



Questions to ask your Prospective Core Provider

FUNCTIONALITY

1. Can I manipulate the fields to display in the manner I choose, or are they static? Can fields be moved from one tab to another? Can I change the color of the background and/or the text?
2. Can a non-programmer or novice user utilize your report builder? Is your report builder Graphical or in a Green-Screen environment? Does it use displayed field names or do I have to know the database field name?
3. Does your product include a teller system or does that cost extra?
4. Does your product have a built-in tickler system? Can you use free form text or only pre-defined descriptions?
5. Do your product's user defined fields have the capability of inserting formulas?
6. When you click on an ACH Record in history, can you view the information of that record, including addenda, or do you have to go to an ACH report to view that information?
7. Can I view a customer's statement from inquiry in PDF format, complete with logos and images, just like they received in the mail, or will it be a text only file?
8. Can I view all maintenance that has ever been done on an account from the account, or do I have to comb through reports?
9. Can I view all payment decisions and stop pays ever done on an account from the account or do I have to comb through reports?
10. Do I have to buy a separate server and new application for "business intelligence" or "data mining"? Why can't I just query the database using your report builder?
11. How long would it take your company to address all the questions above? Would you contractually commit to having these done?

ANCILLARY PHILOSOPHY

1. Will you allow me to choose my own "best of breed" solutions, or will I be forced to use an ancillary product simply because you own it?
2. If I will be allowed to choose my own solutions, will your charge to integrate that solution be intended to discourage me from pursuing any option other than your ancillary product?
3. After conversion, how much will you charge me to use an existing, certified interface to a product you do not own? Will that charge be greater if the interface is real-time?
4. After conversion, how much will you charge me to create and certify an interface to a product you do not own? Will that charge be greater if the interface is real-time?

At eBankSystems, we believe the core processing selection process should be transparent. Good marketing can hide a lot of system flaws and vendors can neglect to inform you of possible large dollar outlays.

To see how we answer the questions above, please call us at 806-748-8444, visit us at www.ebanksystems.com or email sales@ebanksystems.com