



**Best Practices and Configuration
Recommendations for your eDOC
Innovations InHouse Vault**



eDOC Inhouse

Let's build a strategy together!

April 20, 2011



Why the recommendation?

“ So why are CU*Answers and eDOC Innovations making recommendations about how to set up my InHouse eDOC server? Isn't the whole reason for buying an inHouse solution so I can have it my way? Isn't my configuration *my* choice with an InHouse vault? ”

Fair questions with a simple answer. While eDOC is indeed the expert on actually configuring your system, they will turn to you for the *how*: how do you want it configured? So what should you tell them? Maybe you know; maybe you had a previous system you want to mirror that worked well. Or maybe you aren't sure and want to do whatever will work best along side CU*BASE.


We know that during the sales process and during implementation there are questions to be answered. Questions such as those that follow are just a few examples.

- What documents do you want to store in your system?
- How long do you want to store them?
- How would you like them indexed?
- How you will back your system up?
- Who will maintain it?
- What hardware you want to purchase?

This process can be overwhelming, and these are decisions that may affect you for years to come. That's where this recommendation comes in. eDOC Innovations and CU*Answers' eDocument Strategies Team have partnered to communicate what we know will work well to integrate an eDOC InHouse system with CU*BASE this is not a mandate, but rather a recommendation for best practices based on our experience.



In this document we will provide our recommendations for answers to all the questions above and more. Remember! We are not only solution providers but we are your partner. We are collaborators and consultants. We know you are counting on us to help you make the right decisions and provide expertise on recommended practices for configuration. We want your new solution to help you enjoy the benefits and create the ROI that an eDocument Strategy should right out of the box.



In This Document

In this document you'll find recommendations for the following:

- Document table structures.
- Retention periods and search indexes.
- How to name your reports like CU*Answers' CU*SPY Vault so you and our CSRs are speaking the same language.
- Recommendations for e-Statement email notifications.
- eLoan Packages configuration recommendations
- How to get training for your staff and keep them up to date.
- Disaster Recovery and High Availability recommendations.
- Recommendations for how to leverage your system during an Audit.
- Scanning best practices.
- User and Group permission recommendations.
- Hardware recommendations.
- And More!

Symbol Legend

- Throughout this document you will see the below symbols. Here's what they mean:



- *Important Recommendation.* Please consider very carefully. You should have a very compelling reason for not following the recommendation and should discuss that with our team. They can share with you the reasons behind the recommendation and our concerns should you choose to disregard the recommendation.



- *Good Idea!* A best practice recommended by our team you should consider implementing.



Tables, Document Indexes, Retention Periods and Security

TABLES AND INDEXES

Setting up tables and indexes lay the foundation of your system, it is important that you are a conscientious architect. You need to think ahead. Tables and indexes can be numerous so we have documented the most recent recommendations online.

Recommendation:



Use this recommended structure for tables and indexes:
<http://edoc.cuanswers.com/wp-content/uploads/Tables.pdf>

RETENTION PERIODS

Retention periods are your own decision, however we do have some suggestions to help you avoid complications down the line.

Recommendation:



Establish retention periods up front. Think about your document lifecycle. Don't put a document in the vault until you think about when it will come out and how. Our team will work with you to create clear document lifecycles for all your documents!

SECURITY

You will need to decide which security groups to create and what permissions to give them.

Recommendation:



Implement the user groups recommended below and assign them the according permissions.

Security Groups

| Group | Summary of Permissions |
|------------|--|
| Admin | Full access and edit functionality to all data and functions of the system. |
| Teller | Access to view all reports and add notes, non-restricted statements, receipts, customer ID's, software documentation. |
| Accounting | Same as teller group plus has view and edit access to optional accounting table. |
| MSR | Same as the teller group, plus access to member documents and loan documents, also has the ability to enroll members in the member portal and CheckLogic Lite, as applicable. |
| Lending | Same as MSR but also has the ability to process loan documents in ProDOC |
| Scanner | Ability to scan and move documents via 2020DOC application. |
| Manager | All permissions of the MSR, Accounting, and Teller groups plus access to restricted statements. This group also has ability to modify user account permissions, edit index information, move and delete documents, as well as modify notes on reports. |

Additional groups can be created by client request. Individual users can have specific addition permissions granted or denied. Staff can be a member of more than one group.

For a detailed list of all DocLogic Permissions please visit the client center. <http://edoclogic.com/wp-content/uploads/DocLogicPermissions.pdf>

Other Recommendations and Best Practices

REPORTS

You will need to decide on how to name your reports.

Recommendation:



Name your reports as they are named in CU*Answers' CU*SPY vault. Since there are too many to list in this document and to insure you have the latest recommendation, refer to our recommended naming convention for reports which can be found online: <http://edoc.cuanswers.com/wp-content/uploads/ReportCategories.pdf>

E-STATEMENTS

If you are leveraging the member document portal for e-Statements, you will need to decide if you are going to send email notifications to your members yourself from your eDOC server, or you are going to allow CU*Answers' Operations team send them.

