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EPL's Loan Origination Solution

Building a solution to meet your
needs!





EPLOS

- A new EPL loan origination system
- To help credit union's automate and streamline their loan processes
- Enhancement Roadmap defined for more features and customizations



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EPLOS

- Working with Federation and their clients to identify:
 - enhancements needed to quickly process small dollar loans with minimal credit union interaction
 - additional integration needs
 - customizations needed



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Current Features

- Supports consumer, credit card and home equity loans
- Supports initial mortgage application
- 24/7 member access via online or mobile application



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Current Features

- Customizable workflows
- Ability to add custom questions to application
- Automated in-branch loan decisioning based on your criteria



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Current Features

- Prefills member demographic info from core on new application
- Identify MLA covered borrowers/loan
- Credit Insurance and debt protection integrated for loan payment calculations & disclosures



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Current Features

- Integrated documents
- E-Signature capability with SIGNiX
- Automated archival of documents to EPL's DMS Imaging System
- Book loans to core with one push of a button



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Current Features

- Custom Queues
- Customizable task lists
- User loan approval limits
- Supports duo loan approval
- Text messaging to member
- Management reports



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Enhancements for 2018

- Automatically fund an approved loan with no user interaction
- Customization of the online application with CU logo and colors
- Embed initial loan application info as a widget in the CU's website



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Enhancements for 2018

- Integration with LexisNexis
- Integration with DocuSign
- Automatically create new membership if loan approved for non-members



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Enhancements for 2018

- Add additional decision criteria variables
- Support new if/then process flows
- Add additional variable on when to pull or not pull a credit report
- Automatically decision an online or mobile application



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Enhancements for 2018

- Create a cross-sell module
- User Interface changes for application in-branch, online and mobile
- Support true business loans



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Solution Status

- EPLOS is currently in beta with two credit unions
- Available to all EPL clients later this year
- Included as part of CU Impact



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For more information

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