

Choosing Your Electronic Document Vault

You know you want to go green, but how do you get started? It all begins with a vault choice. This brochure will explain not only what a vault is, but what choices are available to you as a credit union that is a part of the cuasterisk.com network. So you can decide what vault is right for you.

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What's a Vault?

A **vault** refers to a particular e-document archival repository, its owner, and rule set.

For example, **CU*Spy** is the CU*Answers e-document Vault. It is located in the CU*Answers data center and utilizes eDOC Innovations products to achieve document archival and retrieval. It does this with a rules set created by the owner: CU*Answers.

By contrast, a credit union might have their own vault consisting of some other vendor's archival software product, owned by the CU and located on site at the CU. These are two different vaults in different locations with different owners, rules, and leveraged technology.

In this brochure we will describe the vault choices available to your credit union through the cuasterisk.com network. We will describe the owners, technology, warranties, benefits and costs of the various vaults. And we'll contrast that to a vault provided by a vendor outside of the network.



CU*Answers



eDOC Inhouse



eDOC Online



3rd Party

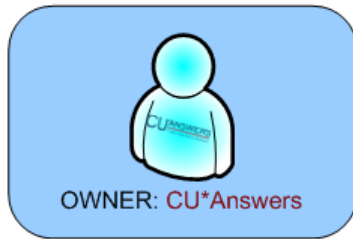


Already selected your vault? Ready to move to the next step? Visit <http://edocs.cuanswers.com/> to learn more about the day-to-day experience of using electronic documents with CU*BASE, and the process of getting your loan forms programmed.

The CU*SPY Vault



The CU*Answers CU*SPY Vault is offered exclusively to our CU*BASE clients. Powered by eDOC Innovations, it is directly integrated into CU*BASE for capturing receipts, forms and photo IDs. It boasts low maintenance, ease of implementation and is inexpensive. Although it's not as flexible as the other vault offerings, if you're looking for a "plug-and-play" vault with user-friendly features, CU*SPY may be just right for you.



CU*SPY VAULT



Supported by:

- Server Hardware: Internal Networks
- Server Software: Internal Networks
- Client Hardware: Systems
- Client Software Functionality: Systems
- Client Software Use: CSRs

*** Loan Forms Include:**

- Master Plan (Open Ended)
- Secured Loans:
 - Custom Loan Forms (LN)
 - Custom Loan Application Forms (AP)
 - Generic CU*BASE
 - Loan Officer Worksheet
 - 5 Page Application Form
 - Short Application Form
 - Loan Application Denial Notice
- Scanned documents: Insurance, V.O.I., Life & Disability (debt Cancellation Ins.), Title / UCC
- Unsecured Loans:
 - Custom Loan Forms (LN)
 - Custom Loan Application Forms (AP)
 - Generic CU*BASE
 - Loan Officer Worksheet
 - 5 Page Application Form
 - Short Application Form
 - Loan Application Denial Notice
 - Scanned documents: V.O.I., Life & Disability (Debt Cancellation Ins.)

RULES:

Documents Allowed:

- Reports
- Statements
- Credit Bureau Reports
- Teller receipts
- Photo IDs

***Loan Forms (See note at left)**

Options After Expiry:

- Burn to CD for a Fee
- Delete

Retention Period:

- Reports: 90Days
- Statements: 18 months
- eReceipts: 2 yrs
- eLoan Forms: 6 yrs
- PhotoID's: indefinite
- Credit Bureau Rpts: Until loan close.
- Membership Agreement: Indefinite

Search Indexes:

