

Applying eSignatures Across the Bank

Lake City Bank

Lake City Bank saw an opportunity to create new process efficiencies and save costs by reducing its use of paper. The \$3.4 billion bank also recognized the value that electronic transactions would have on its ability to elevate current customer service levels.

IMM's eSignatures for In-Person & Remote Signing Events

The Indiana-based bank selected IMM's eSignature technology as the platform that would allow them to achieve their goals. IMM's eSignature technology were quickly incorporated into processes throughout multiple departments. First applying eSignatures to its new account desk, Lake City Bank found that employee training could be completed in less than one hour. Based upon initial results, the bank anticipated its eSignature capabilities would also accomplish multiple objectives simultaneously, including:

- Reducing the use of paper across the institution as well as in every branch.
- Limiting reliance on traditional courier services to transport documents.
- Providing consumers a more expedient and exciting in-branch experience.
- Incorporating new technology and services to complement online account opening options.
- Enabling consumers to eSign documents in-person or remotely from any location and from any device.

Improved Productivity & Cost Savings

Lake City Bank has experienced positive results and plans to further apply IMM's eSignature technology to new areas, such as consumer lending and sales management. Early outcomes of the bank's eSignature deployment include:

- Dramatic reductions in its use of paper, while cutting costs associated with printing documents and transporting them via courier service. Electronic documents are more quickly eSigned and returned, after which they become automatically archived into the Bank's Imaging system.
- Reduction of human error and mistakes associated with manual processes.
- Significantly reduced the number of signature exceptions flagged during new account openings, which can be attributed to its replacement of paper-based processes with IMM's eSignature automation.
- IMM's eSignatures intuitively guides signers through documents, indicating where signatures or initials are required. This feature simplifies the capture of required signatures for contracts for new commercial customers, which can be up to 60 pages long depending on the number of addenda.
- Lake City Bank understands that its customers are busy, and knows they appreciate accelerated in-branch interactions. Expedient eSignature processes keep their wait time minimal when they visit a branch, while also giving them the opportunity to sign documents remotely from the location most convenient for them.

IMM's eSignature platform, TotaleAtlas, and complementary remote eSignature service, Document Exchange, deliver an intuitive, consumer-oriented signing experience. Financial institutions have access to a wide range of flexible eSignature methods, including both in person or remote options to maximize customer convenience. The technology integrates with virtually all business applications and ensures completed documents and audit trails are securely and permanently stored within a financial institution's imaging system. Visit our Resources page to learn much more about how IMM's eSignature solutions can work for you.



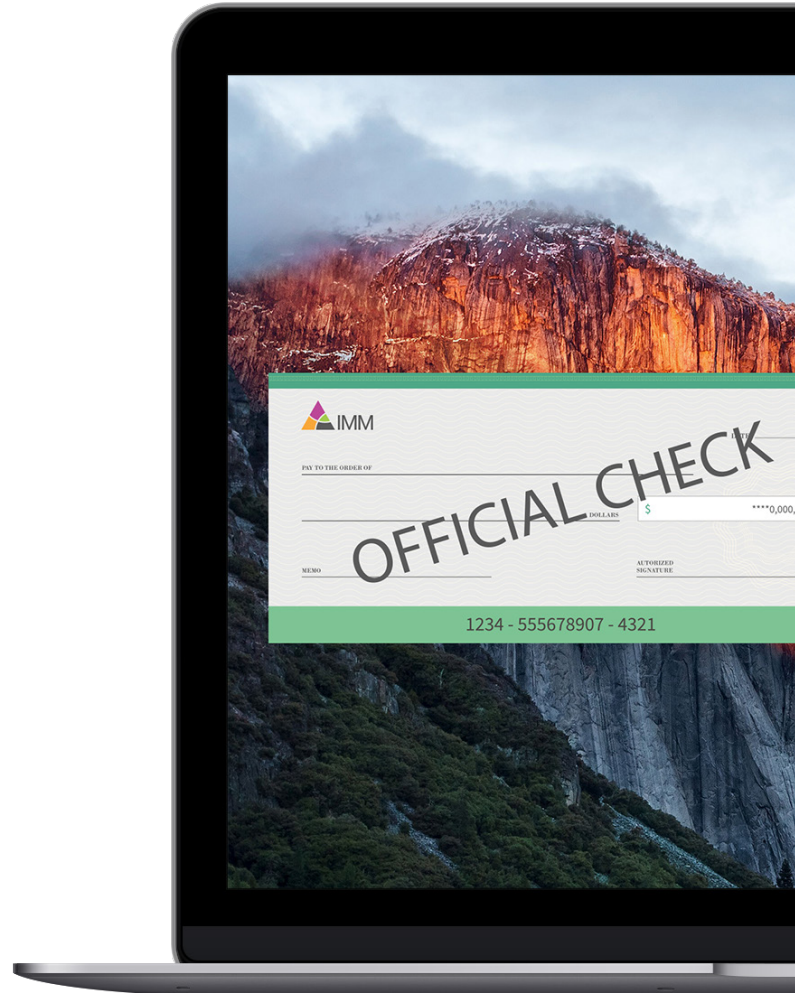
eChecks with Corelation KeyStone

TotaleChecks, IMM's intuitive eChecks software solution, allows you to generate official checks, money orders, or temporary checks, and print them "on-demand" to laser printers using blank stock security paper. Using this electronic check printing solution, credit unions can eliminate the pre-printing and inventory management of stock checks, as well as reduce security and handling concerns associated with pre-printed negotiable instruments.

Once checks have been laser generated—including automated authorized official signatures based upon predefined business rules—the PDF version of the completed check is fully indexed and can be filed directly into your Imaging/ECM system for records archival.

TotaleChecks is designed to keep the entire transaction electronic; no paper is generated. No pre-printed checks are required. Additionally, there are no subsequent concerns about filing or storing paper-based check information, nor the manual scanning or indexing of paper check copies to get them into your Imaging System.

TotaleChecks provides flexible output options, including multiple check types such as loan disbursements, money orders, A/P checks, and teller checks, to name a few. Check formats are easily customized and modified as needed for items such as logos, Institution or account names, and addresses. Additionally, TotaleChecks is seamlessly integrated with your Corelation KeyStone system.



About IMM

For over 21 years, IMM has been a leading innovator of eSignature solutions designed exclusively for Financial Institutions. Today, more than 775 Banks and Credit Unions use IMM's eSign solutions across the Institution to enhance consumer experiences while also streamlining back-office processes. For more information, visit www.immonline.com, or call 1-800-836-4750, or follow us on Twitter, LinkedIn, Facebook, and Google+.