

SmartTech Overdraft Management Software

Expert Guidance. Unmatched Results.

Discover SmartTech

SmartTech is a cutting-edge 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.

Integrate With Any Core

SmartTech connects to your core processor through either a one-way file transfer, two-way file interface, or full API automation, eliminating manual tasks and file maintenance. With nearly 20 years of experience working with financial institutions, our SmartTech software works seamlessly with any core processor, including those without an open architecture system.

Choose Dynamic or Fixed Limits

By analyzing actual usage trends rather than broad demographic groups, our software can assign personalized overdraft limits. This approach ensures that accountholders are given limits they can afford to repay, reducing risk for both you and your accountholders.

Integrated Limit Settings

SmartTech automates the suspension and reinstatement of limits, as well as sends notifications to accountholders regarding limit changes, overdraft status, and excessive usage.

Full Control of Your Limits

Based on your preferences, SmartTech can be set to assign accountholders static or tiered limits based on checking account type. You can even offer a mix, if for example, you want to set dynamic limits for consumer accounts and fixed limits for commercial accounts.

Easily Generate & Send Collection Letters

SmartTech generates your daily collection letters in a variety of formats, making it simple for your staff to manage. Communication can be emailed to your accountholder, saved to PDF to be printed directly from your computer, or placed in a file to be sent to a mailing house for distribution.

Because your daily overdraft file and collections letters are stored in an archive, all your processing history is saved for review at any time. You will also be able to access overdraft reports that are updated each day based on uploaded data.



Centralize Compliance

SmartTech's Knowledge Base manages all your program-related needs. This ensures that your staff always has access to the most up-to-date guidance and materials, guaranteed to comply with all overdraft regulations.



Regulatory Updates



Best Practices



Accountholder Marketing



Program Guides and Forms

Use the Simple Payment System

The Payment Module is a critical component of SmartTech that calculates your payments to Pinnacle quickly and easily.

At the beginning of each month, simply log in to your SmartTech account, enter your data and upload the verifying documentation. It's that simple. After your reports are uploaded and your data is entered, the system automatically calculates your payment. You can easily pay your invoice online through the portal via ACH. In the Payment History section, you'll find a record of previous payments along with detailed monthly breakdowns.

Quantify Program Performance

Track and analyze your overdraft program with SmartTech's highly detailed performance reports.

Visualized Data

SmartTech's reporting features allow your team to analyze the performance of your overdraft program. Graphs allow you to quickly see program trends and fluctuations allowing you to easily monitor your program for revenue, charge-offs, and more. These reports are dynamic, and each data point can be further explored and analyzed directly from the reports screen.

Increasing Visibility Through Reports

Your financial institution will be able to quickly analyze the health of your program, as well as identify any data outliers. Keeping trends top-of-mind and backed up by concrete data will set your program up for success.



Gain over baseline



Yield per account



Account metrics



Month-over-month comparison



Improvement percentage



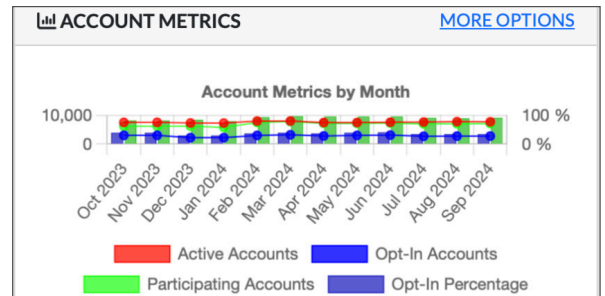
Year-over-year data



Financial metrics

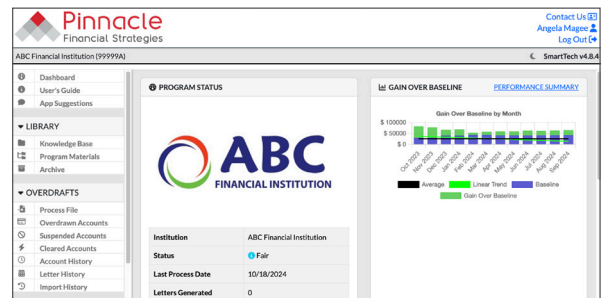


Peer-to-peer benchmarking



Security You Can Trust

Since 2004, SmartTech has been a trusted cornerstone of the financial industry, delivering reliable solutions with security at the forefront. At Pinnacle, we understand that safeguarding your financial institution's data isn't just important—it's essential. Our commitment to protecting you is woven into everything we do.



