

Remote eSignatures

IMM eSign

The Internet, along with mobile devices, have given consumers great freedom with respect to how and when they can conduct personal business. With this new freedom comes expectations, expectations financial institutions must accommodate in order to meet the needs of the modern consumer. To remain relevant in this competitive market, financial institutions must provide convenience and ease-of-access for their consumers to conduct both personal and professional business "on-demand."

IMM eSign enables financial institutions to meet these new and evolving consumer expectations with a remote eSignature option that allows consumers to securely access and eSign business or financial documents at a place and time that's convenient for them. With internet access and a mobile device (or virtually any device), a consumer can transact business anywhere as if they were physically sitting in the branch office. Remote eSignatures offer a faster way to facilitate transactions – and at a lower cost – while providing a more secure document delivery alternative than traditional methods such as unsecure email, faxing, or expensive "nextday" air courier/mail delivery services.

IMM eSign's remote capabilities offer secure, seamless functionality to send documents easily and quickly to your consumers. Signers can safely review the documents online, from any location, whenever they are connected to the internet. Once documents are reviewed, signers can immediately eSign documents in privacy at a time and place that best suits their needs or personal schedules.

IMM eSign enables you to confidently authenticate the document recipient, to make sure the person signing the document is in fact the authorized or responsible party. With the latest in authentication technologies, as well as on-going document integrity validation, you have peace of mind that all business documents executed remotely are safe, secure and legally binding.

IMM eSign with remote eSignatures uniquely offers three (3) flexible business use-case options:

Standard Remote eSignatures

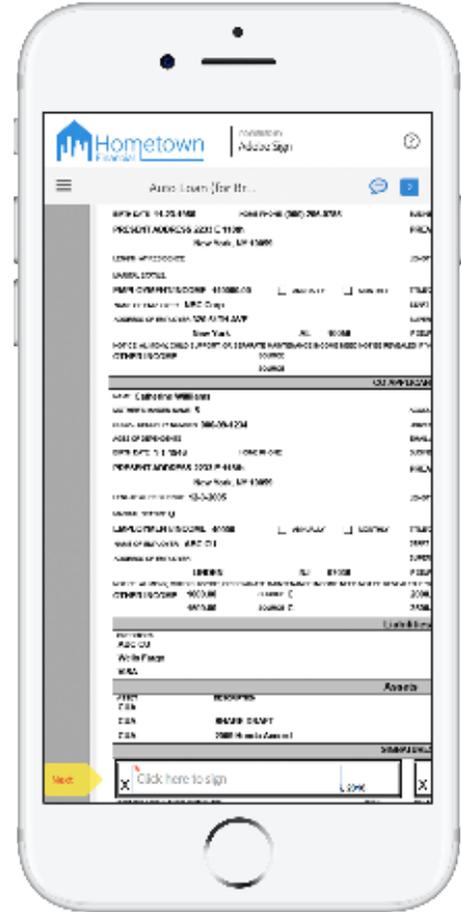
IMM eSign integrates documents sent out for remote consumer eSignatures. Any document that is processed from a business application through the IMM eSign platform can be seamlessly sent for remote signing. Uniquely, IMM offers a "blended" signature feature that allows multiple parties to a transaction to sign either in-person or remotely. This delivers the highest level of convenience options for your consumers.

Ad-hoc Documents

Documents created outside of the IMM eSign platform (e.g. Microsoft Word documents, PDF files, etc.) can be uploaded and "on-demand" setup and sent out for remote signatures. This "ad-hoc" functionality allows financial institutions to use eSignatures for external business activities such as employment, insurance, vendor contracts, accounting, etc.

