

Oms Essentials vs. Oms Plus

A side-by-side look at what's included in each Overdraft Management Solution tier — compliance, reviews, training, marketing, SmartTech modules, and support.

Compliance	ESS	PLUS
Disclosures	✓	✓
Policies	✓	✓
Procedures	✓	✓
Letter & Form Language	✓	✓

Program Reviews	ESS	PLUS
Disclosure & Policy	✓	✓
Reg E & Limit Analysis	✓	✓
Compliance & Operations	✓	✓
Opt-Ins	—	✓
Performance	—	✓

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

Marketing	ESS	PLUS
ODP Brochures	✓	✓
Landing Page Content	✓	✓
Email & Social Media Content	—	✓

SmartTech	ESS	PLUS
Library Module	✓	✓
Collections Module	✓	✓
Payments Module	✓	✓
Performance Module	—	✓
Reporting Module	✓	✓
Reg E Outreach	—	✓

Service & Support	ESS	PLUS
Client Service Team	✓	✓
IT Support	✓	✓
Advisory Services	—	✓