value="1"/>
Number of days to highlight email address change (based on date last modified):	<input type="text" value="5"/>
Number of days to highlight telephone number change (based on date last modified):	<input type="text" value="5"/>
Number of days to highlight TIN change (based on date last modified):	<input type="text" value="3"/>
Display last In-House Transactions?:	<input type="text" value="No"/>
Days of last In-House Transactions to display?:	<input type="text" value="0"/>
Display last credit score and date?:	<input type="text" value="Yes"/>
Number of months to retain credit score history:	<input type="text" value="84"/>
Display Preferred Language:	<input type="text" value="Yes"/>
Require Person Conducting Transaction for Deposits Greater Than:	<input type="text" value="0"/>
Use POD Percentage Allocation:	<input type="text" value="No"/>



Loan Reversals

The loan reversal process has been redesigned and now permits multiple reversals from the Loan History.

Loan History																
Eff Date	Act Date	Act Time	Tran Num	Tran Type	Tran Description	Tlr Num	Brch Num	Tran Amt	Principal	Interest	Insurance	To Share	Fee Amt	Curr Bal	Next Payment	Action
05/23/2022	05/24/2022	12:30 AM	684618	PAYMENT BY CASH		24	1	600.00	0.00	600.00	0.00	0.00	0.00	27,775.64	07/20/2003	
05/19/2022	05/19/2022	12:02 PM	377934	PAYMENT BY CASH		24	1	1,200.00	0.00	1,200.00	0.00	0.00	0.00	27,775.64	06/20/2003	
05/19/2022	05/19/2022	11:59 AM	377804	PAYMENT BY CASH		24	1	600.00	0.00	600.00	0.00	0.00	0.00	27,775.64	04/20/2003	

3 items found, displaying all items.

Loan Reversal (551400-2)

Loan Status Prior To Reversal

Current Bal	Next Payment Date	Interest Date	Annual Rate	Partial Payment	Unpaid Interest	Unpaid Insurance	Unpaid Late Charge	Last Tran Bus Date
27775.64	03/20/2003	03/13/2007	7.9000	23.00	8515.75	0.00	0.00	03/13/2007

Transaction List

Actual Date	Effective Date	Payment Type	Tran Amount	Principal	Interest	Insurance	Fee Amount	Current Balance	Repost	Action
05/19/2022	05/19/2022	LNP	600.00	0.00	600.00	0.00	0.00	27775.64	<input type="checkbox"/>	
05/19/2022	05/19/2022	LNP	1200.00	0.00	1200.00	0.00	0.00	27775.64	<input checked="" type="checkbox"/>	
05/24/2022	05/23/2022	LNP	600.00	0.00	600.00	0.00	0.00	27775.64	<input checked="" type="checkbox"/>	

File Maintenance History List

Actual Date	Effective Date	Field	Before	After	Teller	Repost
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Next Cancel



Loan Reversals

Verify Loan Reversal (551400-2)

Loan Status Prior To Reversal

Current Bal	Next Payment Date	Interest Date	Annual Rate	Partial Payment	Unpaid Interest	Unpaid Insurance	Unpaid Late Charge	Last Tran Bus Date
27775.64	03/20/2003	03/13/2007	7.9000	23.00	8515.75	0.00	0.00	03/13/2007

Current Transaction List

Actual Date	Effective Date	Payment Type	Tran Amount	Principal	Interest	Insurance	Fee Amount	Current Balance	Next Pymt Date
05/19/2022	05/19/2022	LNP	600.00	600.00	0.00	600.00	0.00	27775.64	04/20/2003
05/19/2022	05/19/2022	LNP	1200.00	1200.00	0.00	1200.00	0.00	27775.64	06/20/2003
05/24/2022	05/23/2022	LNP	600.00	600.00	0.00	600.00	0.00	27775.64	07/20/2003

Reverse Transaction List

Actual Date	Effective Date	Payment Type	Tran Amount	Principal	Interest	Insurance	Fee Amount	Current Balance	Next Pymt Date
05/19/2022	05/19/2022	LNP	600.00	600.00	0.00	600.00	0.00	27775.64	04/20/2003

Repost Transaction List

Actual Date	Effective Date	Payment Type	Tran Amount	Principal	Interest	Insurance	Fee Amount	Current Balance	Next Pymt Date	Repost Fee
05/19/2022	05/19/2022	LNP	1200.00	1200.00	0.00	1200.00	0.00	27775.64	05/20/2003	
05/24/2022	05/23/2022	LNP	600.00	600.00	0.00	600.00	0.00	27775.64	06/20/2003	

[Previous](#)
[Post](#)
[Cancel](#)





Loan Reversals

Transactions Account Events Non-Accrual History Check Cashing History Cash Exchange History Share Draft Clearing History Maintenance