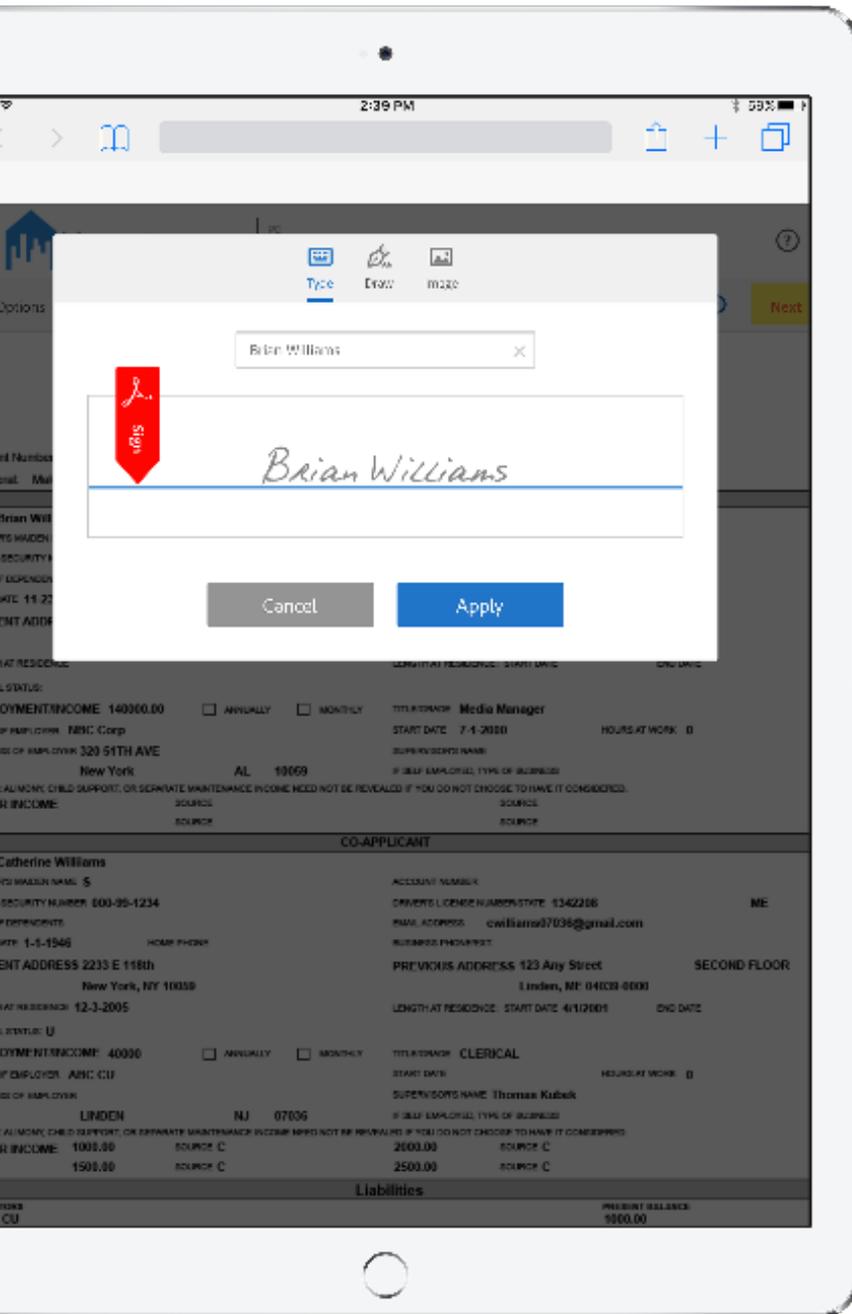
Web-hosted Documents

eForms can be uploaded and hosted on your financial institution's website, available "on-demand" for consumers to access, complete, and eSign when it's convenient for them. Forms such as Stop Payment Requests, Change of Address Forms, and other service-related documents are readily available – at a time when your financial institution may not be open for business.



"With Remote eSignatures, Fort Knox has removed location-based barriers from the document signing experience. In fact, loan volume has significantly increased as well as overall efficiency since members can sign documents when and where it is convenient for them.. "





Why Use Remote eSignatures?

eSignatures dramatically ease the way consumers interact with your financial institution, while changing the way business transactions and processes flow across the back-office operations.

Fast

With remote eSignatures, documents get delivered and signed quickly – literally in minutes or hours. This means you will close more business transactions faster, and reduce traditional paper-based processing costs. Reduce transaction abandonment normally associated with emotional change or competitive disruptions while consumers wait for mailed or courier documents to arrive.

Easy

Remote eSignatures are intuitive for your end-users as they are for your document signers. No cumbersome training or complex setup is required for your signers to engage and complete the document signing process. Signers can view and eSign documents from virtually any device, OS, or browser.

Secure

Our remote eSignatures are provided using secure and trusted cloud-based technology services. The service is fully SOC compliant and PCI-DSS certified. Powered by Adobe’s Document Cloud, the most widely used eSignature service today, all remote eSigned documents are fully compliant with the UETA and ESIGN acts. This ensures all transactions are legally binding and fully enforceable.

About IMM

With 23 years of experience powering the digital transformations of over 1,000 financial institutions, we’re simply the best choice to be your eSignature technology partner. Our industry-leading solutions along with our established reputation with Banks and Credit Unions make us unique amongst alternative eSign products.

“The addition of IMM’s remote eSignature capabilities has enabled the credit union to now average only 120 minutes for lending-associated processes. As a result, Hughes FCU has a higher closure rate and has increased its direct lending volume, seeing 20 percent loan growth in the first six months following implementation”