

REAL TIME SOLUTIONS



In today's world powerful forces are reshaping the Credit Union industry. Customer expectations, technological capabilities, regulatory requirements, demographics and economics are together forcing your business to change. Credit Unions need to get ahead of these challenges and retool to win. They must not only execute on today's imperatives and realities, but also radically innovate and transform themselves for the future.

# Alpha Lite Delivers

### **Customer Experience**

Friendly. Comprehensive. Easy to navigate. Empowers users to self-serve and get the information and transactions they require done fast and at their fingertips.

### **Effective Operations**

Alpha-Lite is function rich and covers all operational features required to run your Credit Union.

### **Increased Productivity**

Greatly reduces human intervention minimizing risk to your operation, allowing your staff to focus on providing more and better service to your members.

### Scalable and innovative

Grows with your business needs so you only pay for what you need, allowing you to add functionality as required, easily and with minimum risk and disruption to your operations, all with world class innovative and reliable technology.

## **Affordability**

No more expensive platforms with special requirements not adequate to your operations and budget. It runs using affordable hardware and software, maximizing your investment and return.

### **Ease to Deploy and Support**

It all runs on one server, including high availability and automated local backup services. We take care of the initial set up and support for you, eliminating the need for lengthy deployments and dedicated support staff.

## **Features**

Alpha Lite offers a secure and fully integrated core banking solution. It includes real-time processing, document management, and interfaces with both internal and external systems. Delivered in an easy to use Graphical User Interface. Alpha Lite is a member centric banking solution that allows the flexibility to create products quickly and is available as a hosted or data centre solution.

- Web Based
- Member Centric
- Flexible Product Configuration
- Real-time Transaction Processing
- Integrated GLs with Real-time Updates
- Built-in Member Reporting
- Access from Anywhere Banking
- Multi-level Security

Alpha Lite consists of four major components and several complimentary modules. The major components are Front Office, Back Office, User Administration, and Reporting.

The system is capable of handling all of the member information, transaction processing, financial accounting and built-in and ad-hoc reporting. All member originated transactions are integrated with the General Ledger module and can be viewed in real time.



## **Functionality**

### **Front Office**

- Member Portfolio
- Share/Savings Accounts
- Term/Fixed Deposits
- Loans
- Goal Processing

### **Back Office**

- Teller Management
- Open/Close
- Back Office Tasks
- Configuration
- Product Management
- Branch Access Controls
- GL Accounts

### Reporting

- Over 100 Reports
- Available for
  - o Compliance
  - o Member
  - General Ledger
  - o Loans
  - Standing Orders
  - o User Administration
  - o Savings
  - o Teller Management
  - o Term/Fixed Deposits

### Administration

- User Creation
- Password Complexity Rules
- Screen Access Privileges
- Product Access Privileges
- Transaction Privileges

# **Optional Modules**

Alpha Lite also offers additional modules that your credit union can implement as your member's demands change and your business grows.

- Internet/Mobile Banking
- Fixed Assets
- Bank Reconciliation
- Document Management
- Corporate Investment
- Loan Origination
- Line of Credit
- Collection Mangement (ICMS)
- Alert Management (AMS)
- IFRS 9
- FATCA
- Compliance Management
- Foreign Exchange



Give us a call to see how Alpha Lite can help your credit union.