



# **INNOVATION DESTINATION**

**VISIFI CUSTOMER CONFERENCE 2023**



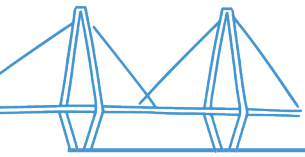
# INNOVATION DESTINATION

## VISIFI CUSTOMER CONFERENCE 2023

# Product Update

Jami Jennings

JUNE 22, 2023



2<sup>nd</sup> Thursday Every Other  
Month Beginning August 10<sup>th</sup>  
at 10 AM CT





Institution

Teller Number

Drawer Number

Password

Sign in



### Upcoming Release- July 17th, 18th and 20th!

Enhancements to Debit Cards, Real-Time General Ledger, Lending, Digital Account Opening and More! Register for Training Today

Go to the Training







### Search

Search by  
Account

Criteria

**Search**

### Quick Transaction

Account Number

Verify Letters


Command  
Please Choose Transaction

Suffix

**Go**

### Announcements

**New**

-  **Sally Johnson** 05/12/2023  
People will forget what you said, people will forget what you did, but people will never forget how you made them feel.
-  **Robert Smith** 05/09/2023  
Mandatory Training this Wednesday for Digital Lending! Don't forget to place your food order with Kim.
-  **Robin Kolvek** 04/22/2023  
Friendly Reminder that Secret Shoppers are coming this week! Remember to ask for ID's! You Got This!

### Last Accounts

**Clear List**

-  **Sally Savings**  
ACCOUNT NUMBER: 581400
-  **Paula Gorman**  
ACCOUNT NUMBER: 20
-  **Danny Crowley**  
ACCOUNT NUMBER: 18
-  **Jaqueline Foster**  
ACCOUNT NUMBER: 6012459
-  **Douglas Alexander**  
ACCOUNT NUMBER: 21

[More](#)





### Search

Search by  
Account

Criteria

Search

- General Ledger >
  - Share Draft Return Items >
  - View Receipts
  - View Documents
  - Manage Official Checks
  - Batch Checks
  - Manage Batches >
  - ACH** >
  - Collections
- ACH-Credits-Rejected Items Summary
  - ACH-Debits-Rejected Items
  - ACH-Cross-Reference
  - ACH-Search-Warehouse
  - ACH-Notice of Change
  - ACH-Company-Xfer

### Announcements

New



**Sally Johnson**

05/12/2023

People will forget what you said, people will forget what you did, but people will never forget how you made them feel.



**Robert Smith**

05/09/2023

Mandatory Training this Wednesday for Digital Lending! Don't forget to place your food order with Kim.



**Robin Kolvek**

04/22/2023

Friendly Reminder that Secret Shoppers are coming this week! Remember to ask for ID's! You Got This!

### Last Accounts

Clear List



**Sally Savings**

ACCOUNT NUMBER: 591400



**Paula Gorman**

ACCOUNT NUMBER: 20



**Danny Crowley**

ACCOUNT NUMBER: 18



**Jaqueline Foster**

ACCOUNT NUMBER: 6012459



**Douglas Alexander**

ACCOUNT NUMBER: 21



More >





Search

Search by Account

Criteria

Search

Grid of application icons:

- Digital Lending
- DAO
- OFAC
- JP (JD Power)
- CO (CO-OP Card Processing)
- CP (CU Portal)
- DMS
- Collections
- Funds Transfer Console
- 5300
- E3 Community
- CDM/IHCC
- RTGL

Favorites

- Balance Drawer
- Close Branch
- Balance/Close Drawer
- Remote Approval
- Activity
- Totals

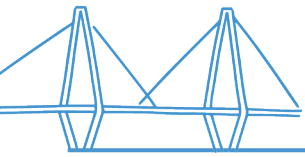
Announcements

- Sally Johnson** (05/12/2023)  
People will forget what you said, people will forget what you did, but people will never forget how you made them feel.
- Robert Smith** (05/09/2023)  
Mandatory Training this Wednesday for Digital Lending! Don't forget to place your food order with Kim.
- Robin Kolvek** (04/22/2023)  
Friendly Reminder that Secret Shoppers are coming this week! Remember to ask for ID's! You Got This!

- SS Sally Savings**  
ACCOUNT NUMBER: 591400
- PG Paula Gorman**  
ACCOUNT NUMBER: 20
- DC Danny Crowley**  
ACCOUNT NUMBER: 18
- JF Jaqueline Foster**  
ACCOUNT NUMBER: 6012459
- DA Douglas Alexander**  
ACCOUNT NUMBER: 21

More



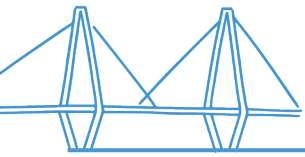


# Add to Favorites

The screenshot displays the VisiFi ecosystem web interface. At the top left is the VisiFi logo and the text "VisiFi ecosystem". On the top right, there are navigation icons for "Add to Favorites", "Explore", and "Help", along with a user profile for "John Smith" and a "Logout" link. Below the header is a dark blue navigation bar with links for "My Dashboard", "Member Services", "Teller", and "Lend". A "Favorites" link is also visible. A central white modal box with a blue star icon contains the text "Got It! This page has been added to your Favorites! Select, Explore [grid icon] to view!". A blue "Close" button is at the bottom of the modal. The background shows a search section with a "Search" button and a transaction selection area with a "Go" button.







# Manage Dashboard

**VISIFI** | VisiFi ecosystem ★ Add to Favorites

[My Dashboard](#) [Member Services](#) [Teller](#) [Lending](#) [Back Office](#) [Manager](#) [Reports](#) [Favorites](#)

### Search

Search by **Account** ▼

Criteria

**Search**

### Quick Transaction

Account Number

Verify Letters

Command  
Please Choose Transaction

Suffix

### Announcements

[New](#)

**Sally Johnson** 05/12/2023

### Last Accounts

**Sally Savings**

### Manage Dashboard

- Search**
- Quick Transaction**
- Teller Message**
- Last Accounts**
- My Assignments**
- Shared Branching**
- DMS**

**Confirm**





# Personalized Experience

### Announcements New

**Sally Johnson** 05/12/2023  
People will forget what you said, people will forget what you did, but people will never forget how you made them feel.

**Robert Smith** 05/09/2023  
Mandatory Training this Wednesday for Digital Lending! Don't forget to place your food order with Kim.

**Robin Kolvek** 04/22/2023  
Friendly Reminder that Secret Shoppers are coming this week! Remember to ask for ID's! You Got This!

### Last Accounts Clear List

**SS** **Sally Savings** ACCOUNT NUMBER: 591400

**PG** **Paula Gorman** ACCOUNT NUMBER: 20

**DC** **Danny Crowley** ACCOUNT NUMBER: 18

**JF** **Jaqueline Foster** ACCOUNT NUMBER: 6012459

**DA** **Douglas Alexander** ACCOUNT NUMBER: 21

[More](#) ▼

### My Assignment

DATE OPENED	NUMBER CASE	STAGE	ASSIGNED NAME	CATEGORY	CATEGORY VALUE	ORIGINATOR FULL NAME	COMMENTS
06/15/2021	612188057	Initiated	JAMES B BOS	General request	Open Share	JAMES B BOS	Comments
06/15/2021	612188057	Initiated	JAMES B BOS	General request	Open Share	JAMES B BOS	Comments
06/15/2021	612188057	Completed	JAMES B BOS	Accounting	Distributions	JAMES B BOS	Comments
06/15/2021	612188057	Completed	JAMES B BOS	Accounting	Distributions	JAMES B BOS	Comments
06/15/2021	612188057	Completed	JAMES B BOS	Accounting	Distributions	JAMES B BOS	Comments

Drawer Number: 712 | Cash Amount: 250.00 | Check Amount: 800.00 | Check Count: 8 | Date: 04/06/2021





Sally Savings

ACCOUNT 591400

TIN: \*\*\*\*\*9599

DOB: 10/07/1981

1234 Good Investments

New York, NY 10008

United States

ssavings@visifi.com

Preferred: (205) 123-4567

Open Since: 02/01/2020 (3Yrs 4Mths)

Affiliation Type: 3-Teachers Union

Last Active: 05/23/2023 (32 Days)

Home Branch: Digital

WARNINGS 13- No Transactions

LOCK 88- No Withdrawals

ALERT Loan Delinquent

Preferred Language: English

Credit Score: 670

Credit Score Date: 05/07/2022

BSA Rating: Medium

POA Expire: Terminable by Death

POA Agent: Frank Zapp

Select ID to view

Drivers License



Cancel

Next

Transaction Last 3 Days

DATE PLACED	TIME PLACED	SUFFIX	TRAN CODE	TRAN TYPE	TRAN AMT	FEE AMT	TELLER NUM.	BRANCH NUM.	TRAN DESCRIPTION
06/15/2021	09:50 am	52	CBD	Deposit by Cash	150.00	0.00	24	1	---
06/15/2021	09:50 am	20	LNP	Deposit by Check	150.00	0.00	24	1	---
06/15/2021	09:50 am	35	LNPC	Deposit by Cash	150.00	0.00	24	1	---
06/15/2021	09:50 am	2	SHD	Deposit by Cash	150.00	0.00	24	1	---
06/15/2021	09:50 am	6	LNP	Deposit by Check	150.00	0.00	24	1	---

Account Codeword

Account Messages

DATE PLACED / UPDATED	ACCOUNT MESSAGE	TELLER NUMBER	EXPIRE DATE
06/15/2021	Message 1	79	12/31/9999
06/15/2021	Message 2	79	12/31/9999





# Member Profile



**Sally Savings**

ACCOUNT 591400

TIN: \*\*\*\*\*9599

DOB: 10/07/1981

1234 Good Investments

New York, NY 10008

United States

ssavings@visifi.com

Preferred: (205) 123-4567

Open Since: 02/01/2020 (3Yrs 4Mths)

Affiliation Type: 3-Teachers Union

Last Active: 05/23/2023 (32 Days)

Home Branch: Digital

**WARNINGS** 13- No Transactions

**LOCK** 88- No Withdrawals

**ALERT** Loan Delinquent

Preferred Language: English

Credit Score: 670

Credit Score Date: 05/07/2022

BSA Rating: Medium

POA Expire: Terminable by Death

POA Agent: Frank Zapp



### Financial Transactions

Command: Advance Suffix: 1 Go

Print Print Balance Cancel

Accounts ATM/Debit ACH Distributions Documents Open-End Plans New

### Deposit Accounts

Total Current Balance: 310,329.66 Total Available Balance: 310,274.88

SFX	DESCRIPTION	NCUSIF	JOINT/SIGNERS	POD	CURRENT BAL.	AVAILABLE BAL.	MICR NUMBER	COURTESY PAY	STATUS
0	1 - Membership/Primary Shares	Joint	☑️ 👤		156,255.00	156,255.00	000000080101012419	—	Open
71	6 - Super Checking	Joint			156,255.00	156,255.00		—	Open
51	50 - Regular Club	Individual	☑️ 👤		0.00	0.00		—	Open
52	3 - Vacation Funds	Joint		☑️ 👤	26,255.00	26,255.00		—	Open
53	61 - Traditional IRA	Individual			6,005.00	6,005.00		—	Open

### Investment Accounts

Total Current Balance: 310,329.66 Total Available Balance: 310,274.88

SFX	DESCRIPTION	NCUSIF	JOINT/SIGNERS	POD	CURRENT BAL.	AVAILABLE BAL.	MINIMUM BAL.	RATE	MATURITY DATE	STATUS
0	1 - Membership/Primary Shares	Joint	☑️ 👤		156,255.00	156,255.00	156,255.00	6.0000	06/15/2021	Open
71	6 - Super Checking	Joint			156,255.00	156,255.00	156,255.00	2.5000	06/15/2021	Open
51	50 - Regular Club	Individual	☑️ 👤		0.00	0.00	0.00	2.5000	06/15/2021	Open
52	3 - Vacation Funds	Joint		☑️ 👤	26,255.00	26,255.00	26,255.00	6.0000	06/15/2021	Open
53	61 - Traditional IRA	Individual			6,005.00	6,005.00	6,005.00	6.0000	06/15/2021	Open

Drawer Number: 712

Cash Amount: 250.00

Check Amount: 800.00

Check Count: 8

Date: 04/06/2021





VisiFi ecosystem

Add to Favorites

Explore

Help

John Smith Logout

- My Dashboard
- Member Services
- Teller
- Lending
- Back Office
- Manager
- Reports
- Favorites

Account

Criteria



Sally Savings ACCOUNT 591400

TIN: \*\*\*\*\*9599  
 DOB: 10/07/1981  
 1234 Good Investments  
 New York, NY 10008  
 United States  
 ssavings@visifi.com  
 Preferred: (205) 123-4567



Open Since: 02/01/2020 (3Yrs 4Mths)  
 Affiliation Type: 3-Teachers Union  
 Last Active: : 05/23/2023 (32 Days)  
 Home Branch: Digital

- WARNINGS** 13- No Transactions
- LOCK** 88- No Withdrawals
- ALERT** Loan Delinquent

Preferred Language: English  
 Credit Score: 670  
 Credit Score Date: 05/07/2022  
 BSA Rating: Medium  
 POA Expire: Terminable by Death  
 POA Agent: Frank Zapp



Financial Transactions

Command **Advance** Suffix **1** **Go**

- Print
- Print Balance
- Cancel

- Accounts
- ATM/Debit
- ACH
- Distributions
- Documents
- Open-End Plans
- New

Deposit Accounts

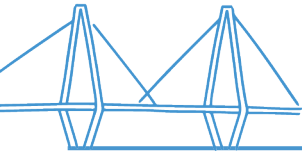
Total Current Balance: 310,329.66 Total Available Balance: 310,274.88

SFX	DESCRIPTION	NCUSIF	JOINT/SIGNERS	POD	CURRENT BAL.	AVAILABLE BAL.	MICR NUMBER	COURTESY PAY	STATUS
0	1 - Membership/Primary Shares	Joint			156,255.00	156,255.00	000000080101012419	—	Open





# Suffix Menu



[Accounts](#)
[ATM/Debit](#)
[ACH](#)
[Distributions](#)
[Documents](#)
[Open-End Plans](#)
[New](#)