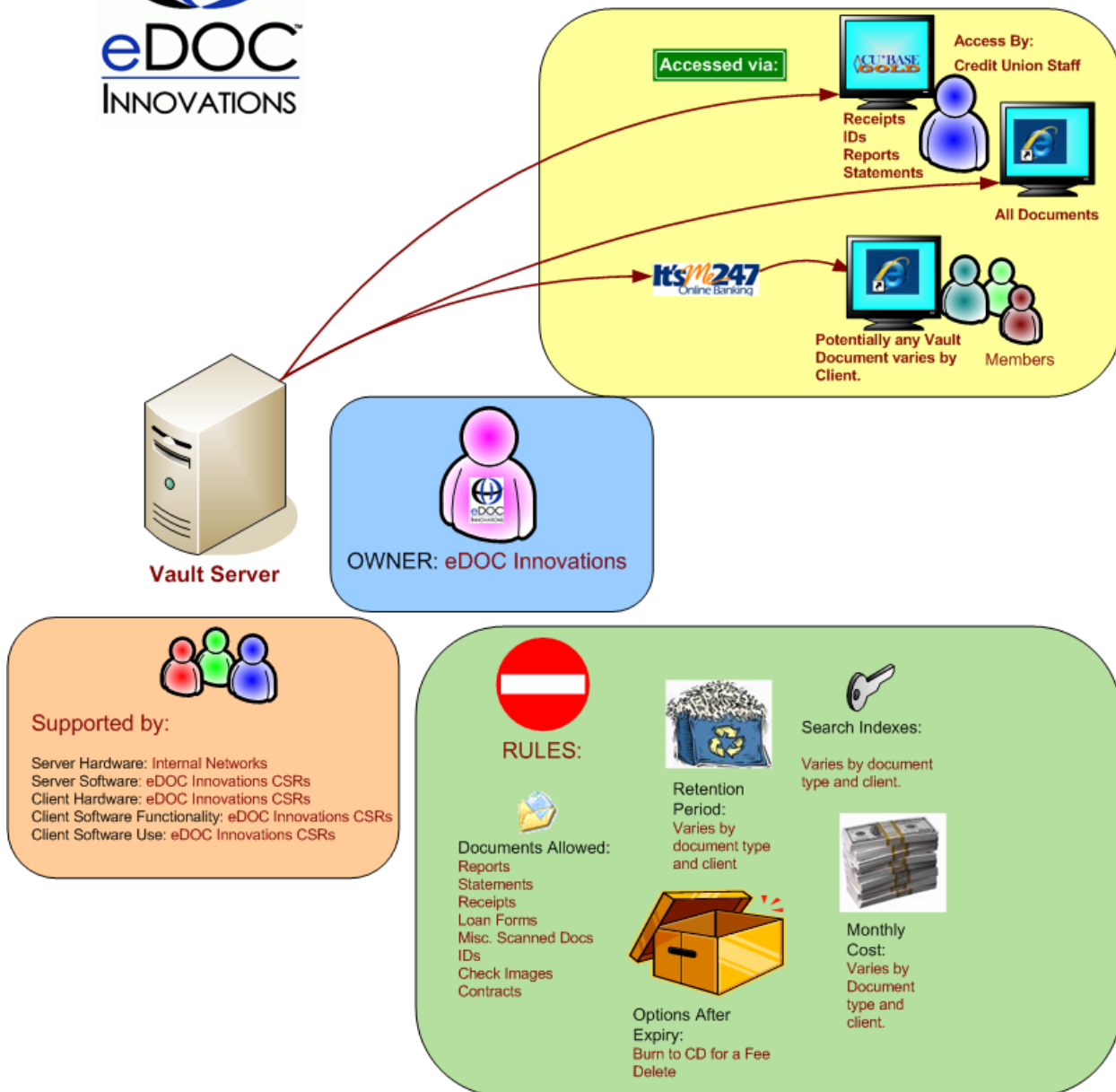
Receipts	Reports:
Account Number	Report Code
Teller ID	Report Name
Other	Report Date
Created By	Report Type
Created Date	Loan Forms
PhotoIDs	Account Number
SSN	Form Name
Created By	First Name
Created Date	Last Name
Credit Card Statements:	Created By
Account Number	Created Date
Date	Suffix
Member Statements:	Credit Bureau Reports:
Account Number	Unique key
Date	Membership Agreement:
	First Name
	Last Name
	SSN
	Form
	Date
	Other
	Created By
	Created On

The eDOC Online Vault

While the eDOC Innovations online vault is integrated with CU*Answers CU*BASE software, it is not limited to CU*BASE clients. This vault solution is available nationally to any credit union wishing an online managed vault solution that is easy to implement, relatively inexpensive, and with at least some degree of flexibility.