Recommendation:



Have CU*Answers' operations team send them because CU*BASE is your master database for members who have enrolled for e-Statements. Sending emails outside of CU*BASE requires a manual database synchronization process where missteps can occur, and you may incur additional charges.

SYSTEM ADMINISTRATION

Recommendation:



Identify who your experts will be and always make sure you have more than one person in that role. eDOC Innovations will identify for you which experts are required based on the modules you purchased. Typical expert areas are, System Administration, Lending, Telling, Accounting etc.



Make sure all users log on to ProDOC as themselves and that they don't operate as each other, or a generic user.



Leverage eDOC sponsored training you can review their training opportunities online: <http://edoclogic.com/category/educational-opportunities/>



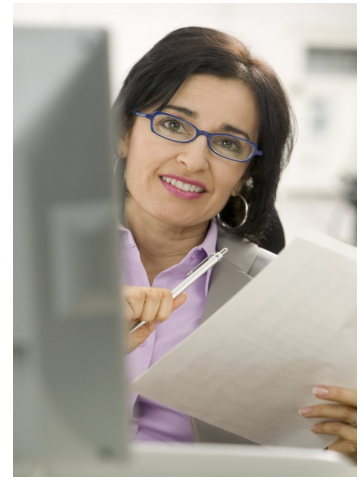
Read your eDOC log files on your server regularly and keep an eye on your server OS logs. If you don't know where to find these contact eDOC client services (see page 12).



Break up your receipts and checks tables or any large tables periodically, for example segment by year to avoid performance loss. Perform cross-training on essential functions such as scanning, document capture, etc., and train new users thoroughly. Don't let



your expertise and intellectual property walk out the door.



Other Recommendations and Best Practices *(continued)*

EQUIPMENT MAINTENANCE

Recommendation:



Periodically examine your equipment to make sure it is in good working order. Inspect scanners to make sure they are producing clean images. Replace worn or aging equipment proactively.



Periodically replace signature pad pen batteries and be sure to keep some on hand. Inspect glass signature surfaces to make sure they are free from scratches that make them difficult to use.



Keep spare critical hardware on hand to avoid down time. eDOC Innovations will work with you to determine the amount and type of spare equipment you should keep on hand.



Occasionally verify that documents are archiving to the server successfully and can be retrieved. After storing a document, try to access it to make sure it successfully made the journey from the workstation to the vault.

SCANNING

Recommendation:



Scan documents in the lowest resolution possible that will allow you to still read the document. *Failure to follow these guidelines will result in excessively large file sizes and slow retrieval times.*

⇒ For B&W documents: **Black and white 200 DPI** is recommended.

⇒ For IDs and other image documents: **Grayscale 200DPI** is the recommended setting and works well with very few exceptions.

⇒ Scanning in color is not recommended.



If scanning from ProDOC, make sure you have selected the proper form type (so you don't end up putting a photo ID in with your teller receipts!).



Enable image controls for ProDOC to enforce your scan settings.

Other Recommendations and Best Practices *(continued)*

AUDIT PROCESS



Provide to your auditor a login to your system that will allow them to search and view whatever documents are in your system. This makes is convenient for both you and your auditor.

Alternatively, some credit unions do not wish to provide auditors anything beyond what they have specifically requested. In this case, you can create a disk of the information with ArchView and provide them that disk. eDOC Client Services can assist you with this process.

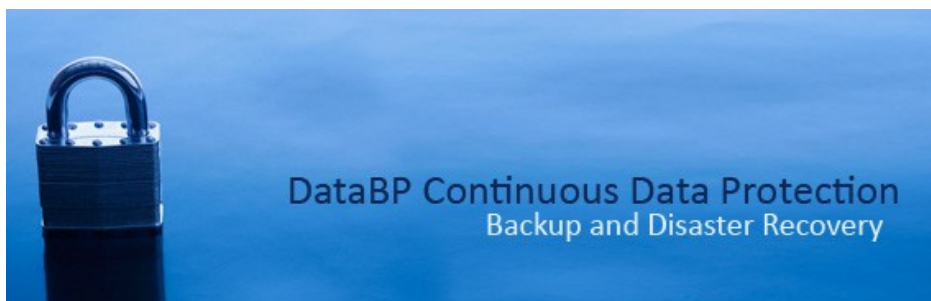
DISASTER RECOVERY AND HIGH AVAILABILITY



Leverage WescoNet's DataBP product which offers not only worry free disaster recovery protection but high availability as well. Find more information here: <https://www.wesconet.com/products/disaster-recoverybusiness-continuityhigh-availability/>



Regardless of your chosen DR solution, be sure to perform a restore test and confirm it will work properly when you need it most. If you use Data BP from WESCONet, they can help you with this process. (See page 12)



Other Recommendations and Best Practices *(continued)*

E-LOANS AND E-FORMS



Use Clip Gem pads for signing these documents with members.