Loan History

Eff Date	Act Date	Act Time	Tran Num	Tran Type	Tran Description	Tlr Num	Brch Num	Tran Amt	Principal	Interest	Insurance	To Share	Fee Amt	Curr Bal	Next Payment	Action
05/23/2022	05/24/2022	12:53 AM	684618	PAYMENT BY CASH	RE-APPLY 05/23/2022 #684618	24	1	600.00	0.00	600.00	0.00	0.00	0.00	27,775.64	06/20/2003	
05/23/2022	05/24/2022	12:53 AM	377934	PAYMENT BY CASH	RE-APPLY 05/19/2022 #377934	24	1	1,200.00	0.00	1,200.00	0.00	0.00	0.00	27,775.64	05/20/2003	
05/23/2022	05/24/2022	12:53 AM	377804	INTEREST REVERSAL	REVERSAL 05/19/2022 #377804	24	1	600.00	0.00	600.00	0.00	0.00	0.00	0.00	03/20/2003	
05/23/2022	05/24/2022	12:53 AM	377804	INTEREST REVERSAL	REVERSAL 05/19/2022 #377804	24	1	600.00	0.00	600.00	0.00	0.00	0.00	0.00	05/20/2003	
05/23/2022	05/24/2022	12:53 AM	377804	INTEREST REVERSAL	REVERSAL 05/19/2022 #377804	24	1	600.00	0.00	600.00	0.00	0.00	0.00	0.00	06/20/2003	
05/23/2022	05/24/2022	12:53 AM	377804	INTEREST REVERSAL	REVERSAL 05/19/2022 #377804	24	1	600.00	0.00	600.00	0.00	0.00	0.00	27,775.64	07/20/2003	
05/19/2022	05/19/2022													27,775.64	06/20/2003	
05/19/2022	05/19/2022													27,775.64	04/20/2003	

Manage Institution Lending Parameters

Gross to Net Income Adjustment: %

Rental Income Adjustment: %

Loan to Value Ratio: %

Use Whole Dollar Payment:

Credit Score for Qualifying Calculations/Disclosure:

Use Gross Income for Calculations:

Include LOC in Ratio:

Legal Entity ID(LEI):

3rd Party Contract Number Details

CUNA Contract Number:

Loan Reversal Clearing General Ledger Accounts

Payment Reversal Clearing GL:

Add-On Reversal Clearing GL:



Please contact your Account Manager for more information on the redesigned Loan Reversal.



Promise to Pay

- Added the Ability to Support Multiple Promises to Pay for an Account
- Added Prompt to Set Default Payment Amount for Promise to Pay
- Added Option to Set Default Time for Promise to Pay
- Added Institution Setting that Would Allow Promise to Pay to be Cleared Automatically When Completed
- Ability to Display Tickler/Promise to Pay Information by User Instead of Institution

Letters/Emails

- Added Delayed Letter Printing Option for letters
- Added Option to Email Letters to Members
- Added the Ability to Send Batch Emails

Queues

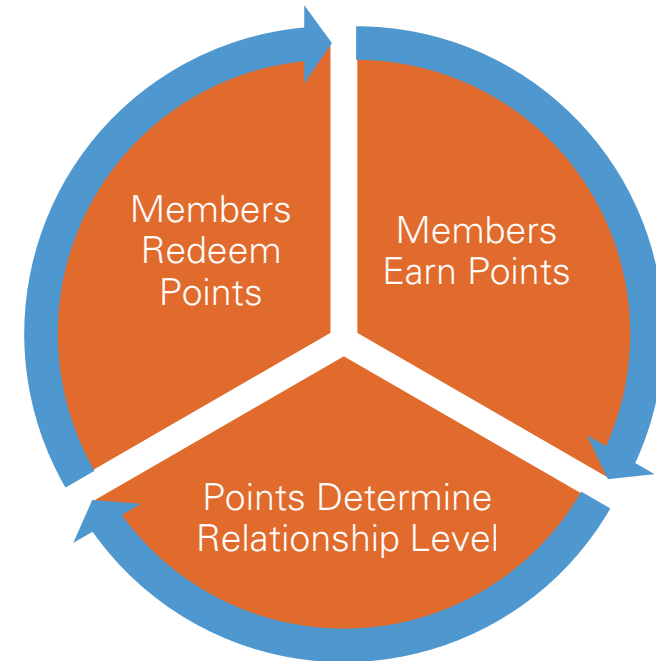
- Added Priority Options for Working Queues
- Added Ability to Assign Accounts to Other Users or Queues
- Added 'Last Activity Date' and Sort Options





Continuing Enhancements

- Allow RP to Award Points for Aggregate Balance on Deposit Suffixes, Loans, or Both
- Added Option to Only Apply Points if Signature Debit Card Transaction
- Added Ability to Apply Points Based on the Aggregate Amount of the Direct Deposit
- Option to Post Only Bonus Dividend to Reward Club Suffix
- Added Account Balance to Relationship Pricing Report





