

Streamline and Control eSignature Transactions

# IMM eSign *plus*

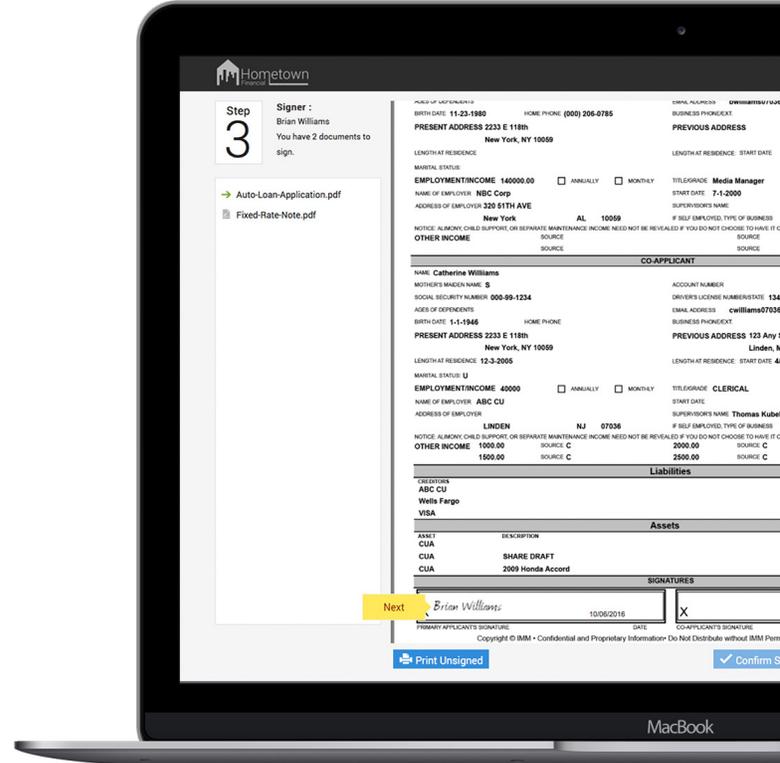
IMM's eSign *plus* is the fastest, easiest way to streamline your financial institution's business processes, increase staff productivity, and enhance the consumer's overall experience—all while reducing operational costs. eSign *plus* is highly scalable and provides flexible productivity tools that can automate document and approval processes, with the ability to adapt to the ongoing changes in your financial institution's business practices.

In addition to the robust features and functionality of IMM's enterprise eSignature platform, eSign *plus* adds a business rules-based workflow engine embedded within the eSignature platform. Institutions can take advantage of this advanced workflow tool to improve the management of document processes and their associated tasks, prior to and following the electronic signature ceremony. All facets of the IMM eSign transaction can be controlled to ensure that all activities occur in strict accordance with institutional operating procedures and regulatory guidelines.

Any IMM eSign transaction or session can be controlled and managed with a discreet set of business-rules designed specific to that transaction type. Steps and activities are fully customizable to meet the individual needs of each financial institution. Tasks are automatically routed to the appropriate person or group within the institution for their engagement, keeping processes running smoothly and efficiently across the organization. Users experience productivity gains as they are automatically notified of required actions via alerts or email notifications. Management experiences increased oversight with visibility into employee work assignments, activity progress, and transaction queues.

eSign *plus* significantly enhances institutional compliance initiatives through value-add features delivered from the business rules engine. A comprehensive audit trail that clearly records all activities and operations associated with a transaction is produced automatically. This audit trail records such elements as "who" performed specific activities, decisions or selections made, and the date/time each step was performed. Due to the control provided by the rules engine, steps or processes can no longer be missed or forgotten, as the engine ensures that each element occurs as defined before moving the transaction to the next step in the business process.

Finally, all documents produced or included in the transaction, along with the audit trail for the transaction are automatically filed into the institution's Imaging/ECM repository, without any employee interaction required. This insures that all business documents are safely archived by the system and available as business records as future needs require.



## The Advantages and Value of eSign *plus*

- Automate and streamline transactions
- Enhance compliance and governance
- Identify and eliminate bottlenecks
- Increase back-office productivity
- Process more transactions without adding personnel
- Improve managerial oversight
- Enforce compliance-mandated steps
- Additional documentation provided with Audit Log



IHMV is now approaching over 100 unique workflows driving efficiency across the credit union. Whether a membership form, loan document or wire transfer, incorporating workflows for both member-facing and back-end processing has delivered better control of documents and their processes.