[Print](#)
[Print Balance](#)
[Cancel](#)

## Deposit Accounts

Total Current Balance: **310,329.66** Total Available Balance: **310,274.88**

SFX	DESCRIPTION	NCUSIF	JOINT/SIGNERS	POD	CURRENT BAL.	AVAILABLE BAL.	MICR NUMBER	COURTESY PAY	STATUS
0	1 - Membership/Primary Shares	Joint	☑️ 👤		156,255.00	156,255.00	000000080101012419	—	Open
		Joint			156,255.00	156,255.00		—	Open
		Individual	☑️ 👤		0.00	0.00		—	Open
		Joint		☑️ 👤	26,255.00	26,255.00		—	Open
		Individual			6,005.00	6,005.00		—	Open

**Suffix 0**

- 🕒 History
- 👤 Owners & Signers
- 🔒 Locks & Warnings

---

- Account Overrides
- Check Holds
- Debit Card Auth
- Dividend Info
- Documents
- Employee Payroll Info
- General Share Info
- Misc. Holds
- Produce Documents
- Stop Payment

Total Current Balance: **310,329.66** Total Available Balance: **310,274.88**

SFX	DESCRIPTION	NCUSIF	JOINT/SIGNERS	POD	CURRENT BAL.	AVAILABLE BAL.	MINIMUM BAL.	RATE	MATURITY DATE	STATUS
	Primary Shares	Joint	☑️ 👤		156,255.00	156,255.00	156,255.00	6.0000	06/15/2021	Open
71	6 - Super Checking	Joint			156,255.00	156,255.00	156,255.00	2.5000	06/15/2021	Open
51	50 - Regular Club	Individual	☑️ 👤		0.00	0.00	0.00	2.5000	06/15/2021	Open





Home



Lookup



Upload FinCEN



Management

OFAC / FinCEN RECORDS

SEND TO PRINTER

DOWNLOAD AUDIT REPORT

Entry Status

NEW



Status Multiple Entries

Name

From



To



Filter

Show

10



entries

Search

ACCOUNT	NAME	STATUS	FLAGGED BY	FLAG DATE	STATUS DATE	STATUSED BY	CU VIEW DATE
<a href="#">0009999523</a>	Sandra D. Curley	NEW	OFAC	01/07/2021	02/23/2022	Suzanne Pharr	04/12/2023 9:38:33 AM
<a href="#">0009999526</a>	Kimberly R Davis	NEW	OFAC	01/07/2021			04/12/2023 8:30:13 AM
<a href="#">0009999526</a>	Kimberly R Davis	NEW	FINCEN	02/24/2022			
<a href="#">0009999532</a>	Erika D Rice	NEW	OFAC	01/07/2021			04/12/2023 10:07:45 AM
<a href="#">0009999536</a>	Leonard D Brown	NEW	OFAC	01/07/2021			04/12/2023 9:28:52 AM
<a href="#">0009999539</a>	Dana L Boykin	NEW	OFAC	01/07/2021			





Home



Search Documents



Browse Documents



Upload Documents



Subscriptions



Document Combiner



Manage Menu

### Document Management System

#### License Information

Licensed To: 200 / Epl Demo CU  
Running Mode: Stand Alone  
Service Identifier: 3dc2a220f-a3a0f-a3a0-4eab-93cd-9584af163a0d

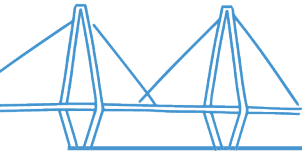
#### Storage Statistics

Total Space Used: 1,74 MB  
Total Files Stored: 7

CU Space Used: 1,74 MB  
CU Files Stored: 7

Member Space Used: 0 bytes  
Member Files Stored: 0





# Collection Console

**VISIFI** | COLLECTION Console John Smith  
Logout

**Dashboard** | Promises-To-Pay | Old Accounts | Imported Data | Custom Forms

### Home page

Work Queue: My Watch List Refresh | Specific Member:  Go

Show 10 entries | Search

ACCOUNT	MEMBER NAME	REASON	DATE ADDED	LAST VIEWED
<a href="#">33408</a>	Bobbie Jo Q Cruz	TEST	02/02/2022	04/11/2023 05:44 <span>✕</span>

Showing 1 to 1 of 1 entries Previous 1 Next

### Ticklers / Followup

Show 10 entries | Search

ACCOUNT	SUFFIX	DUE DATE	REMINDER	ENTERED BY
<a href="#">854</a>	03	01/25/2023	Message Tickler	Test New User <span>✎</span> <span>✕</span>
<a href="#">33408</a>	00	01/30/2023	Test	Test New User <span>✎</span> <span>✕</span>





Dashboard



Data Entry



History



Settings



Manage Users

## Summary

Call Report data set in-progress for 1st Quarter 2017

## Call Report History

Show 10 entries

Search

DESCRIPTION	PERIOD	STARTED	LAST WORKED	COMPLETE	
2016 September Report	3rd Quarter 2016	09/15/2016	09/22/2016 02:32	09/22/2016	 
First Quarter 2017	1st Quarter 2017	05/01/2017	04/03/2023 07:07		  
June 2016	2nd Quarter 2016	06/28/2016	06/29/2016 10:41	06/29/2016	 

Showing 1 to 3 of 3 entries

Previous 1 Next







# Lending Center

V I S I F I | Lending Center

Help

Chat

John Smith  
Logout



New Loan



Refinance



Credit Reports



Reports/Extracts



Manage Extracts



Configure



My Profile



Resources

## Applications

SAVE COLUMN ORGANIZATION

RESTORE COLUMN



In process Loan

All

All

All

Show all Loans

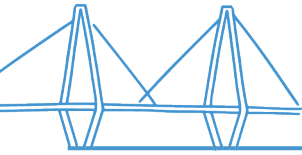
Find

Find

Clear

APPLICANT	MEMBER #	TIN	CO-APPLICANT	AMOUNT	LAST WORK	STARTED	ASSIGNED TO
JOE, SMOKEY	119	111111119	JOE, SMOKEY	\$262,827.54	03/01/2022	03/01/2022	A. Pendergast
PUBLIC JOHN Q	119	123456789	PUBLIC JOHN Q	\$23,000.00	03/01/2022	03/01/2022	A. Pendergast
BRIDGMAN, STEPHEN	119	123456789	BRIDGMAN, STEPHEN	\$23,000.00	03/01/2022	03/01/2022	A. Pendergast
BOHLAND, VALERIE	119	123456789	BOHLAND, VALERIE	\$23,000.00	03/01/2022	03/01/2022	A. Pendergast
BOS, JAMES B	119	123456789	BOS, JAMES B	\$23,000.00	03/01/2022	03/01/2022	A. Pendergast
JOHNSON, P J	119	123456789	JOHNSON, P J	\$23,000.00	03/01/2022	03/01/2022	A. Pendergast
JOHNSON, P J	119	123456789	JOHNSON, P J	\$23,000.00	03/01/2022	03/01/2022	A. Pendergast
BOS, JAMES B	119	123456789	BOS, JAMES B	\$23,000.00	03/01/2022	03/01/2022	A. Pendergast
ADDAMS, MORTICIA	119	123456789	ADDAMS, MORTICIA	\$23,000.00	03/01/2022	03/01/2022	A. Pendergast





# Digital Account Opening

- Home
- New Application
- Find Application
- Message Center
- Reports
- Setup
- Denied Application
- Archive

### Application Status

445

- Submitted
- Reviewing
- Partially approved
- Auto approved
- Approved
- Denied
- Archived

### My Queue

TYPE	CODE	APPLICANT NAME	TIN	DATE	STATUS
M	6CFBA5057536AF80	Ravi Shoemaker	*****	06/17/2023	REVIEWING
M	6CFBA5057538AF80	Jami Jennings	*****	01/19/2023	REVIEWING
M	6CFBA5057536AF80	Valery Liberty	*****	12/28/2022	REVIEWING
M	6CFBA5057538AF80	Marco Botton	*****	10/15/2022	REVIEWING

### Application Received

TYPE	CODE	APPLICANT NAME	TIN	DATE	PREF. BRANCH	ORIGIN	ASSIGNED TO	STATUS
B	6CFBA5057536AF80	Valery Liberty	*****	06/01/2020	High Point Branch	Credit Union	828	APPROVED
M	6CFBA5057536AF80	Marco Botton	*****	06/01/2020	Cedar Branch	Credit Union	828	REVIEWING
M	6CFBA5057536AF80	Valery Liberty	*****	06/01/2020	Cedar Branch	Online	213	APPROVED
B	6CFBA5057536AF80	Marco Botton	*****	06/01/2020	Cedar Branch	Credit Union	828	SUBMITTED
M	6CFBA5057536AF80	Valery Liberty	*****	06/01/2020	High Point Branch	Online	213	SUBMITTED

### Days Opened

Lorem ipsum dolor sit amet

### Products Opened

In last 30 days

- SAVINGS
- CHECKING
- DIRECT DEPOSIT
- DEBIT CARD
- CHRISTMAS CLUB
- ROUNDUP

VIŞIFI  
All Rights Reserved © 2020 Vişifi.



# INNOVATION DESTINATION

## VISIFI CUSTOMER CONFERENCE 2023

# System Update

Suzanne Pharr

JUNE 22, 2023

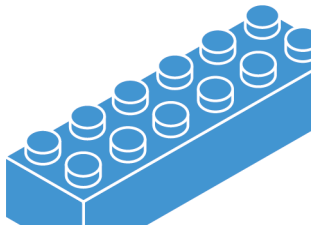


## Suzanne Pharr

---

### VP, Product Evolution & Fulfillment Strategy

- 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.







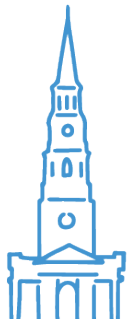
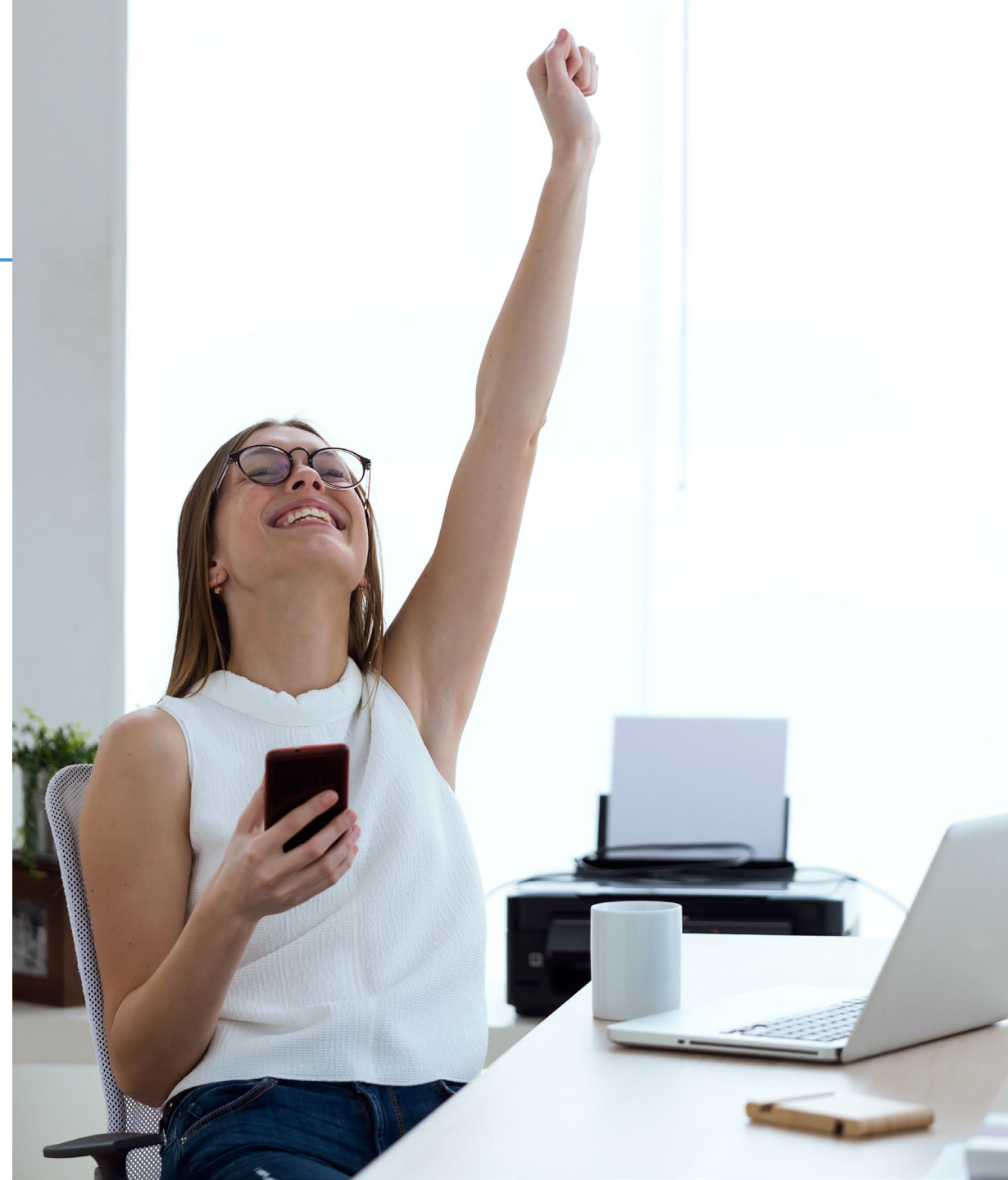
## System Update

### Recent Enhancements

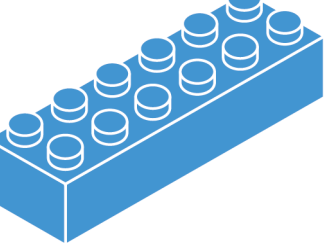
- By The Numbers
- Feature Highlights
- Third-Party Integrations