WHERE WE'RE GOING: A Look Ahead





Third-Party Integrations





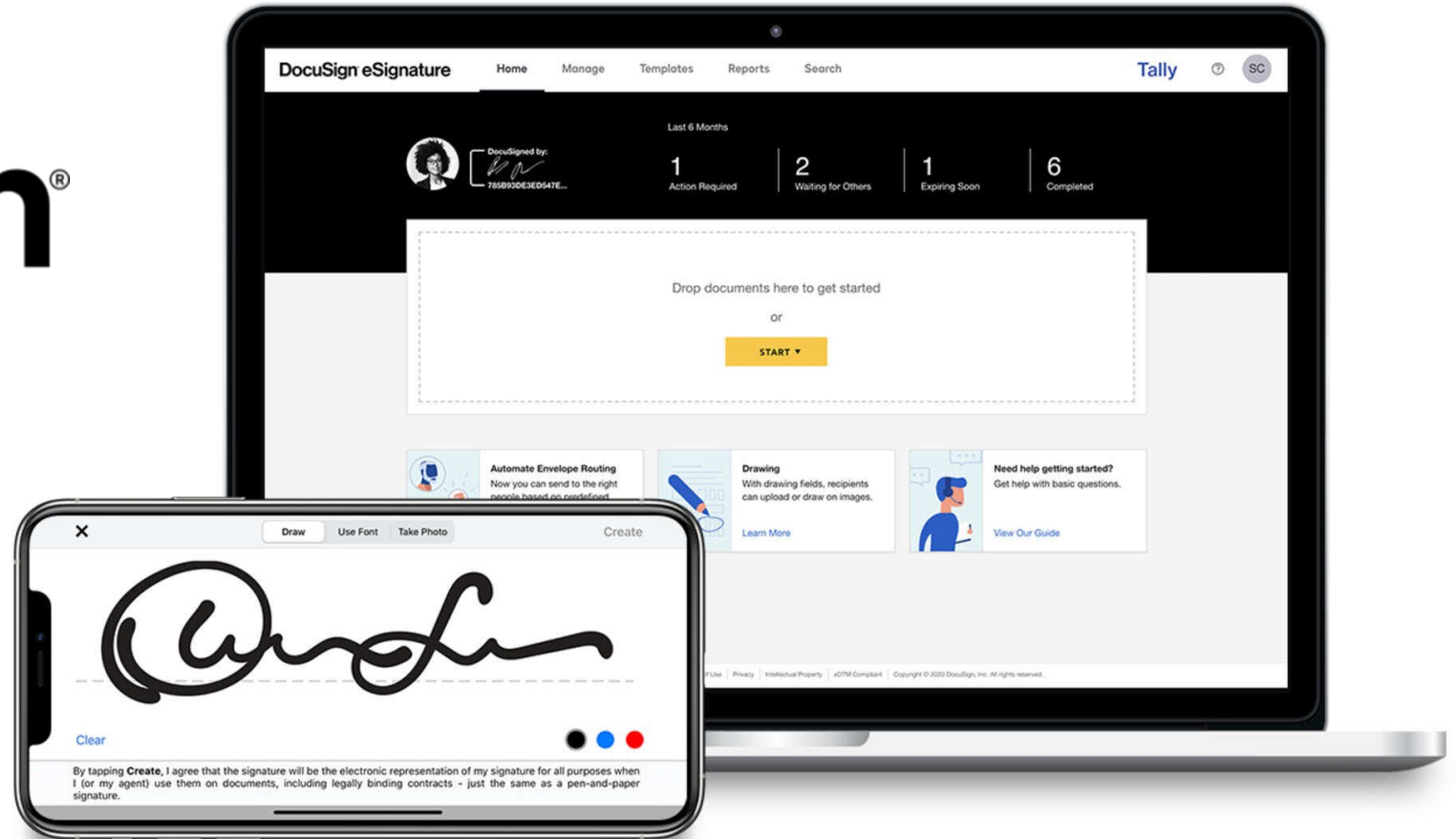
Integrations

DocuSign®

ChexSystems®



DocuSign®





Account Number: 292704 -0

SUZANNE PHARR

TIN: [REDACTED]
Tax ID Type: SSN
Home: (701)606-0612
Work: (701)607-0611
Mobile: (000)000-0000
DOB: 06/18/1963

Opened: 08/29/2001
Last Active: 12/03/2021
[Messages](#) / [Comments](#) / [Codeword](#)

Locks: 0
Warnings: 11

suzanne.pharr@visifi.com

Produce Documents

Pending PDF Documents

Form Name	User	Date Created	Last Modified	Status	Archive	Print	# Copies	Action
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PDF Documents

Form Name	Printer	Custom Fields	Archive	Print	# Copies
ATM Application	XRXF2F67E		<input type="checkbox"/>	<input type="checkbox"/>	1
Membership Agreement			<input type="checkbox"/>	<input type="checkbox"/>	1
Membership Application			<input type="checkbox"/>	<input type="checkbox"/>	1
Select All			<input type="checkbox"/>	<input type="checkbox"/>	

