

i2Core

Our core banking solution, i2Core, is our integrated core environment that provides the right products, improves operations, reduces costs and mitigates risk in an affordable, scalable solution. i2Core is built within our premier product, the Integrated Bank Environment (IBE), where you can view all of your customer's data, relationships and transactions in a real-time environment. Additionally, IBE allows for a fully integrated approach of ancillary products, such as, i2Teller, i2Docs, i2OLB, Fraud, i2RDC and more, in a single sign-on, dashboard application!

Designed as either a complete in-house or service bureau application, i2Core provides a stable, proven system that utilizes the latest in Microsoft® technology to deliver consistent information to all of your customer touch-points. Highlights of i2Core are:

General

- Customer Information file
- Multiple customer address accounting
- Relationship profile and profitability analysis
- New account templates - loans, deposits and employees
- Board, executive and line management
- Graphical reporting system
- General ledger/budgeting
- ACH warehouse
- Real-time and/or batch posting of transactions
- Automated bank/branch/account type balancing
- Combined statements across all applications
- Card management
- OFAC scans
- BSA

Deposits

- DDA, Money Market, NOW, Savings
- Account Analysis
- DDA Overdraft Protection
- Bank defined service charge routine
- Integrated image retrieval

- Club (Christmas/Vacation, etc.)
- Health Savings Accounts
- Certificates of Deposit
- CDAR's
- On-line FSF, rejects & chargeback processing
- Sweep accounting
- Tickler system at the account and customer information levels
- Safe deposit box management

Loans

- Consumer, Real Estate, Commercial/BSA, Ag/Farm Credit, HE, LOC
- Overdraft protection (Ready Reserve)
- Full escrow accounting, ARM accounting
- Tickler system at the account and customer information levels
- Participations - bought and sold
- Dealer
- Amortized
- Single pay
- Balloon
- Fixed/variable/or any combination of rates available
- Credit bureau reporting
- FASB fee reporting
- User defined late payment routines
- Debt cancellation insurance

Reporting

- Board, executive and line mgmt.reporting
- Graphical reporting system
- Over 250 standard reports
- Automated report processing to COLD, printer or branches
- Customizable reporting

- Excel or Simple “drag and drop” tool for “ad hoc” reporting

Professional services

- Complete disaster recovery
- Full building, data line/communications and real-time data recovery
- Communication network services
- Network security and monitoring
- Comprehensive training

Created by a true technology partner, who makes the effort to understand the unique needs of your financial institutions, i2Core enables you to meet the specific challenges of your marketplace, efficiently and effectively.