Online VAULT



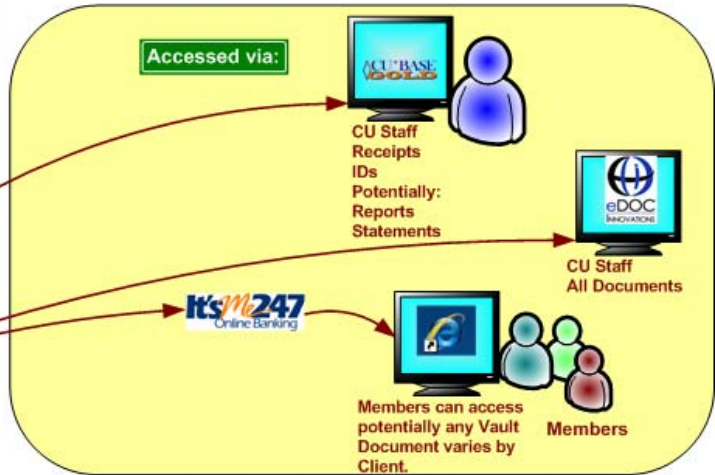
The eDOC In-house Vault



This vault is for those who want to actively manage their own e-document strategies, and is the most feature-rich of all the vaults. It is managed by the CU, giving your vault manager and IT staff maximum flexibility and control. This solution is available not only to CU*Answers clients, but all credit unions nationwide. Compared to online vaults, its implementation is more complex and it requires a large up-front capital outlay. However, if flexibility, a robust feature set and control of your vault are important to you, this may be a good fit.



In House VAULT



Supported by:

- Server Hardware: CU
- Server Software: eDOC Innovations CSRs
- Client Hardware: eDOC Innovations CSRs
- Client Software Functionality: eDOC Innovations CSRs
- Client Software Use: eDOC Innovations CSRs

RULES:

- Documents Allowed: No Restrictions CU Defined TYPICAL: Reports, Statements, Receipts, Loan Forms, Misc. Scanned Documents, IDs, Check Images, A/P & A/R Documents, HR Documents, Signature Cards
- Retention Period: Defined by CU
- Search Indexes: Defined by CU
- Options After Expiry: Burn to CD, Delete
- Cost: Varies by client typically several times more expensive than online solutions plus Monthly Maintenance.

The 3rd Party Vendor Vault



While eDOC Innovations is CU*Answers preferred partner, we welcome the chance to work with you and your chosen vendor. CU*Answers has experience working with many leading e-document solution vendors nationwide, including CoWWW

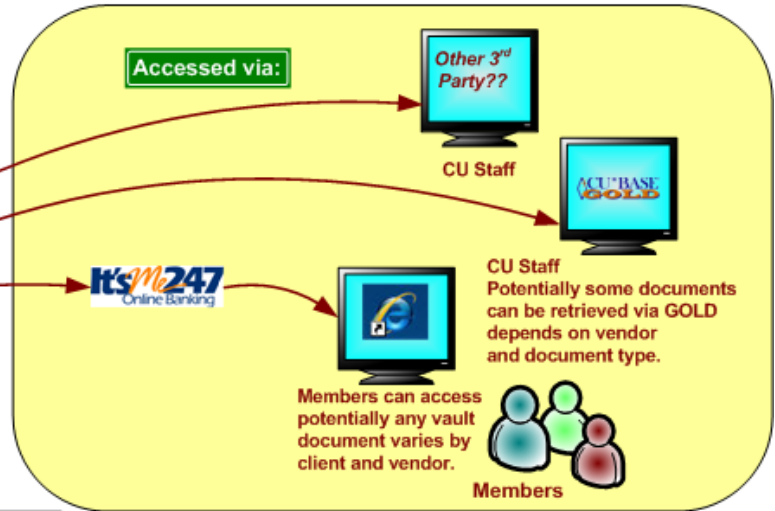
Software, Millennial Vision, AutoSig Systems, and others. If you aren't sure if we can integrate with your system or have questions, please contact us! (And see pages 12 & 13 for why you should choose eDOC!)