### Upcoming Enhancements

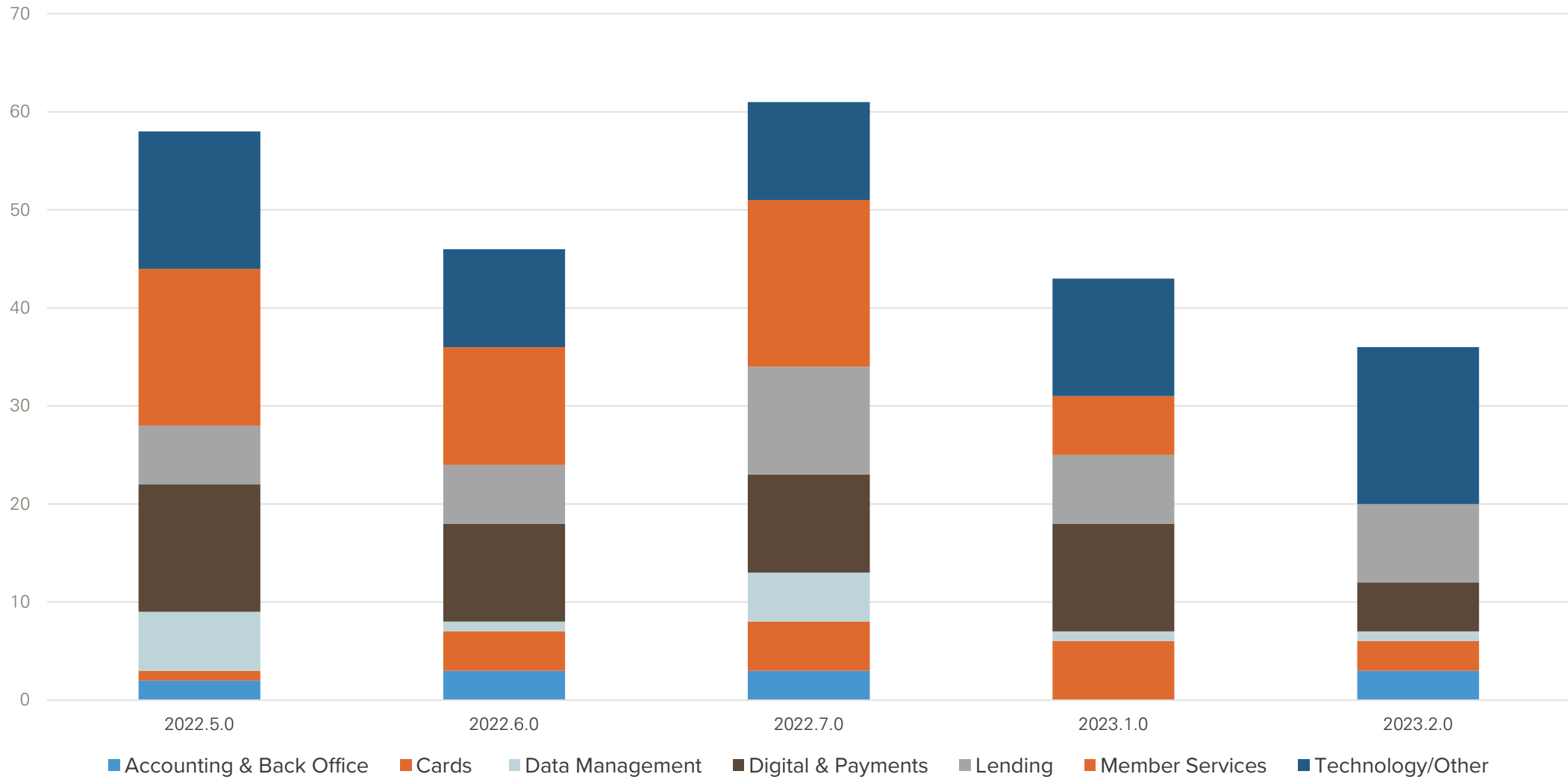
- i-POWER
- DAO

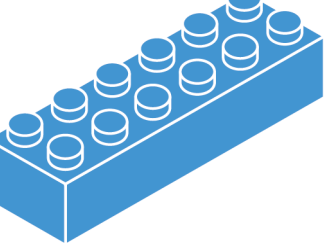




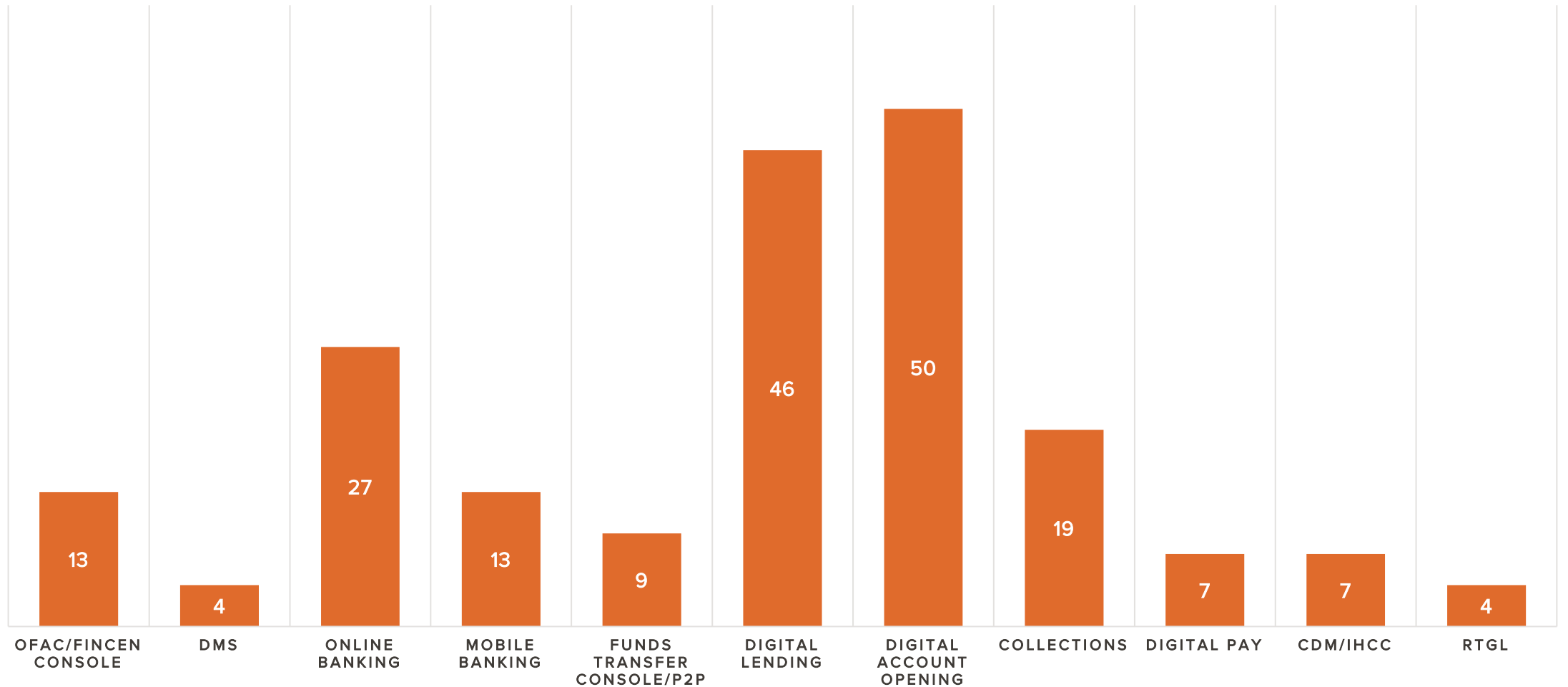


# i-POWER Features Released Since June 2022





# Non i-POWER Features Released Since June 2022

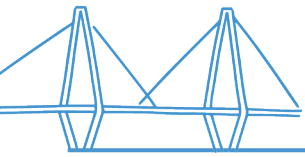




# Feature Highlights

A review of recent features and enhancements released.





# Teller/General Enhancements

- Option to Eliminate or Abbreviate Name on Receipts
- Add Option to Print Cash Denominations on Receipt
- Option to Turn Off/On Saved Last Ten Accounts by User
- Add i-POWER Action Buttons to the TOP of Screens
- Add Option to Mask Sensitive Information on the Account Profile Printout in i-POWER
- Pop-Up Message for Locks and Warnings on Member Profile
- Email Receipts

**Print Account Number and Balance**

Print Account Number

Mask Full Account Number

Mask Portion of Account Number

Print Balance

Print Cash Denominations

**Print Member Name**

Print Member Name

Mask Full Member Name

**Display Portion of Member Name :**

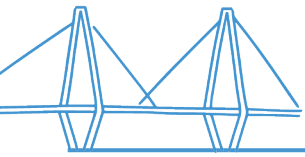
First Initial, Last Name

First 3 Characters of First and Last Name

First Name Only

Last Name Only





# Teller/General Enhancements

- Option to Eliminate or Abbreviate Name on Receipts
- Add Option to Print Cash Denominations on Receipt
- Option to Turn Off/On Saved Last Ten Accounts by User
- Add i-POWER Action Buttons to the TOP of Screens
- Add Option to Mask Sensitive Information on the Account Profile Printout in i-POWER
- Pop-Up Message for Locks and Warnings on Member Profile
- Email Receipts

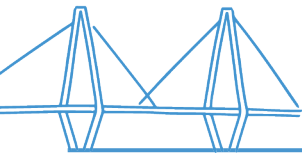
### Manager Options

- Employee Account
- Restricted GL Accounts
- Remote Override Approver
- Clear Last Ten Accounts

Last Ten Accounts			<a href="#">Clear List</a>
419100	-	APRIL L. MACKEY	⊗
14369	-	ALEXANDER J. BUSH III	⊗
183900	-	LOU EVELYN WHITE	⊗
634300	-	ANGELA GREEN	⊗
683700	-	KENNETH JORDAN	⊗
335800	-	ASHLEY DIANNE SUGGS	⊗
14135	-	DREWCULA BACA/WILLIAMS	⊗
547	-	BERNICE SMITH	⊗
536800	-	STEVEN S. ADAMS	⊗
591400	-	ADRIENNE JONES	⊗





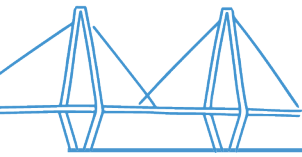


# Teller/General Enhancements

- Option to Eliminate or Abbreviate Name on Receipts
- Add Option to Print Cash Denominations on Receipt
- Option to Turn Off/On Saved Last Ten Accounts by User
- **Add i-POWER Action Buttons to the TOP of Screens**
- Add Option to Mask Sensitive Information on the Account Profile Printout in i-POWER
- Pop-Up Message for Locks and Warnings on Member Profile
- Email Receipts

The screenshot displays the i-POWER system interface. At the top, there is a navigation bar with menu items: Member Services, Teller, Lending, Back Office, Manager, and Reports. A search bar contains the word 'ACCOUNT'. On the right side of the navigation bar, there are links for Web Links, Help, and Logout. Below the navigation bar, the i-POWER logo is visible on the left, and the account number 'VI\$IFI' is displayed on the right. The main content area shows account details for a member named 'suzanne.pharr@visifi.com'. Key information includes: TIN: [redacted], Tax ID Type: SSN (BSA Rating: ), Home: [redacted], Work: [redacted], Mobile: [redacted], and DOB: [redacted]. The account was opened on 05/31/2023. There are links for Messages, Comments, and Codeword. The account has 0 locks and 0 warnings. A 'Modify' button and a 'Cancel' button are highlighted with a red box. Below this, there is a 'Loan Maintenance' section with a 'Loan Information' table. The table lists loan details such as Account Description (SHARE SECURED), Loan Amount (5000.00), Original APR (3.25), Original Loan Date (05/22/2003), Term (24), and Maturity Date (06/01/2005). Other fields include Statement Balance (5000.00), Note Number, Originating Branch (Please Select), Originating Loan Officer (000-Head Loan Officer), and Disposition Loan Officer (011-Kern Loan Officer - Training).



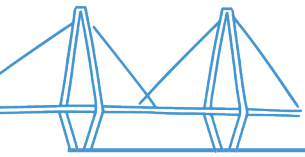


# Teller/General Enhancements

- Option to Eliminate or Abbreviate Name on Receipts
- Add Option to Print Cash Denominations on Receipt
- Option to Turn Off/On Saved Last Ten Accounts by User
- Add i-POWER Action Buttons to the TOP of Screens
- **Add Option to Mask Sensitive Information on the Account Profile Printout in i-POWER**
- Pop-Up Message for Locks and Warnings on Member Profile
- Email Receipts

Print Owner Information			
Owner Name	Account Number	TIN	Date of Birth
Mask Portion of Owner Name ▼	Mask Portion of Account Number ▼	Mask Portion of TIN ▼	Mask Portion of Date of Birth ▼





# Teller/General Enhancements

- Option to Eliminate or Abbreviate Name on Receipts
- Add Option to Print Cash Denominations on Receipt
- Option to Turn Off/On Saved Last Ten Accounts by User
- Add i-POWER Action Buttons to the TOP of Screens
- Add Option to Mask Sensitive Information on the Account Profile Printout in i-POWER
- **Pop-Up Message for Locks and Warnings on Member Profile**
- Email Receipts

Display Warnings and Locks on Acknowledgement Screen?: Yes ▾  
Display Suffix Warnings and Locks Pop-Up on Financial Transactions?: Yes ▾

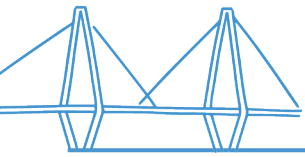
Warnings and Locks			
Suffix	Type	Code	Description
0	Warning	7	Verify Codeword

The following Lock/Warning is set for Account 591400-0

7 - Verify Codeword  
Press OK to acknowledge before proceeding with the transaction or  
Cancel to remain on current screen.