ChexSystems[®]

- Qualifile
- ID Verification
- ID Authentication
- BizChex
- OFAC Watch





- **Qualifile** - A demand deposit account (DDA) origination service that utilizes ChexSystems® proprietary DebitBureau® database and external public record data.
- **ID Verification** - Allows the credit union to verify the identity of individuals and businesses by cross-referencing more than 23 billion records from multiple and independent data sources.
- **ID Authentication** – Uses multiple noncredit data sources (not just wallet-based or financial history information), ID Authentication generates a real-time, multiple-choice questionnaire using personal background information that only the applicant would know.
- **BizChex** – An identity verification tool for business accounts.
- **OFAC Watch** – OFAC screening available in conjunction with BizChex



ChexSystems®

Reported Information

ChexSystems' clients, which consist mainly of financial institutions, furnish information on closed checking and savings accounts, referred to as reported information. ChexSystems' current practice is to retain reported information for a period of five years. The source is under no obligation to remove accurate information, even if paid, but is obligated to update the report with a paid in full or settled in full status and date when applicable.

Source of Information: ANYTOWN BANK; 678 BANK BLVD, ANYTOWN MN 55125

Phone Number: Telephone Number Not Available

Reported For: SUSPECTED FRAUD ACTIVITY

Reported Name: JOHN CARTER CONSUMER

Reported Address: 123 MAIN ST
ANYTOWN, MN 55125-0000

Reported SSN/ID: XXX-XX-1234

Driver's License: State:

Date of Closure: mm/dd/yyyy

RTN/ACCT#: 012345678 / XXXXXXXXXXXX9876

Original Charge Off Amount: \$175.79

Closure Status: UNPAID

Closure Status Date: mm/dd/yyyy

Source of Information: MY TOWN CREDIT UNION; 987 COMMERCERCE WAY, MY TOWN, MN 55126

Phone Number: 800.555.1234

Reported For: NON-SUFFICIENT FUNDS(NSF) ACTIVITY;

Reported Name: JOHN CONSUMER

Reported Address: 123 CITY ST
MY TOWN, MN 55126-7570

Reported SSN/ID: XXX-XX-1234

Driver's License: XXXX9012 State: MN

Date of Closure: mm/dd/yyyy

RTN/ACCT#: 987654321 / XXXXX8380

Original Charge Off Amount: \$662.27

Closure Status: PAID IN FULL

Closure Status Date: mm/dd/yyyy



Email Receipts

History

Manage Account Profile

Number of days to highlight new account (based on Open Date):

Number of days to highlight mailing address change (based on Last Address Change Date):

Number of days to highlight last active date (based on Business Date):

Number of days to highlight email address change (based on date last modified):

Number of days to highlight telephone number change (based on date last modified):

Number of days to highlight TIN change (based on date last modified):

Display last In-House Transactions?:

Days of last In-House Transactions to display?:

Display last credit score and date?:

Number of months to retain credit score history:

Display Preferred Language:

Require Person Conducting Transaction for Deposits Greater Than:

Allow Email Receipt?:

Birthday Alert Parameters

Display DOB Field in Red:

Number of Days to Display Prior to the Member's Birthday:

Number of Days to Display After the Member's Birthday:

Weekend & Holiday Display:





Email Receipts

i-POWER VI\$IFI

Owner **Account Number: 801010124 -0**

TONY THE TIGER **TIN:** 789156982

Tax ID Type: SSN **Home:** (803)799-1090

Work: Not Available **Mobile:** (803)695-2000

DOB: 06/04/1972 **Opened:** 04/20/2009

Last Active: 03/01/2021 **Locks:** 99

Warnings: 2

UNITED STATES **Messages / Comments / Codeword**

GET_FROSTED@GMAIL.COM

[Home](#) [Previous Home](#) [Employment](#) [Temporary Mailing](#) [Identification](#)

Home - Edit

Separate Name Fields: Yes No

First Name: TONY

Middle Name: THE

Last Name: TIGER

Suffix:

Title:

Preferred Name:

Full Name: TONY THE TIGER

Short / Search Name: TIGER TONY THE

Relationship: Primary Owner

Birth Date: 06/04/1972

Death Date: 00/00/0000

Membership Date: 00/00/0000

U.S. Citizen: Yes

Gender: Unspecified

Mother's Maiden Name:

Affiliation Type: Unknown

Board Member: No

Preferred Language: English

Last Address Validation: 00/00/0000

Last Modified: 09/13/2020

Background Check: 01/25/2021

Tax ID Type: SSN

Preferred Contact Method: Email

Address

Address Type: Domestic

Address 1: 248 LEADERSHIP ST

Address 2:

City: GARDEN CITY

State / Province: MI

Postal Code: 48135

County: WAYNE

Country: United States

Date of Residence: 09/01/2010

Years: 10

Months: 6

Residence: Own

Email: GET_FROSTED@GMAIL.COM

Email Receipt:



Email Receipts

i-POWER

VI\$IFI

Deposit - 801010124- 0 Account Number: 801010124 -0

TONY THE TIGER
248 LEADERSHIP ST
GARDEN CITY, MI 48135
UNITED STATES
GET_FROSTED@GMAIL.COM
[Verify ID](#)

TIN: 789156982
Tax ID Type: SSN
Home: (803)799-1090
Work: Not Available
Mobile: (803)695-2000
DOB: 06/04/1972

Opened: 04/20/2009
Last Active: 03/04/2021
[Messages / Comments / Codeword](#)

Locks: 0
Warnings: 0

Deposit Details

Current Balance: 155860.52
Available Balance: 155835.52
Person Conducting Transaction: PLEASE SELECT
Transaction Amount: 0.00
Cash Back: 0.00

Funds	
Ctrl 1 - Cash	0.00
Ctrl 2 - Check	0.00
Ctrl 3 - Transfer	0.00
Ctrl 4 - Voucher	0.00
Ctrl 5 - CU Check	0.00
Total Funds:	0.00

Options

Transaction Description:
Effective Date: 03/04/2021
Print Mail Receipt:
EFT Statement:
Print Account Number:
Print Balance:
Print Receipt:
Receipt Reprints: 0
Email Receipt:

[Post](#) [Cancel](#)



Email Receipts

i-POWER

VI\$IFI

Deposit - 801010124- 0

Account Number: 801010124 -0

TONY THE TIGER
248 LEADERSHIP ST
GARDEN CITY, MI 48135
UNITED STATES
GET_FROSTED@GMAIL.COM
[Verify ID](#)

TIN: 789156982
Tax ID Type: SSN
Home: (803)799-1090
Work: Not Available
Mobile: (803)695-2000
DOB: 06/04/1972

Opened: 04/20/2009
Last Active: 03/04/2021
[Messages / Comments / Codeword](#)

Locks: 0
Warnings: 0

Deposit Details

Current Balance: 155860.52
Available Balance: 155835.52
Person Conducting Transaction: PLEASE SELECT
Transaction Amount: 0.00
Cash Back: 0.00

Funds	
Ctrl 1 - Cash	0.00
Ctrl 2 - Check	0.00
Ctrl 3 - Transfer	0.00
Ctrl 4 - Voucher	0.00
Ctrl 5 - CU Check	0.00
Total Funds:	0.00

Options

Transaction Description:
Effective Date: 03/04/2021
Print Mail Receipt:
EFT Statement:
Print Account Number:
Print Balance:
Print Receipt:
Receipt Reprints: 0
Email Receipt:

Email: GET_FROSTED@GMAIL.COM

Post Cancel



Email Receipts

i-POWER VI\$IFI

Member Services ▾ Teller ▾ Lending ▾ Back Office ▾ Manager ▾ Reports ▾ ACCOUNT ▾ 🔍 Web Links ▾ Help ▾ Logout 🔌

Account Number: 801010124 -0

TONY THE TIGER
248 LEADERSHIP ST
GARDEN CITY, MI 48135
UNITED STATES
GET_FROSTED@GMAIL.COM

TIN: 789156982
Tax ID Type: SSN
Home: (803)799-1090
Work: Not Available
Mobile: (803)695-2000
DOB: 06/04/1972

Opened: 04/20/2009
Last Active: 03/04/2021

[Messages](#) / [Comments](#) / [Codeword](#)

Locks: 0
Warnings: 0

i-POWER VI\$IFI

Account Number: 801010124 -0

TONY THE TIGER
248 LEADERSHIP ST
GARDEN CITY, MI 48135
UNITED STATES
GET_FROSTED@GMAIL.COM

TIN: 789156982
Tax ID Type: SSN
Home: (803)799-1090
Work: Not Available
Mobile: (803)695-2000
DOB: 06/04/1972

Opened: 04/20/2009
Last Active: 03/01/2021

[Messages](#) / [Comments](#) / [Codeword](#)

Locks: 99
Warnings: 2

Select Address for Email Receipt

Email:

(Note: In the original image, the email dropdown and the 'Action' column in the table on the right are highlighted with orange boxes.)



i-POWER

VI\$IFI

Account/Primary Owner Information

TONY THE TIGER
 248 LEADERSHIP ST
 GARDEN CITY MI 48135
 UNITED STATES
 GET_FROSTED@GMAIL.COM
 Locks: 0 Warnings: 0
 Share Mail Code/Statement Options: 2

TIN: 789156982
 Tax ID Type: SSN
 DOB: 06/04/1972
 Home: (803)799-1090
 Work: Not Available
 Mobile: (803)695-2000
 Open Since: 04/20/2009
 Home Branch: 1
 Affiliation Type: 1-Target
 Last Active: 03/04/2021
 Mother's Maiden Name:
 Preferred Language: English