3rd Party Online or In House VAULT



InHouse or Online 3rd Party Server



Supported by:

- Server Hardware: CU or 3rd Party
- Server Software: CU or 3rd Party
- Client Hardware: CU or 3rd Party
- Client Software Functionality: CU or 3rd Party
- Client Software Use: CU or 3rd Party

RULES:

Documents Allowed:
Restrictions CU or 3rd Party Defined
TYPICAL:
Reports
Statements
Receipts
Loan Forms
Misc. Scanned Docs
IDs
Check Images
Contracts

Retention Period:
Defined by CU or 3rd Party

Search Indexes:
Defined by CU or 3rd Party

Options After Expiry:
Defined by CU and Vendor; options may vary by vendor.

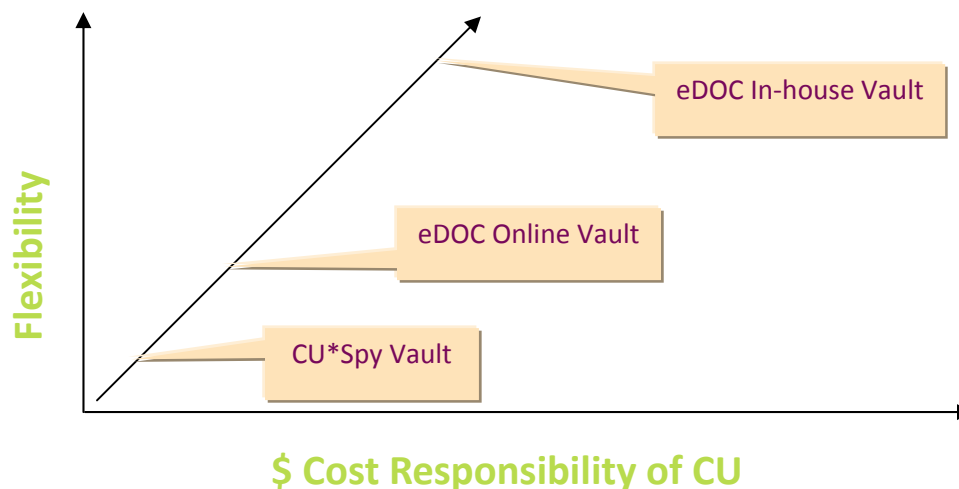
Cost:
? Varies by Vendor.

Vault Costs & Differences

Vault costs can vary greatly based on vault choice, number of document types, level of integration desired, disaster recovery level and ongoing maintenance. Specific costs can only be discussed in conjunction with specific solutions. However, to speak in generalities, we can ballpark typical costs as follows:

<i>Vault</i>	<i>One time fixed costs</i>	<i>Monthly recurring costs</i>
CU*Spy Vault	< \$10K	\$34/mo. per CU Branch for data transfer appliance (iSweep)
eDOC Online Vault	\$3K per module for setup (up to 5 modules)	3¢ per member per module plus \$45 / mo. for data transfer appliance (iSweep)
eDOC In House Vault	\$12K < Cost < \$125K Cost of an in-house solution varies greatly depending on which modules are selected	\$100 < Cost < \$1800

The amount of flexibility of your chosen vault is directly proportional to costs and responsibility for the ownership of the vault. Graphically it might look like this:



Comparing Vault Features



	CU*SPY Vault	eDOC Online Vault	eDOC In-House Vault	Notes
Environment				
Service or Feature				
Loan forms are created at the workstation, with the member's signature captured, then stored electronically.	●	●	●	
Eliminates manual scanning of system-generated forms.	●	●	●	
Form is secure. Original forms cannot be altered at any time during the process.	●	●	●	
"Pending Document" feature to capture multiple signatures independently, even at different branch locations.	●	●	●	
Loan forms can be configured so that signature location(s) are predefined for quick and efficient processing.	●	●	●	
Auto indexing from the data stream using form data recognition, eliminating manual keying of index values.	●	●	●	Loan forms from CU*BASE are indexed by account number and member name (last, first)
Data stored at our secure facility.	●	●		
Required field feature for indexed fields.	●	●	●	
<i>Ad hoc</i> signature box capability for forms.	●	●	●	
Required signature feature for interactive signature fields.	●	●	●	
Scan supporting documents like pay stubs, proof-of-insurance, etc.	●*	●	●	Restrictions apply
Data retention period defined by CU.			●	
Auto indexing from the data stream using OCR.			●	
Smart indexing from 202DOC to reduce the amount of manual entry required to index a form		●*	●*	*Upload from data processor required. Can be automated.
"Package Dashboard" to group loan forms for tracking and processing			●	
Print-to-Image function to automate ancillary system documents, such as form filled out on website		●	●	
Ability to convert PDF, word processing, or other documents into an interactive fill-in form		●	●	
Search/index criteria be defined by the CU.			●	
High-speed scanning support for capture of existing archived paper forms		●*	●	*Requires additional license fee for 2020DOC for online environment
Customizable configuration to control display options and other functionality.			●	



CU*SPY e-Photo IDs
CU*SPY e-Receipts

	CU*SPY Vault	eDOC Online Vault	eDOC In-House Vault	Notes
Environment				
Service or Feature				
Receipts are created at the workstation, with the member's signature captured, then stored electronically.	●	●	●	
Eliminates manual scanning of receipts.	●	●	●	
Automated indexing of member account # and teller ID for storage and retrieval (receipts).	●	●	●	
Receipt is secure. Original receipts cannot be altered at any time after capture.	●	●	●	
Photo ID scanning and archival is integrated with CU*BASE via the "Verify ID" feature.	●	●	●	
Data hosted at our secure facility.	●	●		
Mask sensitive data (member acct #) when producing a printed receipt.	●	●	●	Archived receipt retains full member account number for searching.
Require certain fields/indexes to be present prior to save.	●		●	
Apply CU logo on printed receipt image as a watermark.	●	●	●	
Scan supporting documents like checks, deposit slips, supplemental ID, membership forms, signature cards, etc.		●	●	
Data retention period defined by CU.			●	
Search/index criteria can be defined by the CU.			●	
Store "Cash Tracker" denomination details with receipts for balancing and research.			●	
Signature can be printed on member receipt if desired.		●	●	
Capture a picture of the member at the time of the transaction and store with the receipt.			●	May require additional hardware; integration with internal security system also available for supported systems.
Additional custom auto-indexing capability using OCR or data mapping (Photo IDs).			●	
Support for wireless signature capture equipment for drive-thru canisters.	●	●	●	Requires special hardware.

Vault Warranties

Warranties for the CU*Spy Vault

(Warranties for eDOC Innovations Online and In-house Vaults are also available upon request.)