OK Cancel





# Teller/General Enhancements

- Option to Eliminate or Abbreviate Name on Receipts
- Add Option to Print Cash Denominations on Receipt
- Option to Turn Off/On Saved Last Ten Accounts by User
- Add i-POWER Action Buttons to the TOP of Screens
- Add Option to Mask Sensitive Information on the Account Profile Printout in i-POWER
- Pop-Up Message for Locks and Warnings on Member Profile
- **Email Receipts**

**Deposit Details**

Current Balance: 37685.55  
Available Balance: 36045.21  
Person Conducting Transaction: PLEASE SELECT  
Transaction Amount: 0.00  
Cash Back: 0.00

**Options**

Transaction Description:   
Effective Date: 06/10/2023  
Print Mail Receipt:   
EFT Statement:   
Print Account Number:   
Print Balance:   
Print Receipt:   
Receipt Reprints: 0  
Email Receipt: PLEASE SELECT

**Share History** Current Balance: 37685.55 Available Balance: 36045.21

Eff Date	Act Date	Act Time	Tran Num	Tran Type	Tran Amt	Fee Amt	Curr Bal	Tlr Num	Brch Num	Eft Tran	Tran Description	Action
06/08/2023	06/08/2023	03:57 PM	600719	WITHDRAWAL BY CASH	-25.00	0.00	37,685.55	24	1	false		
06/08/2023	06/08/2023	03:51 PM	600309	DEPOSIT BY CASH	200.00	0.00	37,710.55	24	1	false		
05/18/2023	05/18/2023	03:56 PM	719341	DEPOSIT BY CHECK	200.00	0.00	36,138.83	24	1	false		
05/18/2023	05/18/2023	03:51 PM	718944	DEPOSIT BY CASH	300.00	0.00	35,938.83	24	1	false		
05/18/2023	05/18/2023	03:51 PM	718944	DEPOSIT BY CHECK	200.00	0.00	35,638.83	24	1	false		

9 items found, displaying all items.



- Expand Wire Out and Wire In Bank Information Transaction Screen
- Manage Deposit Account Withdrawal Fees at the Product Class Level
- Share Product Class Fees Additional Exemptions
- Ability to View Documents on Purged Accounts

### Perform Wire Out

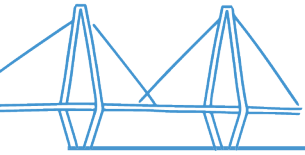
Sender Info		Bank Info		Details	
Sender Name	ADRIENNE JONES	Bank Name	SC NATIONAL GUARD FCU	Wire Amou	
Address 1	1425 EASTWARD AVENUE	City	COLUMBIA	Fee Amou	
Address 2		State	SC	Transacti	
City	WEST COLUMBIA	Routing #	253978743	Charge F	
State	SC	Foreign Bank	<input type="checkbox"/>	Relation	
Zip	29169	Intermediate Bank		Funds F	
ID Description	DRIVER LICEN	Routing/Account No			
ID Number	1000584AF1191S	Special Instructions			
Issue Date	10/20/2020				
Contact					
Receiver Info		Options		Wire Information	
Receiver Name	ROBERT JONES	Transaction Description		Sender	
Address 1	1425 EASTWARD AVENUE	Effective Date	12/19/2022	ADRIENNE JONES	
Address 2		Print Mail Receipt	<input type="checkbox"/>	WEST COLUMBIA SC	
City	WEST COLUMBIA	Print Account Number	<input type="checkbox"/>	DRIVER LICENSE	
State	SC	Print Balance	<input checked="" type="checkbox"/>	1000584AF1191S	
Zip		Print Receipt	<input type="checkbox"/>	Receiver	
		Receipt Reprints	0	ROBERT JONES	
		Email Receipt	PLEASE SELECT	WEST COLUMBIA SC	

Amount -500.00  
9,796.31  
500.00

500.00

Post Cancel





# Deposit Accounts

- Expand Wire Out and Wire In Bank Information Transaction Screen
- **Manage Deposit Account Withdrawal Fees at the Product Class Level**
- Share Product Class Fees Additional Exemptions
- Ability to View Documents on Purged Accounts

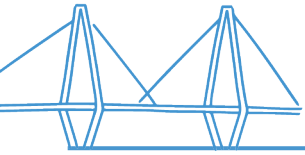
**Standard Fees**

Membership Fee:	<input type="text" value="25.00"/>
Excess Withdrawal Fee:	<input type="text" value="2.00"/>
Max Daily Withdrawal Fee:	<input type="text" value="10.00"/>
Excess Withdrawal Period:	<input type="text" value="0 - Monthly"/>
Maximum Withdrawals per Period:	<input type="text" value="2"/>
Include Electronic Withdrawals:	<input checked="" type="checkbox"/>
Assess Excess Withdrawal Charge:	<input type="text" value="2 - On All Withdrawals and Transfers"/>

- 0 - Do Not Assess Fee
- 1 - On Cash or Check Withdrawals Only
- 2 - On All Withdrawals and Transfers**
- 3 - On Transfers Only (Funds Type Transfer)







# Deposit Accounts

- Expand Wire Out and Wire In Bank Information Transaction Screen
- Manage Deposit Account Withdrawal Fees at the Product Class Level
- **Share Product Class Fees Additional Exemptions**
- Ability to View Documents on Purged Accounts

Exempt share mail code: 0 - Mail

Exempted Share Mail Codes: 3 - Bad Address

Exempt audit flag: 0 - Member Not Exempt From Fees

Exempted Audit Flags: 2 - Board Member - Exempt from Fee

Exempt share mail code: 0 - Mail

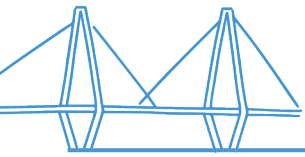
Exempted Share Mail Codes: 3 - Bad Address

Exempt audit flag: 0 - Member Not Exempt From Fees

Exempted Audit Flags: **0 - Member Not Exempt From Fees**

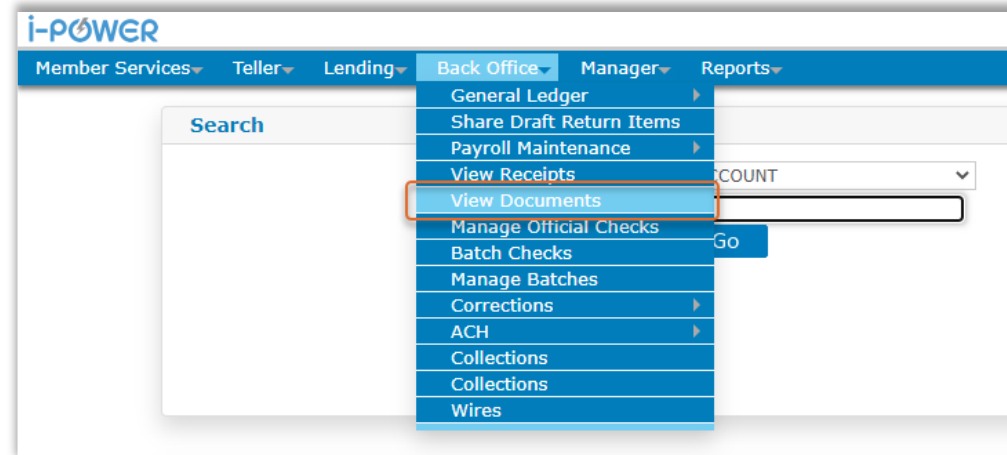
- 1 - Employee - Exempt
- 3 - Demo
- 4 - Employee - Non Exempt from Fee
- 5 - Board Mbr - Not Exempt frm Fee





# Deposit Accounts

- Expand Wire Out and Wire In Bank Information Transaction Screen
- Manage Deposit Account Withdrawal Fees at the Product Class Level
- Share Product Class Fees Additional Exemptions
- Ability to View Documents on Purged Accounts



**Retrieve Documents**

**Search Criteria**

Account #:  Suffix:

Last Name:

TIN/SSN:



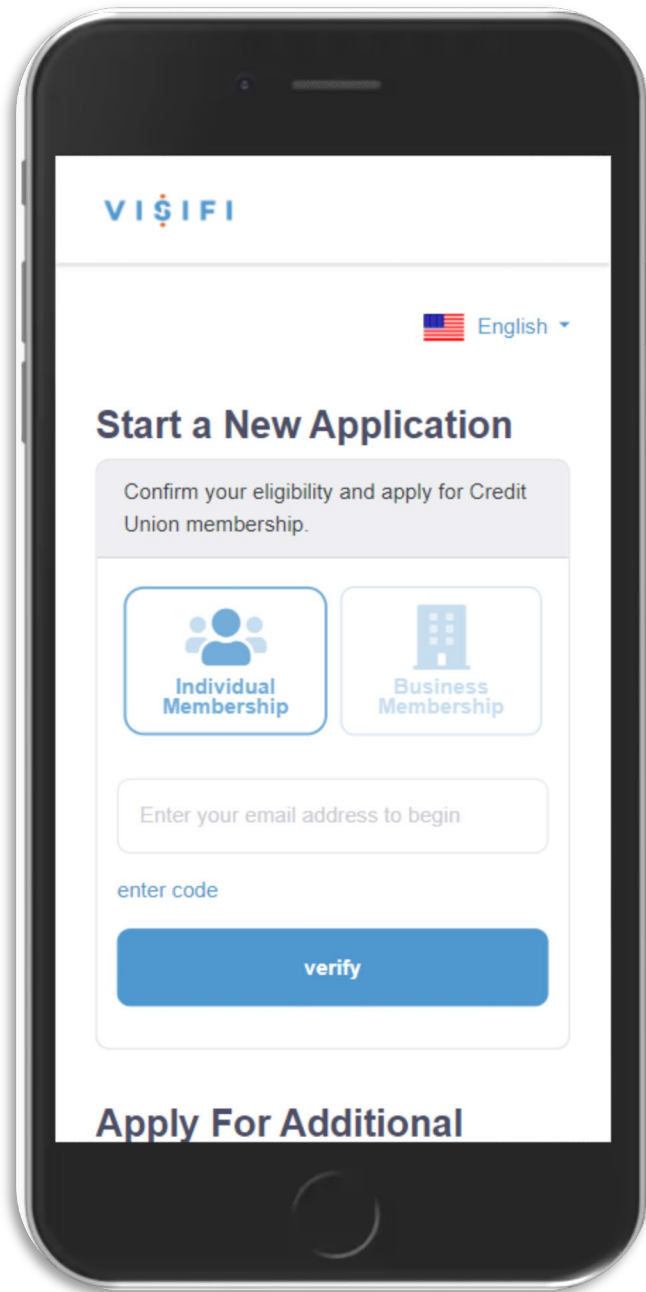


## Digital Banking & Payments

- Ability to Attach a Document in the Secure Message Center
- Ability to Move a User to Inquiry Only Mode
- Limit Tiers for P2P and ACH
- Import Reports into DMS from Digital Banking Monthly

	Default	Tier 1	Tier 2	Tier 3
Control Flag:	No Flag/Default	<input type="text"/>	<input type="text"/>	<input type="text"/>
Minimum Amount Per Transfer In:	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Maximum Amount Per Transfer In:	<input type="text" value="5000"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Minimum Amount Per Transfer Out:	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Maximum Amount Per Transfer Out:	<input type="text" value="5000"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Maximum Daily Limit Amount:	<input type="text" value="5000.00"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Maximum Daily Limit Count:	<input type="text" value="10"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Maximum Monthly Limit Amount:	<input type="text" value="10000.00"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Maximum Monthly Limit Count:	<input type="text" value="20"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>





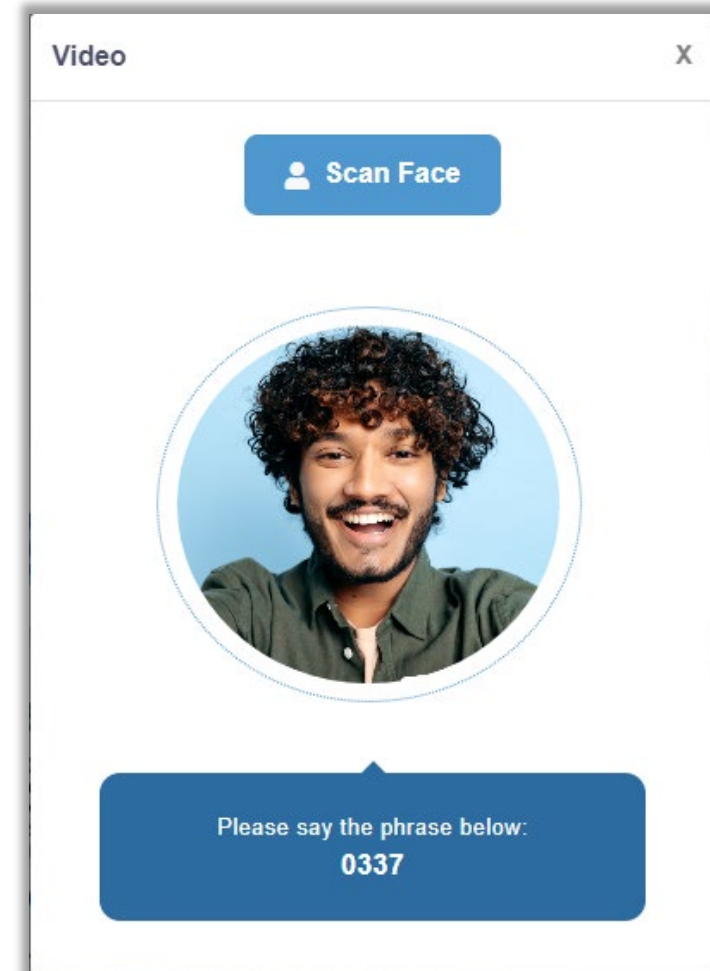
# Digital Account Opening

## Recent Enhancements to DAO



## Digital Account Opening – Application Workflow

- Activate the Selfie Functionality in IDAnalyzer
- Added Option to Skip TIN Entry
- Added Option to Upload Additional ID
- Added the Ability to Send a W-8 Form to Non-US Citizen Applicants
- Support Additional Products



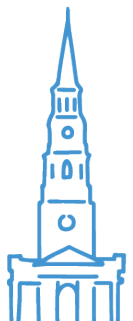


## Digital Account Opening – Initial Funding

- Add Minimum Deposit Requirement for Draft Account
- Add “Maximum Deposit” Option
- Add “Cash Deposit” Funding Option

The screenshot shows the 'Initial Deposit Configuration' form with several fields highlighted by orange boxes and arrows:

- Minimum Amount For Basic Account:** A text input field containing '\$ 5'.
- Minimum Amount For Checking Account:** A text input field containing '\$ 50'.
- Minimum Alert Text For Basic Account:** A text input field containing 'How would you like to fund your account?'.
- Minimum Alert Text For Checking Account:** A text input field containing 'For electronic deposits, you will be prompted for the total minimum required based on your selection.'
- Select Choices Text:** A text input field containing 'A deposit of \$5 is required to become a member. For a share draft account, the minimum deposit of \$50 is required.'
- Transfer Choice:** A toggle switch that is turned on.
- Text:** A text input field containing 'Transfer from another financial institution'.
- In-Branch Only:** A toggle switch that is turned off.
- Maximum Amount For Transfer Deposit:** A text input field containing '\$ 50'.
- Deposit Choice:** A toggle switch that is turned on.
- Text:** A text input field containing 'Cash Deposit'.
- In-Branch Only:** A toggle switch that is turned on.

