

Enterprise eSignatures for Credit Unions

IMM eSign

The Credit Union and Financial Services landscape can be as challenging as it is complex. Competition is stronger than ever, while regulations and compliance continue to be a priority for institutions. Yet, many of the documents and transactions generated within credit unions remain paper-based. This complicates the operating environment. Paper-based processing is costly, time consuming, and requires cumbersome policies and management practices – not to mention the impact paper-based processes and transactions have on the credit union member.

IMM eSign provides the ideal technology to move your credit union into a secure, electronic transaction processing environment. IMM eSign allows you to automate virtually all document-related processes through the use of electronic documents and signatures, and enables a comprehensive, end-to-end electronic transaction that eliminates expensive paper-processing costs while enhancing your security and compliance initiatives.

Elevate the Member Experience

Consumers have higher expectations for how they conduct business online today. This holds true for how they perform financial transactions and interact with their financial institution. eSignatures enable a credit union to be able to meet these new expectations by allowing transactional documents to be electronically signed when and where it's convenient for the individual member. There's no longer a need to make an appointment at a branch to sign loan or account documents. eSignature technology also can be applied to open new self-service capabilities. Members can access and sign routine forms such as stop payment requests or change of address forms when they need them, without the need to contact or interact with credit union personnel.

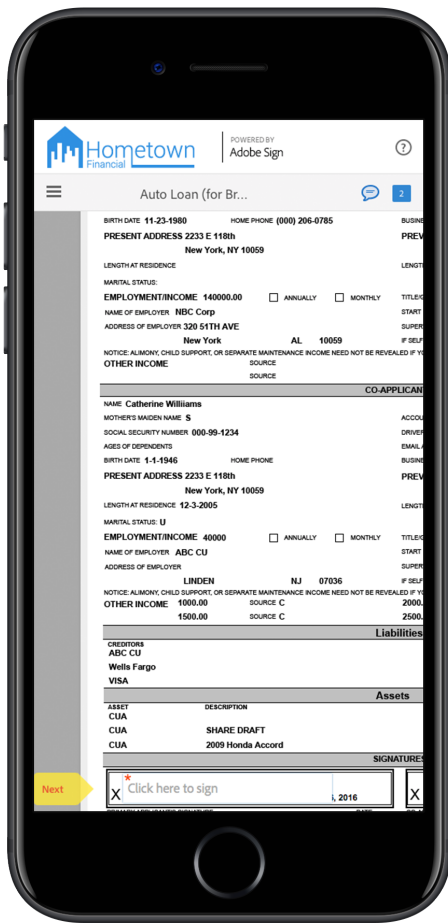


Traditional, paper-based service processes took four-to-seven days to complete involving several steps. Today, these processes are very easy to do and can be completed in minutes, eliminating member friction and allowing them to securely submit all required documentation to us electronically, in one simple step.

Streamline Business Processes

eSignatures allow you to move your operations into an end-to-end electronic environment, facilitating a digital transformation and process innovation across your credit union. Transactions that formerly took days or weeks to complete, will now only take minutes or hours to be electronically processed and finalized. Transactions will flow seamlessly across the various constituent departments, effectively increasing workforce productivity. You'll find that you will be able to handle more transactions without having to add additional resources.

With our advanced IMM eSign *plus* platform, institution specific business-rules control and manage the eSignature transaction, insuring that all transactions of various types occur in accordance with the established policies and procedures for your credit union.



End-to-End Integration That Matters

IMM's unique integrated eSignature technology delivers substantial value beyond traditional eSignature solutions. Our integration eliminates the need for credit union employees to drag and drop signature fields manually onto documents, or to have to map signers to specific signing fields. This advanced level of technology intelligence mitigates costly and embarrassing errors. It also removes potential questions about enforceability of eSigned documents. Upon transaction completion, final documents along with relevant audit trails are fully indexed, categorized and filed as secure, industry standard PDF's into your Imaging/ECM for permanent archival. IMM alone offers this advanced level of integration intelligence that spans the full lifecycle of the eSignature transaction.

Expect Significant Value

IMM's electronic signature management technology enables you to drive down the costs of business transactions, elevate the member experience, and significantly enhance compliance and regulatory efforts.

Since documents are processed in an electronic format, you eliminate courier and mail expenses associated with shipping paper documents for signature such as new account, loan, or service-oriented documents. Plus, you don't have to track down documents to make sure they've been fully completed and/or returned. With eSignatures, institutions see approximately 80% of electronic documents signed within a day, with a majority actually being completed within a few hours.

Satisfy Regulators and Legal Requirements

You won't be taking any risks or compromising your institution by implementing eSignatures. Electronically signed documents, contracts and agreements, including financial transactions, have been legally accepted since the Uniform Electronic Transaction Act, "UETA", passed in 1999. In addition, the federally adopted Electronic Signatures in Global and National Commerce Act, "ESIGN", was passed in 2000. IMM's technology meets or exceeds all fundamental requirements for legally enforceable transactions as outlined in these statutes.

With the available advanced IMM eSign plus, audit trails for the signing events along with the operational transaction record all individual actions and the time and place it occurred. This audit trail provides examiners with documented evidence of procedural policy enforcement governed by IMM's rules-based technology. With hundreds of credit unions already using IMM's eSignature technology, you can rest assured that the technology is established, proven to be reliable, and is well-received by industry regulators and examiners alike.

About IMM

For 22 years, IMM has focused on delivering innovative eSignature and eTransaction solutions to Financial Institutions, combined with an emphasis on client satisfaction and success. Today, more than 900 U.S. Financial Institutions are powered by IMM's comprehensive eSignature and eTransaction technology. Our solutions enable convenient and simplistic business transactions for the consumer while creating a more efficient, cost-effective and compliant back-office operation