Photo Signature
 Select ID to View: Member Photo
 No PhotoID
 ID not Available

Account 801010124

Next Cancel

Currency Transaction Alert

Total Cash In/Out By TIN TONY THE TIGER (789-15-6982)

Owner/TIN	Total Cash IN	Total Cash OUT
Tony The Tiger (789-15-6982)	\$8,000	\$6,000

Transaction Last 7 Days

Date Placed	Time Placed	Suffix	Tran Code	Tran Type	Tran Amt	Fee Amt	Teller Number	Brch Number	Tran Description
05/24/2022	12:24 AM	71	SDD	DEPOSIT BY CASH	5,000.00	0.00	79	1	

Account Codeword
 THEY'RE GRRRRREAT!

Account Messages

Date Placed / Updated	Account Message	Teller Number	Expire Date
03/01/2021	Durable POA Received on 06.24.21. Agent is John Smith. No expiration. Terminable by death or revocation.	79	12/31/9999
09/08/2020	Message 1	79	12/31/9999

Owner/TIN Comments

TONY THE TIGER (789-15-6982)

Date Placed / Updated	Comment	Teller Number	Expire Date
09/08/2020	Message 2	79	12/31/9999



Manage Account Profile

Number of days to highlight new account (based on Open Date):

Number of days to highlight mailing address change (based on Last Address Change Date):

Number of days to highlight last active date (based on Business Date):

Number of days to highlight email address change (based on date last modified):

Number of days to highlight telephone number change (based on date last modified):

Number of days to highlight TIN change (based on date last modified):

Display last In-House Transactions?:

Days of last In-House Transactions to display?:

Display last credit score and date?:

Number of months to retain credit score history:

Display Preferred Language:

Require Person Conducting Transaction for Deposits Greater Than:

Birthday Alert Parameters

Display DOB Field in Red:

Number of Days to Display Prior to the Member's Birthday:

Number of Days to Display After the Member's Birthday:

Weekend & Holiday Display:

Currency Transaction Alerts

Display Currency Transaction Alerts?:

Minimum Aggregate Total by TIN for Cash In:

Minimum Aggregate Total by TIN for Cash Out:

Save

Cancel



Wire Out

I-POWER TEST

VI\$IFI

Account Number: 25 -0

SUZANNE PHARR
929 GERVAIS ST

COLUMBIA, SC 29201
UNITED STATES
suzanne.pharr@visifi.com
Verify ID

TIN:
Tax ID Type:
Home:
Work:
Mobile:
DOB:

Opened: 07/13/2016
Last Active: 08/13/2020
[Messages / Comments / Codeword](#)

Locks: 0
Warnings: 0

Perform Wire Out

Sender Info

Sender Name

Address 1

Address 2

City

State Zip

ID Description

ID Number

Issue Date Exp Date

Contact

Bank Info

Bank Name

City

State Zip

Routing #

Foreign Bank

Intermediate Bank

Routing/Account No

Special Instructions

Details

Wire Amount	0.00
Fee Amount	0.00
Transaction Amount	0.00
Charge Fee	<input checked="" type="checkbox"/>
Cash Back:	0.00

Funds

Ctrl 1 - Cash	0.00
Ctrl 2 - Check	0.00
Ctrl 3 - Transfer	0.00
Ctrl 5 - CU Check	0.00
Total Funds:	0.00

Receiver Info

Receiver Name

Address 1

Address 2

City

State Zip

Options

Transaction Description

Effective Date

Print Mail Receipt

Print Account Number

Print Balance

Print Receipt

Receipt Reprints

Post Cancel



Wire In

i-POWER TEST

VI\$IFI

Account Number: 25 -0

SUZANNE PHARR
929 GERVAIS ST

COLUMBIA, SC 29201
UNITED STATES
suzanne.pharr@visifi.com
[Verify ID](#)

TIN: 547114587
Tax ID Type: SSN
Home: (803)758-9656
Work: Not Available
Mobile: (800)800-8000
DOB: 01/01/1995

Opened: 07/13/2016
Last Active: 08/13/2020
[Messages / Comments / Codeword](#)

Locks: 0
Warnings: 0

Wire In

Receiver Info		Sender Info	
Receiver Name	<input type="text"/>	Sender Name	<input type="text"/>
Address 1	<input type="text"/>		
Address 2	<input type="text"/>		
City	<input type="text"/>		
State	<input type="text"/>		
ID Description	<input type="text"/>		
ID Number	<input type="text"/>		
Issue Date	<input type="text"/>		
	Exp Date		<input type="text"/>

Details	
Wire Amount	<input type="text" value="0.00"/>
Charge Fee	<input type="checkbox"/>
Wire In Amount	<input type="text" value="0.00"/>
Fee Amount	<input type="text" value="0.00"/>
Transaction Amount	<input type="text" value="0.00"/>

