



# **OMS**

# **Overdraft Management System**

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*Expert Guidance. Unmatched Results.*



## Overdraft Management System (OMS)

Discover the ultimate solution for your overdraft program needs with Pinnacle Financial Strategies. Choose between our OMS Essentials and OMS Plus packages, customized to your financial institution's objectives.

## Pinnacle OMS Essentials

### Fundamentals for Effective Program Management

Equip your bank or credit union with the necessary tools for maintaining, growing, and safeguarding an effective overdraft program.



#### Compliance

Federal regulatory compliance is critical, and Pinnacle Financial Strategies provides compliant language for policies, procedures, and disclosures that will pass an audit.



#### Education

Get your entire team familiar with your overdraft policies and well-versed in every aspect of your program with Pinnacle Learning. Additionally, educate accountholders using tools like Checking Navigator.



#### Marketing

Access an online library of overdraft videos, printable brochures, website language, and social content for use within your financial institution, all of which is 100% compliant.



#### SmartTech Software

Access your program dashboard in SmartTech. If you are currently unable to process collection letters or need a new solution, OMS Essentials provides the necessary software.



#### Support

Our client services team handles all the heavy lifting, from onboarding and deployment to ongoing program support, while our U.S.-based IT department is available to assist with any technical needs you may have.

## Meet SmartTech

### Power Your Overdraft Management System

SmartTech is a cutting-edge fintech solution designed to make overdraft management easier for banks and credit unions. Our cloud-based software is built to work in harmony with your existing systems and to give you the additional tools you need to run a successful overdraft program that is fully compliant.

# Pinnacle's OMS Packages

Rely on us to alleviate burdens, ensure compliance, and enhance both operational efficiency and accountholder satisfaction.

## Pinnacle OMS Plus

### Upgrade to Plus for Ultimate Program Performance

Advance your overdraft fee revenue and evaluate program performance. OMS Plus includes everything in our OMS Essential package, PLUS tools to improve your non-interest income.



#### Overdraft Program Advisory

With OMS Plus, you gain an invaluable advisor to continually improve internal and external processes, maximize returns, and directly add to your bottom line. We have proven strategies that have yielded results for thousands of financial institutions.



#### SmartTech Software

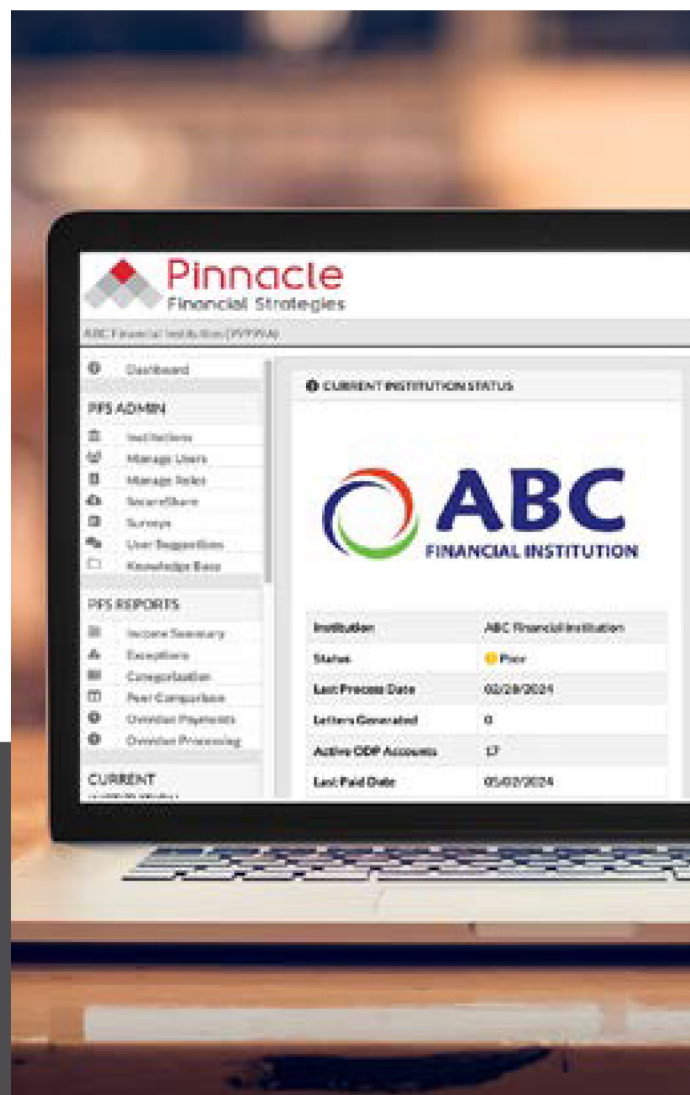
Go beyond the basics and start tracking your overdraft program's performance in SmartTech. This user-friendly, dynamic reporting platform gives you valuable insights into your account and financial metrics so you can make better business decisions. Plus, benefit from peer-to-peer data benchmarking.



#### Performance Reports

- Gain over baseline
- Account metrics
- Financial metrics
- Month-over-month comparison
- Year-over-year data
- Peer-to-peer benchmarking

- Integrate with any core
- Use with dynamic & fixed limit systems
- Easily track and report on overdraft activity
- Automate ODP processes
- Streamline compliance
- Leverage performance reporting





## OMS Essentials

### + OMS Plus

#### Which is the Right OMS for Your Overdraft Program?

Every financial institution is different, so we adapt the details of the OMS to your specific program parameters and goals to create custom-tailored solutions.

#### Go Beyond Overdraft with More from Pinnacle

##### Mystery Shopping

Measure and monitor team performance and service with actual consumer feedback and reports.

##### Frontline Sales Training

Improve team communication with accountholders and support employee growth through extensive training.

##### Rewards Checking

Build up your checking program and reward your accountholders with cash back and debit card perks.

#### OMS Essentials

#### OMS Plus

##### Compliance

Disclosures	✓	✓
Policies	✓	✓
Procedures	✓	✓
Letter & Form Language	✓	✓

##### Program Reviews

Disclosure & Policy	✓	✓
Reg E & Limit Analysis	✓	✓
Compliance & Operations	✓	✓
Opt-Ins		✓
Performance		✓

##### Training & Education

eLearning Online Course	✓	✓
Virtual Live Training	✓	✓
Checking Navigator	✓	✓
Overdraft Education Videos	✓	✓

##### Marketing

ODP Brochures	✓	✓
Landing Page Content	✓	✓
Email & Social Media Content	✓	✓

##### SmartTech

Library Module	✓	✓
Collections Module	✓	✓
Payments Module	✓	✓
Performance Module		✓
Reporting Module		✓

##### Service & Support

Client Service Team	✓	✓
IT Support	✓	✓
Advisory Services		✓

## The Right Guide Makes All the Difference

Join over 2000 satisfied financial institutions who have entrusted us to deliver exceptional results.

Visit [pinnstrat.com](http://pinnstrat.com) today to schedule a consultation.



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