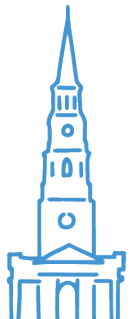
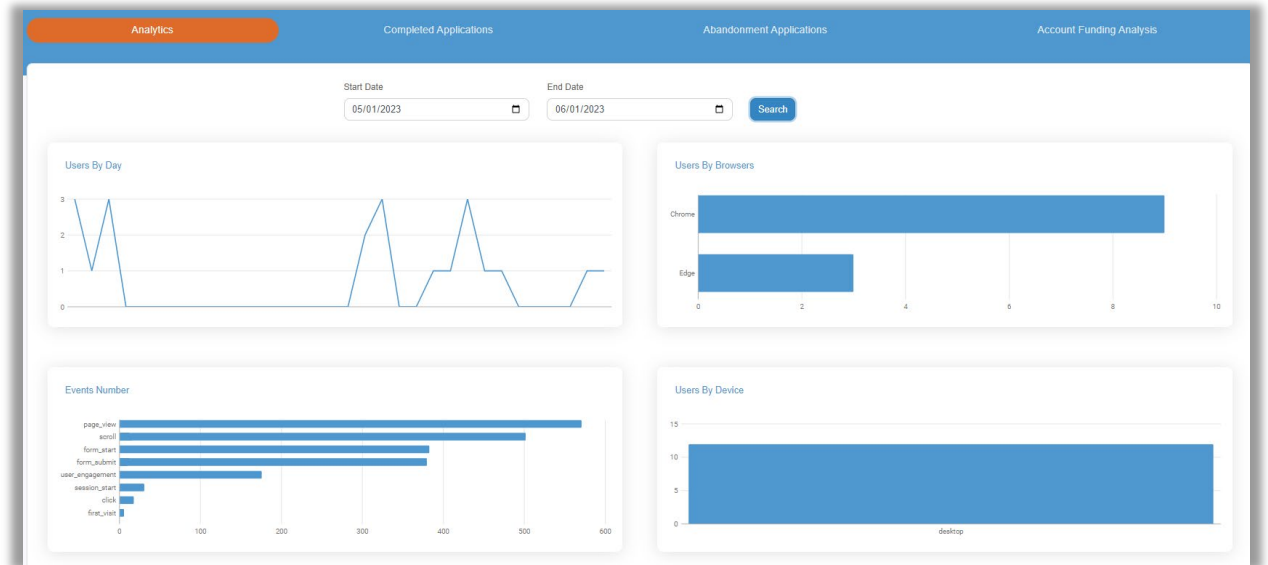






## Digital Account Opening – Admin Settings

- Send Notifications By Branch
- Ability to Manually Assign Account and/or MICR Number at Time of Application Review
- Add Ability to Upload CSV Mass File for Blocked TINs
- Add Option to Allow CU to Set Minimum Age for Primary Applicant
- Google Analytics and Tracking



Third-Party  
Enhancements



J|M|F|A  
John M. Floyd  
& ASSOCIATES

***ChexSystems***<sup>®</sup>





## Batch Courtesy Pay Interface With JMFA

Automatically update accounts with the results of their Limit Manager account analysis – eliminating the manual file maintenance by credit unions today.

### CU's Overdraft Funding-Courtesy Pay

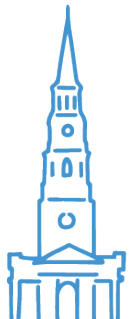
Courtesy Pay Active?: YES - Yes-Drafts, ACH Debit, OTC, Recurring Debits (Auto Re-Evaluation) ▼  
Last Review Date: 09/22/2021  
Limit: 1-100.00 Limit-\$500 ▼





## ChexSystems

- **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

**i-POWER** VISIFI  
**Account Number: 860386 -0**

MIREIA GIMENO  
105 LONG RD  
CHESTERFIELD, MO 63005  
UNITED STATES  
suzanne@visifi.com

**TIN:** 666995600  
**Tax ID Type:** SSN (BSA Rating: )  
**Home:** (314)215-0007  
**Work:** Not Available  
**Mobile:** (000)000-0000  
**DOB:** 09/19/1988

**Opened:** 01/30/2023  
**Last Active:** 03/09/2023  
[Messages / Comments / Codeword](#)

**Locks:** 0  
**Warnings:** 0

ChexSystems matches found for MIREIA GIMENO

**MIREIA GIMENO**

By: Success

er Information (As Entered)

GIMENO SSN/TIN: 666-99-5600  
NG RD DOB: 09/19/1988  
RFIELD MO 63005  
Phone: (314)215-0007  
Country: UNITED STATES

-----  
ID Verification Detail  
-----

ID Match:	PASSED
SSN Match:	PASSED
Name Match:	PASSED
Address Match:	PASSED
Date of Birth Match:	PASSED
Phone Match:	PASSED
License Match:	No input data given. 610XXXXXX
Deceased:	NO
Minor:	NO
DOB after SSN Date:	NO

Drawer Number: 703    Cash Amount: 0.00    Check Amount: 0.00    Check Count: 0    Cash Warning    01/30/2023

**Action**

⬆️ ⬇️ ✎️ ✖️ ⓧ ✉️ 📄 👤 🏠 ⌚ ╕

⬆️ ⬇️ ✎️ ✖️ ⓧ ✉️ 📄 👤

OFAC / FinCEN

ChexSystems





# ChexSystems

60% Completed ⌚ 4 min

English ▾

**VI\$IFI** **ChexSystems**  
ChexSystems ID Authentication

Please answer the questions below

In which city is ANY STREET?

Which of the following people do you know?

What year is your Ford Expedition?

In which county have you lived?

[Save to continue later](#)

Applicant Information   Identification   Eligibility   Background / Screening

### Background / Screening

**OFAC Check**

Run By:  Date:

**Credit Report**

Pull Report:  Run By:  Date:

**ChexSystems**

Run By:  Date:







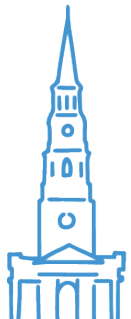
# What's Ahead?

A look at upcoming feature releases.



## 2023.3.0 – July 2023

- Display Debit Card Hold Release Date in i-POWER
- Add Option to Default Dividend Posting Option When Member ID Used
- Certificates Tied to Prime Rate
- Double Check for ACH & SD Stop Pay
- Option to Transfer Current Balance from Share Prior to Draft Charge Off





## i-POWER Enhancements

- i-POWER Audit Report of Account Inquiries
- i-POWER Notification that CTR is Required
- Real-Time Payroll Posting Program
- Automate Transaction Posting of Dividend Accruals
- Provide Monthly Dividend Accrual Detail Report
- Ability to Text Transaction Receipt to Member Directly From i-POWER
- LOC- Add Payment Change History

## Digital Account Opening

- Add Work Email Address for Applicant
- Add Ability for App to be Saved and Sent to a Joint Owner
- Add Forms Mapping Ability to CU Admin Console
- Remove Denied Applications Queue; Add Pending Applications Queue







# INNOVATION DESTINATION

## VISIFI CUSTOMER CONFERENCE 2023

# Cards & Payments

Mario Ignazzito

JUNE 22, 2023



## Mario Ignazzito

---

### Chief Product Officer, Dedagroup North America

Mario Ignazzito is an accomplished Electronic Engineer and banking professional with over 30 years of experience in the Cooperative Banking sector. Beginning his career at IBM in the early '90s, Mario led successful bank automation projects, utilizing various technological platforms tailored for Cooperative Banks. He then joined Dedagroup, where he excelled as a Project Manager, overseeing numerous Core Conversion projects, providing consulting services, managing data migration, system configuration, customization, and offering go-live support to Cooperative Banks transitioning to the DedaGroup Core System.

As Chief Product Officer, Mario currently coordinates and advances product development in both the US and Mexico. Leveraging Dedagroup's broad expertise, his primary focus is to enhance and maximize the impact of VisiFI's products in the US market while promoting VisiFI solutions in Europe, facilitating cross-market growth and expansion. Mario's unwavering commitment to excellence and deep understanding of Cooperative Banking make him a highly respected professional in the industry.





Meet the Knowledge  
Center Lead



## Bernardo Solares

---

Bernardo has worked in the cards industry for over 10 years with Dedagroup, and with VisiFI for 2 years. During these years he has been able to collaborate in the design and improvement of CDM.

Bernardo has also participated during the certification processes with AMEX, Fiserv, FIS, COOP, STAR, PSCU, Shazam and Transfund.

## Agenda

- Benefits of the VisiFI Card Console
- Cards & Payments Highlights in the Last Year
- What is Coming in 2023-2024
- Let's Talk About In-House Credit Cards

# What is CDM & What are the Benefits?

CDM is our Card Data Management engine that communicates in real-time to Card Processors for transaction processing.

## Benefits

- ✓ Modern technology
- ✓ Infrastructure to support growth
- ✓ Ability to integrate more quickly
- ✓ More secure PCI compliant environment

## Status

- ✓ Migrated 75% of our customers to this new technology stack.
- ✓ Any credit union moving to a new card processor will automatically be moved to this configuration.



New Integration  
Available



## Card@Once® is a powerful SaaS-based instant issuance solution for credit, debit and other payment cards.

CPI's Card@Once is a secure, affordable solution that makes it easy to issue magnetic stripe, EMV® and dual interface contactless debit and credit cards in branch and on-demand. It's a simple way to improve activation, decrease expenses and elevate your cardholder experience. And you can provide flexibility by replacing lost or stolen cards.

**card@once®**

Instant Issuance Solution



Card@Once®

Instantly issue cards in branch and on demand

SaaS-based instant issuance solution that requires minimal IT and operational resources.

Get Started

**card@once®**



# New Security Enhancements

- Cards Full PAN
- Preprinted PANs
- CAMS

Cards Access AT9077  
Env: All

Card Number Account Number Status Card Type

Card Number	Emboss Name	Account Number	Expiration date	Status	Card Type	Limit Cat.	Actions
4847 0000 0000 0000	BOBBY CHLAN	9004	05/2026	ACT	Debit Card	STD	
4847 0000 0000 0000	BOBBY CHLAN	9004	05/2026	ORP	Debit Card	NEWD	
4847 0000 0000 0000	BOBBY CHLAN	9004	05/2026	ACT	Debit Card	STD	
4847 0000 0000 0000	BOBBY CHLAN	9004	05/2026	ACT	Debit Card	STD	
4847 0000 0000 0000	BOBBY CHLAN	9004	05/2026	ACT	Debit Card	STD	
4847 0000 0000 0000	BOBBY CHLAN	9004	05/2026	ACT	Debit Card	STD	
4847 0000 0000 0000	BOBBY CHLAN	9004	05/2026	ACT	Debit Card	STD	

Navigation: Cards, CAMS Automation, Preprinted PANs, Pending Transactions, Card at Once, Configuration



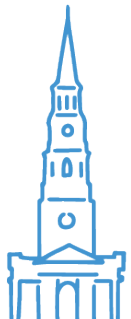
## Remove Jeniux Dependency

- Project to remove Jeniux Browser dependency
- Expected to deliver 06/26/2023

The screenshot displays a web application interface for account management. The top navigation bar includes 'Member Services', 'Teller', 'Lending', 'Back Office', 'Manager', and 'Reports'. The main content area is divided into several sections:

- Member Data:** Fields for Card Owner, Card Status (Instant Issue (Issued not Activated)), Block Status, Closure Date (mm/dd/yyyy), Comment, Product (New Debit), Check Suffix (057), Savings Suffix (None), Loan Suffix (None), Card Number, Expiration Date, Activation Date, and Order Date.
- Card Info:** A tabbed interface with options for Card Info 2, Card Events, Limits, Transactions, Comments, Custom Fields, and Technical.
- Owner & Embossing:** Fields for First Name, Last Name, Emboss Name, Date of Birth, Middle Name, Mother's Maiden Name, Secondary Emboss Name, and TIN.
- Embossing & Order:** Fields for Card Design, Card Order Type (Standard), Auto Renewal Flag (toggle), Fee Plan (None), Renewal Period (36), and CU Fees Exemption (toggle).

A 'Cancel' button is located at the bottom right of the form.







# What's on the Horizon for Cards & Payments?

Enhancements & features coming soon







## Payments Initiatives

- Digital Card Issuance Discussions
- Travel Alerts
- Digital Wallets





# Let's Talk about In-House Credit Cards

VISIFI CONFIDENTIAL - LIMITED DISTRIBUTION



## Benefits of In-House Credit Cards

- Seamless- Everything within the Core
- Card Processor performs “Gateway” or ala carte services to fit your needs
- Instant- Real-Time Updates
- Flexibility- Ability to manage your CC portfolio and increase revenue
- Increase Member Experience- Ability to manage within Digital Card Management App

CATEGORY	FULL-SERVICE	IN-HOUSE
Receivables Owner	FI	FI
Product Design	FI	FI
Branding	FI	FI
Underwriting	FI	FI
Platform	CC Processor	i-POWER®
Card Production	CC Processor	CC Processor
Statements	CC Processor	i-POWER®
Lockbox	CC Processor	i-POWER®
Collections	CC Processor	FI
Support	CC Processor	FI
P&L	FI	FI

Currently supports real-time integration with CO-OP and FIS. Please talk to your account manager for more information.