Cloud-Based Software Hosted on AWS

Pinnacle relies on Amazon Web Services (AWS) for security and compliance, hosting its services on off-site servers in a highly secure location. All site traffic is protected by the latest TLS/SSL certificates, with an additional layer of security provided by a hardware firewall.



SOC Certified to Give You Peace of Mind

SmartTech undergoes an annual audit by an independent third party to assess the security of our software. The AICPA awarded Pinnacle a SOC 1® Type 2 Certification, highlighting our commitment to strong security measures and protecting our customers' data.



Multi-Factor Authentication for Secure Access

Multi-factor authentication (MFA) is available to enhance the security of your SmartTech application within your financial institution. By adding an extra step to the login process, MFA ensures that only verified users can access the system, protecting it from unauthorized access by potential hackers.



Support You Can Count On

With ongoing support, the Pinnacle team is ready to answer any questions you may have.



Comprehensive Online User Guides

SmartTech User Guides provides up-to-date documentation, regularly updated with each new software release and feature update. The online user guides are readily accessible through the web application.



Live US-Based Tech Support

Although our software comes with detailed online user guides for using SmartTech's tools, you can always contact our U.S.-based IT support team.



Expert Guidance

The Pinnacle client success team consists of experienced professionals, including former bankers and program experts, who offer ongoing guidance and assistance throughout the duration of your contract. Program setup, implementation, and ongoing support are all included in your subscription with no extra fees for continued assistance.

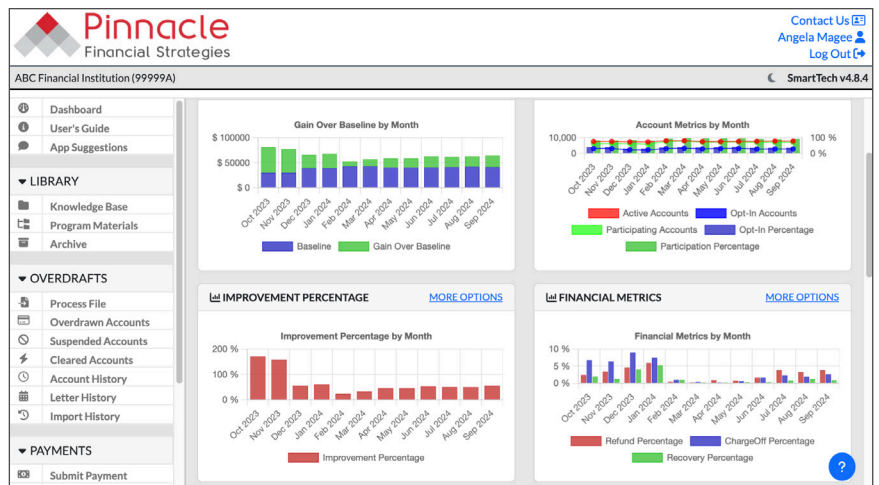
A Solution for Now and the Future

Overdraft Management System (OMS)

The SmartTech platform is the engine that powers our OMS. Not only do you get this powerful software, but you also get the benefit of our decades of overdraft experience and support.

Continuous Development

At Pinnacle, we are committed to enhancing SmartTech to provide you with the best possible experience and functionality. Since its launch in 2004, SmartTech has consistently evolved, and our research and development team is constantly adding new features.



Expert Guidance. Unmatched Results.

Whether you are ready to reclaim and revitalize your program with OMS Plus or just wish to put your program on autopilot with OMS Essentials, schedule a discovery call today to see which product fits your financial institution's goals.

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