DOCUMENT TYPE	DOCUMENT NAME	DOCUMENT INDEXED BY	RETENTION PERIOD*
FIXED DOCUMENT TYPES			
Reports	CU*BASE Reports	Report Name Report Code Report Date Report Category**	90 Days
Statements	CU*BASE Member Statements	Account Number Statement Date	18 Months
	CU*BASE Credit Card Statements		
Credit Reports	Credit Bureau Reports	Unique Key	Until Loan Close
OPTIONAL DOCUMENT TYPES			
e-Loans	Master Plan (Open Ended)	Account Number First Name Last Name Created On Created By	6 yrs
	Custom CU*BASE Loan forms	Account Number First Name Last Name Form Name Suffix Created On Created By	6 yrs
	Custom CU*BASE Loan Form Applications		
	Generic CU*BASE 5 Page Application Form		
	Generic CU*BASE Short Form Application Form		
	Generic CU*BASE Loan Officer Worksheet		
	Generic CU*BASE Loan Application Denial Worksheet		
	Scanned documents attached to Unsecured Loan Forms: <ul style="list-style-type: none"> • Verification of Income • Life and Disability (debt cancellation) Insurance 		
Scanned documents attached to Secured Loan Forms: <ul style="list-style-type: none"> • Verification of Income • Insurance • Debt Cancellation • Title/UCC 			



DOCUMENT TYPE	DOCUMENT NAME	DOCUMENT INDEXED BY	RETENTION PERIOD*
OPTIONAL DOCUMENT TYPES (CONTINUED)			
Photo IDs	Photo IDs	SSN Created On Created By	Indefinite
e-Receipts	Teller Receipts	Account Number Teller ID Created On Created By	2 yrs
e-Forms	Custom CU*BASE Membership Agreement	Account Number First Name Last Name SSN/TIN Date Form Name Other Created On Created By	Indefinite
<p>*After expiration all documents can be archived to CD/DVD for long-term storage by the CU except Credit Reports; additional fees may apply.</p> <p>**Not an actual search index, but rather a grouping or classification of reports in which you can search by the remaining indexes for a particular report.</p>			
SUMMARY			
3 Fixed, 4 Optional	14 Approved Named Documents, 4 Approved Additional Scanned Supporting Documents	8 Search Index Definitions	6 Retention Periods

Why Choose eDOC Innovations?

Things to remember about eDOC Innovations when making your choice for an electronic document strategies vendor.

one click
away...for staff

eDOC tools are tightly integrated into the CU*BASE core processing software. Just one click links your staff from a familiar CU*BASE® screen directly to receipts, photo IDs, reports, and statements.

one click away...for
members

It's Me 247 online banking is also tightly integrated with eDOC tools, so members can see counter-killed check images and other documents while they check their accounts online. And if you have your own in-house vault, the Member Portal lets you give your members online access to any documents you wish...receipts, statements, loan forms, tax notices, and more!

we'll educate
you

We'll give you training that helps you make the most of both your CU*BASE and eDOC investments, from webinars and classroom events to custom training designed just for your team. You won't find that with just any vendor.

reap the rewards
of collaborative
development

The eDOC and CU*Answers development teams work closely together to build solutions that integrate smoothly, getting new tools into your hands more quickly and with less disruption to your team and your members.

gain new
partners

Beyond the partnership between CU*Answers and eDOC Innovations, you'll be tapped into a network of other partners such as WESCO Net, which can assist on a moment's notice with security, network, hardware, and disaster planning expertise.

**we walk
the talk**

We speak the same language— CU*Answers support teams use eDOC tools every day, and we work hand in hand with eDOC support staff to help resolve your questions and issues quickly...without bouncing your staff back and forth!

**the power of
ownership**

Not only is CU*Answers a partner, we're also an *owner* with three seats on the eDOC Innovations Board of Directors. We're in a position to provide unique insight and direction to help eDOC craft solutions that are aligned with CU*BASE and that make the most of your investment.

**get partnership
discounts**

Partnership also means *discounts* for your credit union. If you choose the online vault, you get e-Receipts, e-Photo IDs, and e-Loan forms for essentially the cost of some scanners and signature pads. If you choose an in-house vault for greater flexibility, you still get deep discounts because of the close partnership between eDOC and CU*Answers. Everybody wins!

Freebies!