Options	
Transaction Description	<input type="text"/>
Effective Date	<input type="text" value="08/13/2020"/>
Print Mail Receipt	<input type="checkbox"/>
Print Account Number	<input checked="" type="checkbox"/>
Print Balance	<input checked="" type="checkbox"/>
Print Receipt	<input type="checkbox"/>
Receipt Reprints	<input type="text" value="0"/>

[Post](#) [Cancel](#)



[Home](#) [Logout](#)

OFAC / FINCEN RECORDS

Entry Status:

Status Multiple Entries

Name: Date Range: thru [Filter](#)



Account	Name	Status	Flagged By	Flag Date	Status Date	Stated By	CU View Date
<u>IAT CHECK</u>		NEW	OFAC	11/16/2021			
<u>IAT CHECK</u>		NEW	OFAC	11/16/2021			11/16/2021 7:08:25 PM
<u>IAT CHECK</u>		NEW	OFAC	11/16/2021			
<u>IAT CHECK</u>		NEW	OFAC	11/16/2021			
<u>IAT CHECK</u>		NEW	OFAC	11/16/2021			3/24/2022 10:33:29 AM
<u>IAT CHECK</u>		NEW	OFAC	11/16/2021			3/31/2022 4:31:40 PM
<u>NO ACCT NMBR</u>		NEW	OFAC	12/11/2019			11/16/2021 7:45:31 PM
<u>NO ACCT NMBR</u>		NEW	OFAC	12/11/2019			
<u>NO ACCT NMBR</u>		NEW	OFAC	12/11/2019			
<u>NO ACCT NMBR</u>		NEW	OFAC	4/01/2019			11/17/2021 2:38:16 PM

1 2

Last OFAC file received: 5/11/2022. Last FinCEN file received: 2/23/2022

[Download Audit Report](#)



OFAC/FinCEN Console

[Home](#)[Logout](#)

OFAC / FINCEN RECORDS

Entry Status: NEW Name: Date Range: thru 

Account	Name	Status	Flagged By	Flag Date	Status Date	Stated By	CU View Date	
<u>NO ACCT NMBR</u>		NEW	OFAC	2/13/2019			2/13/2019 3:48:50 PM	<input type="checkbox"/>
<u>NO ACCT NMBR</u>		NEW	OFAC	2/13/2019				<input type="checkbox"/>
<u>NO ACCT NMBR</u>		NEW	OFAC	2/13/2019			2/20/2019 3:06:32 PM	<input type="checkbox"/>
<u>NO ACCT NMBR</u>		NEW	OFAC	3/19/2019				<input type="checkbox"/>
<u>NO ACCT NMBR</u>		NEW	OFAC	3/19/2019				<input type="checkbox"/>
<u>NO ACCT NMBR</u>		NEW	OFAC	4/01/2019			11/17/2021 2:38:16 PM	<input type="checkbox"/>
<u>NO ACCT NMBR</u>		NEW	OFAC	12/11/2019				<input type="checkbox"/>
<u>NO ACCT NMBR</u>		NEW	OFAC	12/11/2019				<input type="checkbox"/>
<u>IAT CHECK</u>		NEW	OFAC	11/16/2021			3/31/2022 4:31:40 PM	<input type="checkbox"/>
<u>IAT CHECK</u>		NEW	OFAC	11/16/2021			3/24/2022 10:33:29 AM	<input type="checkbox"/>

1 [2](#)



STATUS MULTIPLE ENTRIES

Credit Union Comments

Status of Entries

CLEARED ▾

New Status

Apply Status Change

Cancel Status Change

Last OFAC file received: 5/11/2022. Last FinCEN file received: 2/23/2022

[Download Audit Report](#)



Home Lookup Upload FinCEN Management Logout

OFAC / FINCEN RECORDS

Entry Status: NEW

Status M

Home Lookup Upload FinCEN Management Logout

Filter



Account	Name
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DOWNLOAD AUDIT REPORT

To download system audit activity, enter a date range and click Download.

From: 5/17/2022

To: 5/17/2022

Download

Used By	CU View Date
HARR	2/23/2022 9:37:24 PM

1 2 3 4 5 6 7 8 9 10 ...

Last OFAC file received: 5/11/2022. Last FinCEN file received: 5/17/2022

Download Audit Report



- System Events Log
- Possible Match Activity

	A	B	C
1	Date	Source	Event
2	5/17/2022	UPLOAD FINCEN FILE	Import was successful.Import statistics: Person Count: 232 Business Count: 85Performed by: SUZANNE PHARRImport Timestamp: 5/17/2022 8:15:26 PMSerial: 72c56686-cc5d-4011-b824-a86b356b3a95
3	5/17/2022	UPLOAD FINCEN FILE	Import was successful.Import statistics: Person Count: 232 Business Count: 85Performed by: SUZANNE PHARRImport Timestamp: 5/17/2022 8:16:35 PMSerial: 3dc4391f-6a4d-4cb3-aaac-de48a7e4bdb9

System Events

Possible Match Activity



Soft Credit Pulls in i- POWER®

i-POWER

VI\$IFI

Request Report

WARNING: Access to a consumer reporting agency is only for authorized users and only for permissible purpose access. Unauthorized access is prohibited under the Fair Credit Reporting Act and punishable by \$2500 and/or 1 year in Federal prison per occurrence.

