



SERVICING

Omega Servicing System Overview Comparison Sheet

Setup and Support Details	Professional	Enterprise
Browser-based system (hosted by Amazon EC2) with no hardware or software to install	✓	✓
In-house server option available	✓	✓
Non-exclusive license to purchase software application		✓
Central Information Concepts: Robust Account Lookup links accounts to a single customer master	✓	✓
Unlimited Account Types: Interest Bearing or Pre-Compute; Indirect Sales Finance Contracts or Direct Consumer Loans; Standard, Odd First Payment, Interest Only and Balloon Payment amortization	✓	✓
Graphical User Interface is easy to learn and intuitive to use	✓	✓
Dashboard Widgets: Dashboard format provides quick and easy access to information with multiple widget panes. Widgets include class-wide and branch-wide current and historical values.	6	8
Pre-configured system codes and templates to help get you started	✓	✓
Role-based security makes user security management easy	✓	✓
Unlimited Users: Create and maintain as many user accounts as you need, with no additional fees	✓	✓
Unlimited Branches to handle multiple satellite offices	✓	✓
Sandbox available for your internal training and testing	✓	✓
One-click access to online, electronic documentation and video tutorials	✓	✓
Live Technical Support via phone, e-mail or fax during normal business hours	✓	✓
Live 24/7 Technical Support		✓
Direct database access and web services		✓
Conglomerate support, with a separate database for each company.		✓
Account Servicing and Collection Features	Professional	Enterprise
Credit Reporting: Automated submission of credit reporting data to your chosen credit bureaus	✓	✓
Customizable fields for complete account tracking	✓	✓
E-mail address link for sending e-mails to customers	✓	✓
Insurance Tracking of customer-provided insurance policies provides notification of expired or soon-to-expire policies	✓	✓
Collections screens with quick access to Customer (Primary and Co-Borrower), Payment History, Collector Notes, Collateral, Insurance, Credit Reporting details, additional accounts, and more	✓	✓
Automatic Workflow and Task Queuing: Tasks automatically assigned to users or user groups based on customizable triggers	✓	✓
Enhanced Collections: Queue accounts automatically or use custom scoring metrics. Generate real-time work queues of delinquent accounts with integrated scheduled follow-up queuing.	✓	✓
Vehicle Valuation Integrated Services for Kelly Blue Book and Black Book	✓	✓
Repo Tracking: Tracks collateral through all stages of the repossession process, from the selection of repo agent(s) to the sale of collateral and collection of deficiency balance. Automatically generates and transmits repo documents.	✓	✓
Spireon (GoldStar) GPS integration: Quickly and effectively locates and tracks an asset. Real-time location details are provided, including a direct link to online maps.	✓	✓
Omega API: Integrate borrower account status and electronic payments with your website * An additional fee for bandwidth usage related to this feature will apply	\$	\$
Optional Features	Professional	Enterprise
Insurance Processing: Finance lender-provided insurance policies	\$	✓
Originations Module: Credit application processing and dealer analysis tools	\$	✓
Database Download: Download a complete copy of your Omega database	\$	✓

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Booking Features	Professional	Enterprise
Accepts New and Aged Accounts	✓	✓
Automatically calculates and tracks discount, reserve, and withhold for indirect accounts	✓	✓
Dealer checks for new accounts can be printed immediately or in batches and at a later time.	✓	✓
Customizable Origination Fees and Dealer Advance Adjustment items can be attached to new accounts (in addition to discount, reserve, and withhold)	✓	✓
Dealer Portal: Dealers can submit and review applications, view dealer-specific reports, upload documents and attach to stipulations, and send and receive secure electronic messages	✓	✓
Bulk Account Import: Automatically import multiple accounts from a data file using a one-step process		✓
Enhanced Booking, Dealer, Collections, and Accounting Features	Professional	Enterprise
Accounts Payable: Generate and track vendor payments made via check or electronic transfer	✓	✓
Bank Reconciliation: Tracks checks issued within Omega and accepts entries for outside transactions	✓	✓
Master Dealer Tracking: Evaluate multiple dealer locations as a single group when processing dealer payments and generating reports	✓	✓
Portfolio Tracking: View reports and Financial Statements by Portfolio to track related account groups	✓	✓
General Ledger Features	Professional	Enterprise
Fully integrated, real-time General Ledger updating	✓	✓
Financial Statements with Separate or Consolidated Statements for multiple branches	✓	✓
Yearend Closing can be delayed without interruption in processing. Multiple years retained.	✓	✓
Teller Features	Professional	Enterprise
Teller Drawer Report: Drill Down access to Cash, Check, and Vault Transfer totals	✓	✓
Customizable payment receipts, and deposit slips	✓	✓
Recast feature recalculates interest for check reversals, back-dated transactions, extensions, etc.	✓	✓
Teller screens for efficient payment processing, including ledger card details and payoff calculations.	✓	✓
Automated Custom Payment Sequences: Pre-configure the order in which interest and outstanding fees are applied during payment posting	✓	✓
Electronic Payments: Credit cards, EFT, PayNearMe, Western Union, and MoneyGram	✓	✓
Document and Report Options	Professional	Enterprise
Pre-designed electronic mail merge documents included, with ability to create custom documents using Adobe LiveCycle Designer ES2 or higher	✓	✓
DocSafe: Secure online document storage system saves Omega-generated reports and documents securely for later use. Also allows you to import and save external documents.	✓	✓
Document Triggers: Automatic generation of digital documents based on customizable variables such as balance, account status, etc.	✓	✓
Generate Loan Documents, Payment Coupons, and Billing Statements	✓	✓
Generate reports formatted in MSWord, MS Excel, PDF, or as data files	✓	✓
Advanced Historical Reporting: Historical data points include "End of Previous Months," "Same Day in Previous Months," etc.	✓	✓
Job Stream: Pre-configure reports to run automatically or on demand	✓	✓
Report Builder: Create enhanced account lists and data files using customizable data filters	✓	✓

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