If you have an in-house eDOC vault, the data file transmissions to move reports and statements between CU*BASE and your vault are **free**—this could save you thousands of dollars a year compared to other vendor solutions.

**shared due
diligence**

Did you know that CU*Answers has a web-based Risk Management Report Generator? With this valuable resource, you get access to due diligence already completed by your peers, including a risk analysis for eDOC Innovations solutions. Save time *and* money (while making your auditor happy, too)!

**the choice is
clear!**



Disaster Recovery

Disaster planning:
a *critical* consideration when
making your vault choice!

It is not enough to think about which vault solution affords the flexibility you are seeking. Nor is it enough to consider which solution is in your budget or has the features you hope to enjoy.

You must also consider how you will keep your critical data secure in the event of a disaster. To do that you must consider the following:

- **What is the technical level of expertise you have on your staff?** Answer this question honestly; don't overstate your expertise.
- **What are your requirements for RPO - Recovery Point Objective?** In other words, your interval between backups. Data between backups is lost. For example if you back up nightly and have a disaster right before close of business your RPO is one day as you will have lost an entire day's data.
- **What are your requirements for RTO - Recovery Time Objective?** Put differently how quickly must you recover from a disaster? Can you obtain that goal? Have you thought about:
 - How long would it take you to repair a server?
 - What if you need new hardware?
 - How long after you have new hardware would it take you to restore from tape?
 - What if you experience a fire or flood? Would it take even longer?
- **What is your Disaster Recovery budget?**

If you answered, "I can't lose data, I need to be back up and running quickly and I can't afford to hire experts!" then you're probably in good company! We urge you to consider WESCO Net's Data BP product.







The Data BP solution will back up your servers every 15 minutes to an on-site appliance. In the event of a disaster, Wesco Net can restore them in as little as 30 minutes. It will also optionally back up your servers off-site each night to protect in the event of a physical disaster to your facility. Ask us for more information and pricing if you're interested!

Vault DR Responsibility

- **CU*SPY Vault** - CU*Answers is responsible.
- **eDOC Online Vault** - eDOC Innovations is responsible.
- **eDOC In-house Vault** - The Credit Union is responsible.
- **3rd Party Vault** - Depends on the vendor and solution but could be either the CU or the Vendor or perhaps even some other third-party vendor.

Getting Started

Read this brochure and identify:

	Which type of vault do you believe is ideal for your CU? Online or In-house?
	What is your CU's budget for electronic document solutions?
	What DR solution fits your CU and its budget best?
	Do you have existing electronic document solutions you are leveraging today ? If so you'll want to talk to our experts about how we might continue to leverage your existing investment.
	What questions do you have? Make a list. We're here to help!
	Finally, contact us and we'll get you in touch with our expert who can answer your questions, and work with you to find just the right solution for your CU!

Call a Client Service Representative

800-327-3478 > option 2

Check us out on the web

<http://edocs.cuanswers.com>

Email Us

edocs@cuanswers.com

If you prefer a direct contact please don't hesitate to call or email John Beauchamp, Electronic Document Strategies Manager at **800-327-3478 x 228** or jbeauchamp@cuanswers.com

Your Complete e-Strategy

Once you've chosen a vault you are only partly on your way. Ask us about how we can help you create a comprehensive and complete electronic document strategy!

Through the cuasterisk.com network we can help with:

- Creating an electronic document strategy that will help your CU save time, money and create sustainability for the CU, especially in a down economy
- e-Receipts
- e-Photo ID Capture
- e-Loans
- Electronic storage and retrieval of reports and statements for staff
- e-Statements for members
- Placing notices, receipts and any other member document on the web for members
- Check 21
- Training on eDOC Innovations products
- Back-office scanning
- Compliance with regulations regarding electronic storage of documents
- Hosted as well as in-house solutions for electronic document storage
- Network and Disaster Recovery solutions for implementing an electronic document archive

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We have experts and we're here to
help...let's build a strategy together!