# INNOVATION DESTINATION

## VISIFI CUSTOMER CONFERENCE 2023

# Call Report 5300 Console and Investments Module

Stefano Moretti

JUNE 22, 2023

## Agenda

- Meet the presenter
- Call Report 5300 Console
- Investments Module Overview

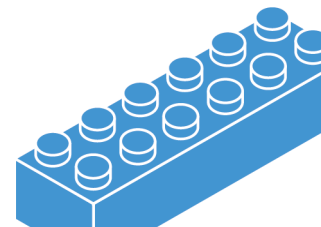


## Stefano Moretti

---

### Director of Accounting & Back Office and Data Management

Grown as business analyst across international scenarios, Stefano is recognized for his strong focus on accuracy and effectiveness, along with the leadership of a multi-cultural team.



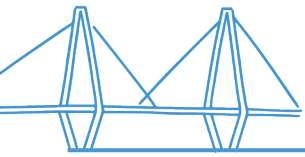


National Credit  
Union Administration

# 5300 Call Report Console







## What is the 5300 Call Report Console?

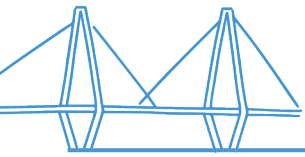
It's VisiFI's Web application designed to help CUs build their NCUA 5300 Call Report!

The screenshot shows the VisiFI 5300 Call Report Console interface. At the top, there is a blue header with the VisiFI logo and the text "5300 Call Report Console". On the right side of the header, a user profile for "Stefano Moretti" is displayed with a "Logout" link. Below the header is a navigation bar with five icons: Dashboard (home icon), Data Entry (database icon), History (clock icon), Settings (gear icon), and Manage Users (people icon). The main content area is titled "Summary" and contains the text "Call Report data set in-progress for 1st Quarter 2023". Below this is a "Call Report History" section with a search bar. A table displays the history entries:

DESCRIPTION	PERIOD	STARTED	LAST WORKED	COMPLETE
1ST QUARTER 2023	1ST QUARTER 2023	05/24/2023		
2022-Q4	4TH QUARTER 2022	02/15/2023	05/19/23 09:17AM	05/24/2023

Showing 1 to 2 of 2 entries





## Benefits and features

- Enables the creation of a **package** for audits, with all the reports and documentation attached
- Different restrictions can be applied to allow users to see and manage specific sections/areas
- Import data from i-POWER and RTGL
- Import data from txt, xml, pdf
- Integrated checks on errors from NCUA
- Audit trail available
- VisiFI maintains form and codes updated!





## Import data

- From RTGL: link GLs to NCUA 5300 Account codes, and automatically import values
- From i-POWER: a subset of codes from member data is automatically imported
- From a list in txt or xml format
- From the official NCUA 5300 fillable PDF form
- Automatically from previous quarter (CU-defined)

Import GL Data

The interface shows the i-POWER logo at the top left. Below it is a blue header bar with the text "Request 5300 Call Report Data Extract". To the right of this bar is a "Details" section containing a checkbox labeled "Create Member Account Data Extract".

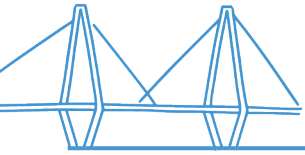
The interface is titled "Import External Data". It features a "File Type" dropdown menu set to "5300 Console PDF File (.pdf)". Below that is a "Range" dropdown menu set to "Import all fields". The "File Location" section includes a "Choose File" button and a text area displaying "No file chosen". At the bottom is a large blue button labeled "Import Selected File".

Defined Roll-Forward Codes

Search:

CODE	CATEGORY	PAGE	DESCRIPTION	FIELD TYPE	
009A	OTHER ASSETS	2	ACCRUED INTEREST ON LOANS & LEASES	POSITIVE MONEY	





## Manage and check data

- Add/edit values for NCUA 5300 Account codes
- Filter by page, category, custom group or list
- Check data against official NCUA warnings/errors

Dashboard      **Data Entry**      History      Settings      Manage Users

**Editing: 1st Quarter 2023 / 1st Quarter 2023**      CANCEL      SAVE AND REMAIN ON THIS PAGE      FINISHED

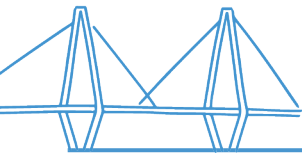
Enter Data:

By Page Number      Page 1

By Page Number  
By Category  
By Code Group  
By Entered List of NCUA Account Codes

		PAGE	DESCRIPTION	FIELD TYPE	ANSWER	
003	LOANS	1	LOANS HELD FOR SALE	POSITIVE MONEY	111	+
730A	CASH AND OTHER DEPOSITS	1	TOTAL CASH ON HAND	MONEY	567	+
730B1	CASH AND OTHER DEPOSITS	1	CASH ON DEPOSIT IN CORPORATE CREDIT UNIONS	MONEY		+
AS0003	CASH AND OTHER DEPOSITS	1	CASH ON DEPOSIT IN A FEDERAL RESERVE BANK	MONEY		+
730B2	CASH AND OTHER DEPOSITS	1	CASH ON DEPOSIT IN OTHER FINANCIAL INSTITUTIONS	MONEY	1	+





## Manage and check data

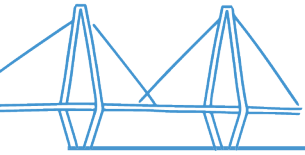
- Add/edit values for NCUA 5300 Account codes
- Filter by page, category, custom group or list
- Check data against official NCUA warnings/errors

### Data Check ✕

Show  entries Download

TYPE	MESSAGE
ERROR	THE DATE REPORTED IN NW0001 IN THE CURRENT QUARTER MUST EQUAL THE DATE REPORTED IN NW0001 IN THE PRIOR QUARTER. ONCE CECL HAS BEEN ADOPTED, THE DATE OF ADOPTION CANNOT CHANGE.
ERROR	THE CECL TRANSITIONAL AMOUNT CANNOT CHANGE AFTER THE FIRST THREE QUARTERS OF THE TRANSITION PERIOD. PLEASE REFER TO NCUA REGULATIONS 702.703(C) FOR ADDITIONAL INFORMATION.
ERROR	FOR (CECL) EFFECTIVE DATE OF ADOPTION OF ASC TOPIC 326 - FINANCIAL INSTRUMENTS - CREDIT LOSSES (NW0001) "FISCAL YEAR 2023" CANNOT BE SELECTED AFTER JANUARY 1, 2023.
HISTORICAL WARNING	THE CREDIT UNION REPORTED A BALANCE FOR CASH ON HAND (730A) THAT IS EITHER 75% GREATER OR LESS THAN THE AMOUNT REPORTED IN THE PRIOR CALL REPORT AND THE AMOUNT REPORTED INCREASED OR DECREASED BY AT LEAST \$500,000 FROM THE PRIOR BALANCE. PLEASE DOUBLE-CHECK THESE AMOUNTS FOR ACCURACY.





## Add supporting documentation

- Add documents from your PC
- Add documents from DMS
- Configure auto-retrieval of DMS documents
- Add comments
- Add links to supporting resources

### Add Document

Use the browse button to locate a document to add to this report. You may optionally choose a NCUA Category or Code that this document specifically applies to.

<b>File</b> <input type="button" value="Choose File"/> No file chosen	<b>Description</b> <input type="text"/>
<b>Category</b> Not Category Specific <input type="button" value="v"/>	<b>Code</b> <input type="text"/>

**Document Notes**





## Export data and audit trail

- Export audit trail
- XML format, to be uploaded to NCUA portal
- PDF form
- Excel format, for convenience

Log-Time	User	NCUA Code	Audit Message
5/24/23 2:47 AM	Stefano Moretti		Started Report for 1st Quarter 2023
5/24/23 2:47 AM	Stefano Moretti		Rolled forward 1 Code values
5/25/23 5:23 AM	Stefano Moretti	009A	Updated code [009A] value [14867]
5/25/23 5:23 AM	Stefano Moretti		RTGL Import Record Count: 2 Imported: 1 Skipped: 1 The following records had issues: Record 1: [CALL]0 InvalidCode

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

**STATEMENT OF FINANCIAL CONDITION AS OF: \_\_\_\_\_**  
This page must be completed by all credit unions. [Back to Navigation Page](#)

---

**ASSETS**

Have you adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)? Select yes or no.		AS0010
NOTE - Review the Call Report Instructions carefully if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).		

**CASH AND DEPOSITS:** If your credit union reports an amount in Account AS0007 complete Schedule B, Section 3, Investments - Maturity Distribution.

		Amount	Account
1. Cash on Hand	a.	Coin and Currency	AS0004
	b.	Cash Items in Process of Collection	AS0005
	c.	Total Cash on Hand	730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	a.	Cash on Deposit in Corporate Credit Unions	730B1
	b.	Cash on Deposit in a Federal Reserve Bank	AS0003
	c.	Cash on Deposit in Other Financial Institutions	730B2
	d.	Total Cash on Deposit (Amounts Deposited in Financial Institutions)	730B
3.	Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions		AS0007
4.	All other deposits		AS0008
5.	<b>TOTAL CASH AND OTHER DEPOSITS (Sum of Accounts 730A, 730B, AS0007, and AS0008)</b>		AS0009

**INVESTMENT SECURITIES:** If your credit union reports amounts below, complete Schedule B, Sections 1 through 4, as applicable.

	Amount	Account
6. Equity Securities		AS0055
7. Trading Debt Securities		AS0061
8. Available-for-Sale Debt Securities		AS0067
9. Held-to-Maturity Debt Securities <sup>1</sup>		AS0073
Enter an amount in Account AS0041 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.		
10. Allowance for Credit Losses on Investment Securities		AS0041
11. <b>TOTAL INVESTMENT SECURITIES (Sum of Accounts AS0055, AS0061, AS0067, and AS0073 less AS0041)</b>		AS0013

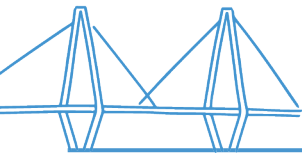
**OTHER INVESTMENTS:** If your credit union reports amounts below, complete Schedule B, Section 3.

	Amount	Account	
12. Other Investments	a.	Nonperpetual Capital Account	769A
	b.	Perpetual Contributed Capital	769B
	c.	All other investments	AS0016
13. <b>TOTAL OTHER INVESTMENTS (Sum of Accounts 769A, 769B, and AS0016)</b>		AS0017	

<sup>1</sup> Also complete line 10 (Account AS0041) if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).







## Configure user restrictions

- Open/close report
- Import data
- Access audit trail
- Edit values, with restrictions by:
  - Category
  - Page
  - CU-defined groups of NCUA Account codes

### Permissions

<input checked="" type="checkbox"/> Can OPEN a new call report period	<input checked="" type="checkbox"/> Can EDIT call report data (set restrictions below)	<input checked="" type="checkbox"/> Manage Users
<input checked="" type="checkbox"/> Can CLOSE/CERTIFY call report period	<input checked="" type="checkbox"/> Can Import Data	<input checked="" type="checkbox"/> Manage Settings
<input checked="" type="checkbox"/> Can RE-OPEN last report	<input checked="" type="checkbox"/> Can REMOVE documents, comments or resources from open call report	
<input checked="" type="checkbox"/> Can REMOVE a closed call report	<input checked="" type="checkbox"/> Can download call report Audit Trail	

### Edit Section Restrictions (If user has EDIT privileges)

No Restriction  
This user may edit all call report data.

Only These Categories

<input type="checkbox"/> Cash and Other Deposits	<input type="checkbox"/> Investments	<input type="checkbox"/> Shares/Deposits	<input type="checkbox"/> Cost of Funds
<input type="checkbox"/> IS&T	<input type="checkbox"/> CUSO	<input type="checkbox"/> Liquidity and Commitments	<input type="checkbox"/> Equity
<input type="checkbox"/> Other Assets	<input type="checkbox"/> Specialized Lending	<input type="checkbox"/> Cash and Cash Equivalents	<input type="checkbox"/> Miscellaneous Information
<input type="checkbox"/> Liabilities	<input type="checkbox"/> Charge Offs and Recoveries	<input type="checkbox"/> Delinquency	<input type="checkbox"/> Income
<input type="checkbox"/> Net Worth	<input type="checkbox"/> Loans	<input type="checkbox"/> Expenses	<input type="checkbox"/> Risk Based Capital

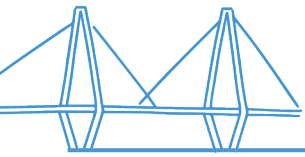
Only These Pages  
NOTE: The list below may contain more page numbers than are in the 5300 Report. Refer to your 5300 Report template for the actual report Page number as shown in the page footer.

<input type="checkbox"/> Page 1	<input type="checkbox"/> Page 6	<input type="checkbox"/> Page 11	<input type="checkbox"/> Page 16	<input type="checkbox"/> Page 21	<input type="checkbox"/> Page 26
<input type="checkbox"/> Page 2	<input type="checkbox"/> Page 7	<input type="checkbox"/> Page 12	<input type="checkbox"/> Page 17	<input type="checkbox"/> Page 22	<input type="checkbox"/> Page 27
<input type="checkbox"/> Page 3	<input type="checkbox"/> Page 8	<input type="checkbox"/> Page 13	<input type="checkbox"/> Page 18	<input type="checkbox"/> Page 23	<input type="checkbox"/> Page 28
<input type="checkbox"/> Page 4	<input type="checkbox"/> Page 9	<input type="checkbox"/> Page 14	<input type="checkbox"/> Page 19	<input type="checkbox"/> Page 24	<input type="checkbox"/> Page 29
<input type="checkbox"/> Page 5	<input type="checkbox"/> Page 10	<input type="checkbox"/> Page 15	<input type="checkbox"/> Page 20	<input type="checkbox"/> Page 25	<input type="checkbox"/> Page 30

Only These Groups

test





# 5300 Call Report Console

All your CR5300 Report data and documentation package accessible from one centralized area



Dashboard      Data Entry      **History**

### Call Report History

DESCRIPTION	PERIOD	STARTED
2022-Q4	4TH QUARTER 2022	02/15/2023

### Call Report Data Set

**Current Report Information**

Description: 2022-Q4

Period: 4th Quarter 2022

Started: 2/15/2023 and was last worked on 5/19/2023

[Download PDF](#)   [Download XML](#)   [Download XLS](#)   [Audit Trail](#)

**All Supporting Documentation**

NO DOCUMENTS ASSOCIATED WITH THIS REPORT.