Name	Bureau	Report Type	Inquiry Only/No Credit Score	Mortgage Related	Subtype	Joint Name	Action
TONY THE TIGER	Equifax	Equifax Credit Report	<input checked="" type="checkbox"/>		Individual	--- Select ---	+

Reports Requesting

Name	Bureau	Report Type	Mortgage Related	Subtype	Joint Name	Action
------	--------	-------------	------------------	---------	------------	--------

Submit

Cancel



Masking: Account Profile

i-POWER TEST

VI\$IFI

History

Manage Account Profile

Number of days to highlight new account (based on Open Date):

Number of days to highlight mailing address change (based on Last Address Change Date):

Number of days to highlight last active date (based on Business Date):

Number of days to highlight email address change (based on date last modified):

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Display last In-House Transactions?:

Days of last In-House Transactions to display?:

Display last credit score and date?:

Number of months to retain credit score history:

Display Preferred Language:

Require Person Conducting Transaction for Deposits Greater Than:

Birthday Alert Parameters

Display DOB Field in Red:

Number of Days to Display Prior to the Member's Birthday:

Number of Days to Display After the Member's Birthday:

Weekend & Holiday Display:

Print Owner Information

Owner Name

Account Number

Print SSN/TIN

Date of Birth



TEST CU - Account Profile

Account Number x2704

Suxxxx Pharr

May 11, 2022

Share Account Address

925 GERVAIS STREET
COLUMBIA, SC 29201
suzanne.pharr@visifi.com

Share Account Information

Opened	2001/08/29	Locks	0
Last Active	2021/12/03	Warnings	11
Midas Loan Hold	0.00	Home Banking	No
Voice Response System		Yes	
Relationship Pricing		No Relationship Pricing	
Preferred Language		English	

Account Owners

Owner Name	SSN	Birth Date	Relationship
SUXXXX PHARR	XXXXX1234	1970/XX/XX	Primary Owner
HAXXXX PHARR	XXXXX4321	2013/XX/XX	DAUGHTER

Deposit Accounts

Total Current Balance : 1,263.53

Total Available Balance : 1,238.53

Description	Suffix	Current Balance	Available Balance	Mail Code/Stmt Opt	Pledge Amount	Reg D Count	Ownership	Status	MICR Number
REGULAR SHARES	0	415.11	390.11	0	0.00	0	Joint		
SHARE DRAFT ACCOUNT	75	848.42	848.42	0	0.00	0	Joint		

End of Account Profile



Receipt Masking

i-POWER

Receipt Printing Information

Print Account Number and Balance

Print Account Number

Mask Full Account Number

Mask Portion of Account Number

Print Balance

Print Member Name

Print Member Name

Mask Full Member Name

Mask Portion of Member Name



Receipt Masking

Three overlapping receipt cards are shown, illustrating the process of masking sensitive information. Each card contains the following fields:

- Date&Time: 5/6/2022
- Effective Date: 5/6/2022 04:23:43 PM
- Teller Number: 03/04/21
- Receipt Number: 79/79/1214/1
- Override Level: 8602
- Transfers From Account: XXXXXX0124 - 0
- New Balance: -50.00
- Available Balance: 155,860.52
- Total Received: 155,835.52
- Loan Payment By: Transfer
- New Balance: 50.00
- Next Due Date: 104,203.39
- Insurance/Escrow: 05/15/2021
- Principal: 0.00
- Loan Regular Payment: -50.00

The sensitive information is masked as follows:

- Customer Name: TONY THE TIGER (highlighted in yellow)
- Account Number: XXXXXX0124 - 1 (highlighted in yellow)
- Loan Type: CONSUMER LOAN
- Payment Method: Loan Payment By Transfer

=====



The Next Big Thing



- Account Open Bundling in i-POWER
- Post Direct Deposit Early - with Fee
- Transaction History for Non-Members
- Exception Processing - Reduce Number of Screens
- Dormancy Fees - Allow CU to Set Max Charge Amount Before Fee is No Longer Assessed
- Expand Account Lockout Options/Settings
- Advance Notice of i-POWER Password Expiration
- Support Sweep Accounts
- Mask SSN & DOB in i-POWER





Thank you

Suzanne Pharr

Director of Member Services & Lending

Director | Data Application & AI

Suzanne.Pharr@VisiFI.com