**All Supporting Comments**

COMMENT	ADDED	BY
0	05/11/2023	EMILY CIOLA
DSDSD	05/08/2023	STEFANO MORETTI
TEST	05/19/2023	EMILY CIOLA
TEST	05/11/2023	FEDERICO SENTINERI

Showing 1 to 4 of 4 entries

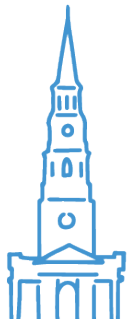
**All Supporting Resources**





## Interested in our 5300 Call Report Console?

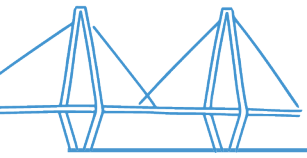
Contact your Account Manager!





# Investments Module

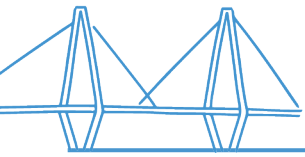




## What is the Investments module?

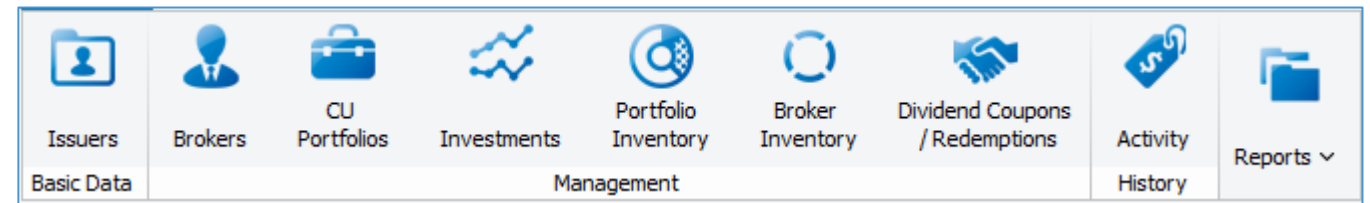
It's VisiFI's application designed for CUs to keep track of their investments, post their coupons and have specific reports!



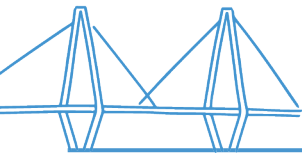


## Benefits and features:

- Management of brokers and issuer details
- Management of the following transactions:
  - Trading (Purchase and Sale)
  - Coupon payments and reversal
  - Estimation of coupon amount
  - Early or periodical redemptions
  - End of month accruals
- Upload prices via Excel, and market-value adjustment
- Link with RTGL specific journal entries







## Investments management

- Purchase
- Early redemption
- Market-value adjustments

Trade

CU Portfolio	0000000001	HTM	
Book ID	15	Investment 15	
Reason	501	Purchase	
Quantity	500.00	Minimum Quantity	100.00
Price	60.000000	Market	OTC Over the counter
Effective Date	05/31/2023	Business Date	05/25/2023
Broker	1000000002	Broker Comp.Inc.	

Early Redemption

Redemption data

CU Portfolio	0000000004	1ST FINANCIAL BANK USA	
Book ID	11	CREDIT ONE BANK N.A.	
Broker Position	1000000004	QWICKR	
Effective Date	05/25/2023		
Quantity	111.00		
Redemption Price	10.00000000		
Payment Amount	1,110.00	Currency	USD

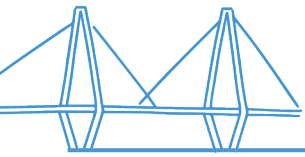
Unrealized gain/loss calculation

**Unrealized gains/losses will be posted for ALL AFS investments**

Reference Date 05/31/2023

Ok Exit





## Coupons management

- Estimation of coupon amount →
- Adjust date and amount, and post →

Description	Disposition Type	Payment Amount	Status
Investment 13	Coupon	164.38	Calculated
Investment 15	Coupon	513.70	Calculated
Test - Step up coupon	Coupon	1,184.25	Calculated

Disposition Type	<input type="text" value="Coupon"/>	Status	<input type="text" value="Posted"/>
Book ID	<input type="text" value="15"/>	<input type="text" value="Investment 15"/>	
CU Portfolio	<input type="text" value="0000000001"/>	<input type="text" value="HTM"/>	
Broker Position	<input type="text" value="10000000002"/>	<input type="text" value="Duncan Williams"/>	
Quantity	<input type="text" value="250,000.00"/>	Effective Date	<input type="text" value="05/27/2023"/>
Currency	<input type="text" value="USD"/>	Extraction Date	<input type="text" value="05/31/2023"/>
Installment Amount	<input type="text" value="0.00"/>	Settlement Date	<input type="text" value="05/25/2023"/>
Payment Amount	<input type="text" value="513.70"/>	<input type="text" value="Interest"/>	





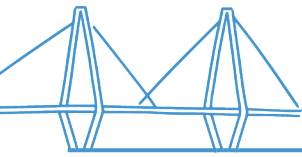
## Coupons management

- Upload and post coupons via Excel



Effective date	Broker position	Portfolio	Book ID	Document ID	Description	Principal payment	Interest payment
5/27/2023	10000000004	00000000001	13		Investment 13	0.00	165.00
5/27/2023	10000000002	00000000001	15		Investment 15	0.00	514.00
5/31/2023	10000000001	00000000001	9		Test - Step up coupon	0.00	1185.00





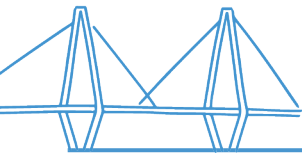
## Reports

- Payments to date
- Portfolio breakdown
- Maturity breakdown at end of month

200 Showcase Demo CU 200						
Investments Payments Received by Date						
From 4/1/23 to 4/27/23						
Book ID	CUSIP	Institution Name	Expected Date	Payment Date	Type	Amount
9		Wells Fargo BK	5/31/22	4/27/23	I	500.00
9		Wells Fargo BK	11/30/22	4/27/23	I	800.00
						<b>1,300.00</b>
<b>Total Principal Payments:</b>						<b>0.00</b>
<b>Total Interest Payments:</b>						<b>1,300.00</b>
<b>Grand Total:</b>						<b>1,300.00</b>

200 Showcase Demo CU 200																					
Portfolio breakdown at 04/30/2023																					
MATURED/CALLED/SOLD																					
Book ID	CUSIP	Description	Portfolio	Broker	Purchase date	Maturity date	Call date	Call frequency	Payment Date	Payment freq	Cost value	Current balance	Premium/Discou	Prior balance	Principal payment	Accruals	Coupons	Market value	Gain/Loss	For Market value	Market change
12	1232	IST FINANCIAL BANK USA	IST FINANCIA	QWICKR	04/29/2022	04/28/2025		Monthly	05/28/2023	Monthly	-	-	-	-	-	-	-	-	-	-	-
<b>SUBTOTALS</b>																					
MATURING 1 YEAR OR LESS																					
9		Test - Step up coupon	HTM	First Empire	10/16/2020	11/30/2023		Monthly	05/31/2023	Semi-annually	249,650.00	250,000.00	-	-	-	969.52	-	248,925.00	- 725.00	-	248,925.00
9		Test - Step up coupon	HTM	First Empire	01/19/2023	11/30/2023		Monthly	05/31/2023	Semi-annually	249,650.00	250,000.00	-	-	-	969.52	-	248,925.00	- 725.00	-	248,925.00
13		Investment 13	HTM	QWICKR	04/27/2023	03/27/2024		Monthly	05/27/2023	Monthly	200,000.00	200,000.00	-	-	-	5.48	-	200,000.00	-	-	200,000.00
15		Investment 15	HTM	Duncan Williams	04/27/2023	03/27/2024		Monthly	05/27/2023	Monthly	250,000.00	250,000.00	-	-	-	17.12	-	250,000.00	-	-	250,000.00
<b>SUBTOTALS</b>																					
<b>949,300.00 950,000.00 - - 1,961.64 - 947,850.00 - 1,450.00 - 947,850.00</b>																					
MATURING OVER 1 YEAR THROUGH 3 YEARS																					
Book ID	CUSIP	Description	Portfolio	Broker	Purchase date	Maturity date	Call date	Call frequency	Payment Date	Payment freq	Cost value	Current balance	Premium/Discou	Prior balance	Principal payment	Accruals	Coupons	Market value	Gain/Loss	For Market value	Market change
<b>SUBTOTALS</b>																					
MATURING OVER 3 YEARS THROUGH 5 YEARS																					
Book ID	CUSIP	Description	Portfolio	Broker	Purchase date	Maturity date	Call date	Call frequency	Payment Date	Payment freq	Cost value	Current balance	Premium/Discou	Prior balance	Principal payment	Accruals	Coupons	Market value	Gain/Loss	For Market value	Market change
<b>SUBTOTALS</b>																					
MATURING OVER 5 YEARS THROUGH 10 YEARS																					
Book ID	CUSIP	Description	Portfolio	Broker	Purchase date	Maturity date	Call date	Call frequency	Payment Date	Payment freq	Cost value	Current balance	Premium/Discou	Prior balance	Principal payment	Accruals	Coupons	Market value	Gain/Loss	For Market value	Market change
<b>SUBTOTALS</b>																					
MATURING OVER 10 YEARS																					
Book ID	CUSIP	Description	Portfolio	Broker	Purchase date	Maturity date	Call date	Call frequency	Payment Date	Payment freq	Cost value	Current balance	Premium/Discou	Prior balance	Principal payment	Accruals	Coupons	Market value	Gain/Loss	For Market value	Market change
<b>SUBTOTALS</b>																					
											<b>949,300.00</b>	<b>950,000.00</b>	<b>-</b>	<b>-</b>	<b>1,961.64</b>	<b>-</b>	<b>947,850.00</b>	<b>- 1,450.00</b>	<b>-</b>	<b>947,850.00</b>	





## Reports

- Payments to date
- Portfolio breakdown
- Maturity breakdown at end of month

200 Showcase Demo CU 200					
Maturity breakdown at 04/30/2023					
<i>AFS</i>	<i>Balance</i>	<i>Market Value</i>	<i>Gain/Loss</i>	<i>Premium/Discount</i>	<i>% Invested</i>
Under 1 year	-	-	-	-	0.000%
1-3 years	-	-	-	-	0.000%
3-5 years	-	-	-	-	0.000%
5-10 years	-	-	-	-	0.000%
over 10 years	-	-	-	-	0.000%
	-	-	-	-	0.000%
<i>HTM</i>	<i>Balance</i>	<i>Market Value</i>	<i>Gain/Loss</i>	<i>Premium/Discount</i>	<i>% Invested</i>
Under 1 year	700,000.00	698,925.00	1,075.00	-	100.000%
1-3 years	-	-	-	-	0.000%
3-5 years	-	-	-	-	0.000%
5-10 years	-	-	-	-	0.000%
over 10 years	-	-	-	-	0.000%
	700,000.00	698,925.00	1,075.00	-	100.000%
<i>TOTAL</i>	<i>Balance</i>	<i>Market Value</i>	<i>Gain/Loss</i>	<i>Premium/Discount</i>	<i>% Invested</i>
Under 1 year	700,000.00	698,925.00	1,075.00	-	100.000%
1-3 years	-	-	-	-	0.000%
3-5 years	-	-	-	-	0.000%
5-10 years	-	-	-	-	0.000%
over 10 years	-	-	-	-	0.000%
	700,000.00	698,925.00	1,075.00	-	





## Want to have a demo?

Contact your Account Manager!



VISIFI CONFIDENTIAL - LIMITED DISTRIBUTION







# INNOVATION DESTINATION

## VISIFI CUSTOMER CONFERENCE 2023

Lending

Michael Tomasello

JUNE 22, 2023



## Michael Tomasello

---

### Lending Product Specialist II

Mike Tomasello is a highly experienced professional in the credit union industry, known for his exceptional leadership and expertise in lending operations and branch management. Throughout his career, Mike has held key positions such as VP of Lending/Credit Officer, Director of Lending Operations, and Regional Director of Branch Operations, among others. His diverse roles have provided him with a comprehensive understanding of the credit union landscape and honed his strategic thinking and problem-solving abilities.

With over 25 years of credit union leadership experience, Mike brings a wealth of knowledge and expertise to his role. He is known for his long-range vision, innovative thinking, and customer-focused approach. Beyond his professional achievements, Mike finds fulfillment in personal interests such as outdoor adventures, family life, and being a devoted fan of the New England Patriots. Mike Tomasello continues to leave a lasting impact in the credit union industry through his dedication to exceptional service and commitment to innovation.

# Lending Update

## What's New in Lending Center?

- In-House Credit Cards & Batch Credit Cards
- Line of Credit
- HELOC/2<sup>nd</sup> Mortgages
- JD POWER/NADA integration
- Customization features

## What's on the horizon for lending?

- Lending Roadmap

# What's New in Lending Center?

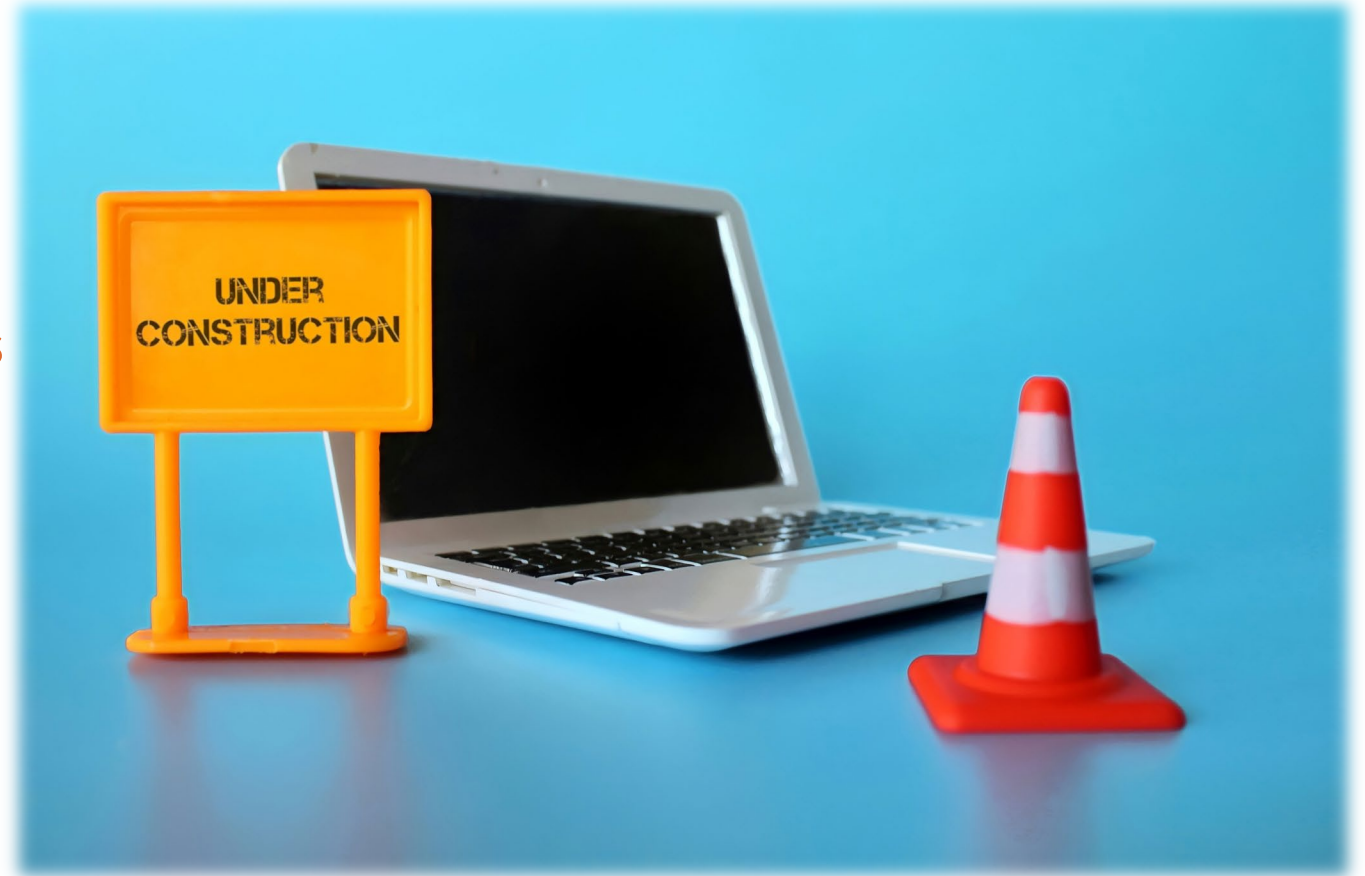
Recent Lending Center Updates and Enhancements





## Credit Cards

Enhancements to support  
In-House & Batch Credit Cards





## No-Book Option (Credit Cards)

- Full documentation of application and underwriting process for batch credit cards
- Auditor friendly
- Consistent process for team members
- One stop for all products and loan types
- Works with all forms/DocuSign
- Set up within user permissions

**Contact Information:**

Email Address mike.tomasello@visifi.com	Phone	Work Phone	Cell Phone
--	-------	------------	------------

**Credit Report:** None

[Refresh Credit Reports](#) [LexisNexis RiskView](#)

**Additional Borrower(s)** [ADD BORROWER](#)

NO JOINT BORROWERS OR CO-BORROWERS

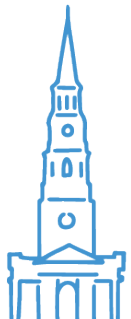
**Loan Summary**

<b>Inquiry Date</b> 6/8/2023	<b>Requested Amount</b> \$0.00	<b>Frequency</b> Annually	<b>INSURANCE CODE</b> 0	<b>Amount Financed</b> \$0.00
<b>Disburse Target Date</b> 6/8/2023	<b>Loan Amount</b> \$0.00	<b>Term Periods</b> 0 - ANNUALLY	<b>TOTAL PREMIUM</b> \$0.00	<b>Finance Charges</b> \$0.00
<b>First Pmt Date</b> 7/8/2023	<b>Interest Rate</b> 12.0000%	<b>Term Payments</b> 0 - ANNUALLY		<b>Total of Payments</b> \$0.00
<b>Days to 1st Pmt</b> 30	<b>Effective APR</b> 0.0000%	<b>MAPR</b> N/A		<b>Maturity Date:</b> 0 PAYMENTS OF: <b>\$150.00</b> WITH A FINAL PAYMENT OF \$0.00

**Decisioning:** CRED ? RISK ? DTI A [Open Decision Window](#)

\*\*\* NEW LOAN - NO DECISION AVAILABLE \*\*\*

**Navigation Bar:** Home Save Clone Resources Closing **No Book** Analyze Check App Re-assign Disburse Inactivate Turn Down Cancel App







## Line of Credit Enhancements

Improvements to the LOC application and funding process

- LOC expiration date field
- Advance not required to book
- Improvements to the calculator

### Recalculate Loan Figures

Loan Details

Requested Amount	Number of Payments	Desired Payment	Balloon Payment Amount
<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="25.00"/>	<input type="text"/>
LOC Exp Date	Frequency	Insurance Option	Interest Rate
<input type="text" value="05/31/2025"/>	<input type="text" value="12 - Month"/>	<input type="text" value="0 - No Insu"/>	<input type="text" value="10.9900"/>
Single Premium	LOC Amount	Effective Date	First Payment Date
<input type="text"/>	<input type="text" value="1000.00"/>	<input type="text" value="05/31/2023"/>	<input type="text" value="06/30/2023"/>
Member Birth Date	Joint Birth Date	Skip Months	
<input type="text" value="11/22/1970"/>	<input type="text" value="mm/dd/yyyy"/>	<input type="text" value="None"/>	<input type="text"/>





## HELOC and Second Mortgages

### Subject Real Estate Screen

- Record purchase and value information
- Legal description & address
- Insurance information
- HMDA recording
- ECOA questionnaire

**SUBJECT REAL ESTATE -**

**Mortgage**

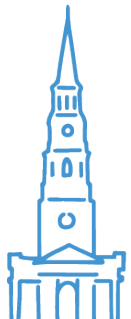
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="mm/dd/yyyy"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Original Cost	Present Value	Appraisal Amount	Appraisal Date	Original LTV	Sales Price	Negative Cash Flow
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Combined LTV	Points	Year Built	Year Aquired	Agency Case #	Owner Occupied	

**Address & Legal Info**

Legal Description

Address

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
City	State	Zip	County	County Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
MA	Census Tract	Property Jurisdiction	Assessor Parcel Number	





## JD Power (NADA & Chrome)

### JD Power Integration

- Available in both Lending Center and Digital Lending
- Replaces need to sign in or open a separate portal
- Automatic results and updates to LTV calculation
- Chrome uses VIN technology to return actual picture of vehicle with all features, accessories, and color selection



Nice Wheels!

YEAR	2022
MAKE	Toyota
MODEL	GR Supra
SUB MODEL	3.0 Premium Auto (SE)

### JD Power NADA Valuation

Application Vehicle Mileage:

VIN:

Year:  Make:  Model:  Body Style:

	Clean Trade	Average Trade	Rough Trade	Clean Retail	Loan	
Base	\$52,875	\$51,250	\$49,250	\$57,275	\$47,600	<input type="button" value="USE THIS VALUE"/>
Adjusted	\$53,850	\$52,225	\$50,225	\$58,250	\$48,575	<input type="button" value="USE THIS VALUE"/>

Average Mileage: 22,500 Actual Mileage: 11,500 Mileage Adjustment: \$975





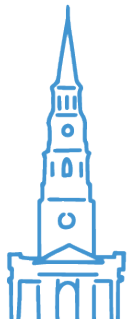
## Customization Features

- Lending Center application screen options
- Individual user customization options
- Digital Lending configuration
- Create and cater to your lending culture

The screenshot displays a user interface for managing loan applications. At the top, there is a navigation bar with icons for New Loan, Loan Add-On, Credit Reports, Reports/Extracts, Manage Extracts, Configure, Profile, and Resources. Below this, the 'Applications' section features a search bar and filters for 'In-Process Loans' (set to ALL), 'MEMBER #' (set to ALL), 'TIN' (set to ALL), and 'Show My Loans' (set to Show My Loans). A table lists five loan entries with columns for Applicant, Member #, TIN, Co-Applicant, Amount, Last Work, Started, and Assigned To. The entries are:

APPLICANT	MEMBER #	TIN	CO-APPLICANT	AMOUNT	LAST WORK	STARTED	ASSIGNED TO
ROBERTS, JULIA	801010193	118888888	N/A	\$0.00	05/31/2023	05/31/2023	M. TOMASELLO -
CLOONEY, GEORGE W	2272	561901805	N/A	\$35,000.00	05/31/2023	08/17/2022	M. TOMASELLO -
CLOONEY, GEORGE W	2266	561901805	N/A	\$1,000.00	10/27/2022	10/27/2022	M. TOMASELLO - Pie
TWAIN, SHANIA A	2232	000000001	CLOONEY, GEORGE W	\$1,000.00	09/28/2022	09/28/2022	M. TOMASELLO -
CLOONEY, GEORGE W	2272	561901805	N/A	\$25,000.00	09/28/2022	09/28/2022	M. TOMASELLO -

Below the table, it indicates 'Showing 1 to 5 of 5 entries' and includes 'Previous', '1', and 'Next' navigation buttons. The 'Digital Lending External Loan Applications' section below shows a filter for 'Submitted by Applicant' and a table with columns for Applicant Name, SSN, Account Number, Co-Applicant, Loan Type, Started, Last Activity, and Status. The table currently displays 'No data available in table'.





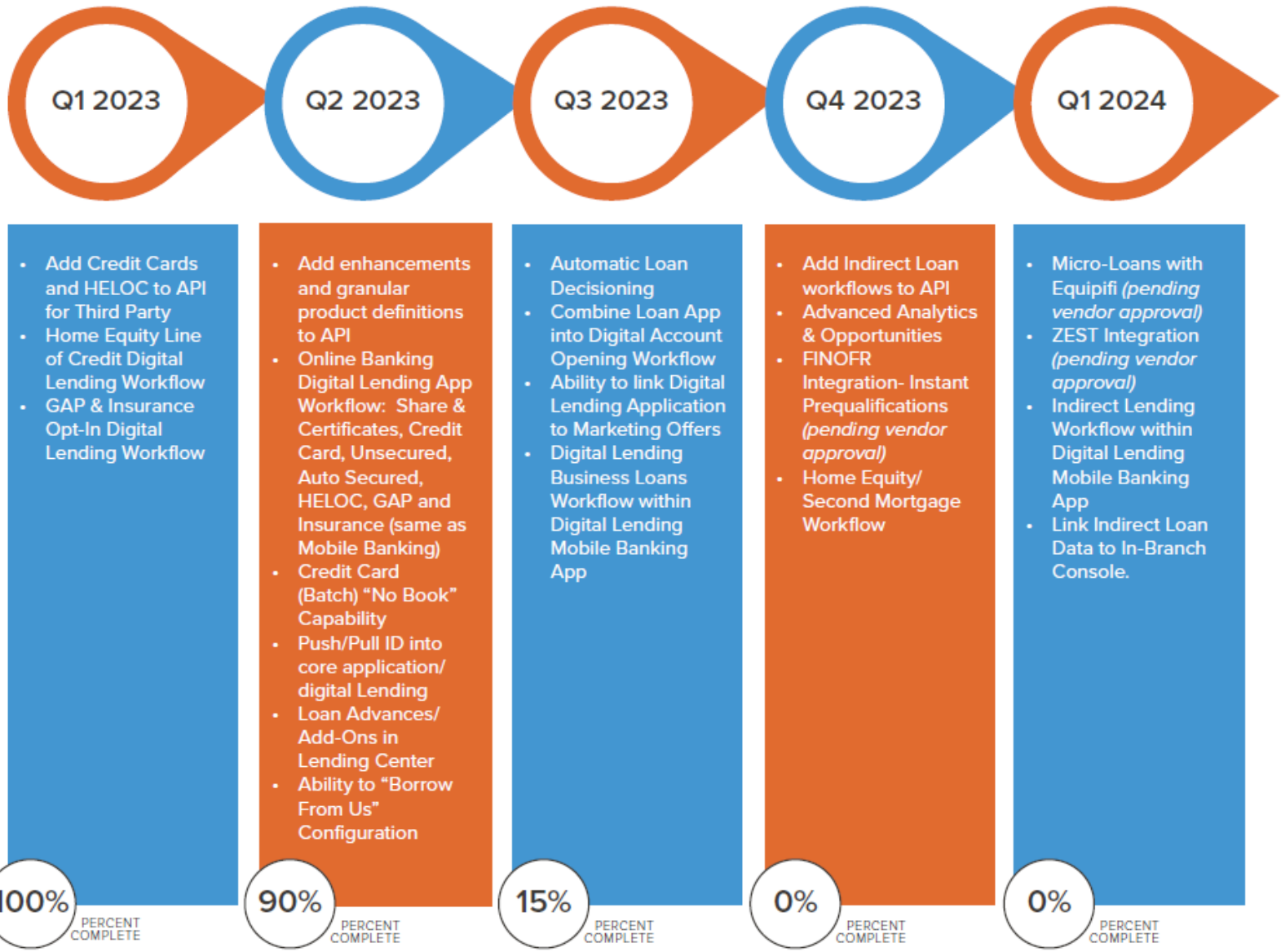
# What's on the Horizon for Lending?

Enhancements and Features coming  
soon





## Digital Lending





Come by the  
**VisiFI Innovation Station**  
after this session if you have  
additional questions.

**Thank you!**

Jami Jennings  
[jami.jennings@visifi.com](mailto:jami.jennings@visifi.com)

Suzanne Pharr  
[suzanne.pharr@visifi.com](mailto:suzanne.pharr@visifi.com)

Mario Ignazzito  
[mario.ignazzito@dedagroup.it](mailto:mario.ignazzito@dedagroup.it)

Stefano Moretti  
[stefano.moretti@dedagroup.it](mailto:stefano.moretti@dedagroup.it)

Mike Tomasello  
[mike.tomasello@visifi.com](mailto:mike.tomasello@visifi.com)



# **INNOVATION DESTINATION**

**VISIFI CUSTOMER CONFERENCE 2023**