When deciding which forms to set up, review each form that is utilized in the credit union and ask yourself the following:

- What systems other than CU*Base generate the various forms used in the credit union?
- Is this form still relevant?
- Is this form current and compliant?
- Should this form be combined onto another form?
- What signatures are required and which are optional for this form?

When making a determination regarding required signatures, be aware that a document cannot be saved until all **REQUIRED** signature locations are completed. Therefore we recommend that co-makers and joint owners are optional signatures.

Lastly, your implementation technician will need to know if the form needs to be viewable by the member or if it is for internal viewing only.



If you purchased the eLoans Packages module, we recommend you configure the following five package types. Additional package types can be configured during the implementation phase for an additional charge.

- Unsecured Consumer Loans
- Credit Card Loans
- Real Estate Loans
- Vehicle Loans
- New Member

To configure a package, your eDOC technician will need you to provide a list of the required forms and the optional forms for each package type listed above. Exercise caution when considering what is required and what is optional for each package. If a form is required, you will not be able to close the package until the form is complete. A package configuration spreadsheet is located at the following link to assist you with organizing which documents are to be included in your packages:

<http://edoclogic.com/wp-content/uploads/ProDOC-Packages-Configuration-1.xls>

Taking It To Task!

DOCUMENT TABLES & SEARCH INDEXES

If you are implementing a new system and have any objections to these recommendations, let your eDOC Implementations technician know your wishes **otherwise they will configure your system as outlined in this document**. If your system is already installed and you wish to change it to match these recommendations, contact eDOC support (see contact information on Page 12) and they can assist you with the necessary changes (be aware there may be a reconfiguration charge).

RETENTION PERIODS

Your implementations technician **will configure your ArchView software to reflect your chosen retention schedule**. If you have an existing system contact eDOC Innovations support at the number on page 12 and they can help you configure ArchView.

REPORT NAMING

The recommendations provided at the website referenced earlier in this brochure **will be the default naming convention used by the eDOC implementations team if you are implementing a new system**. If you object to this convention, let the implementations technician know before they set your system up and they will honor your wishes. If you already have a system but wish to change it to leverage this recommendation, contact eDOC support and they can reconfigure your system to rename future reports in this manner. Be aware there may be a reconfiguration charge, and remember that if you have reports already in the system, they will remain as they were previously named.

E-STATEMENT NOTIFICATIONS

By default, the eDOC implementations team will assume you wish to have your email notifications sent by CU*Answers Operations. They will contact Operations on your behalf to set this up, and will just need email addresses for the people on your team responsible for monthly statement processing. Once setup, the process will work as follows. CU*Answers Operations will send a statement file to your eDOC server to be imported and will notify your team, via email that it has been sent. Your team will import the file and reply back to CU*Answers Operations to let the Operations team know the statements are now in your system. This will signal that Operations may proceed to send the email notifications to your members.

SPARE EQUIPMENT

If you wish to keep spare equipment on hand (pen batteries, extra signature pads, scanners, etc.), contact your eDOC Account Manager who will be happy to help you obtain them.

Taking It To Task! *(continued)*

SECURITY- USER GROUPS

If you are implementing a new system and have any objections to the recommendations made, let your eDOC Implementations technician know your wishes **otherwise they will configure your system as outlined in this document**. If your system is already installed and you wish to change it to match these recommendations, contact eDOC support (see contact information on Page 12) and they can assist you with the necessary changes.

PACKAGES

Your implementations technician **will configure your packages software to reflect the packages outlined earlier in this document** unless you instruct otherwise. They will need your packages configuration worksheet and examples of the documents. Be sure your lending manager has a firm understanding of packages and that they understand our recommendations and concur with them. If they have objections or want changes, be sure they discuss them with your implementation technician up front.

Here's what you can do to prepare:

- Print out hardcopies of all the forms that will be configured into the system. Highlight all signature, date, and initial sections on the forms that need to be completed by the member or your staff. Note each highlighted location with a R for REQUIRED or O for OPTIONAL.
- Complete the package configuration spreadsheet at least 2 weeks prior to your packages implementation date. This will allow eDOC staff to remotely prepare your packages.

DISASTER RECOVERY / HIGH AVAILABILITY

Contact WESCONet (see contact information on Page 12) and they can provide you additional information on this service along with costs and information on getting started.



***Let us give you peace of mind with WescoNet's
Data BP product for your eDOC server!***

Other Recommended Reading



Our going green brochure discusses best practices for going paperless. There's a lot to think about and many pieces to the puzzle to make a paperless environment compliant with the many regulations. In this brochure we walk you through those pieces and share our opinions on our solutions and how we believe they will help you achieve a compliant paperless solution.

<http://edoc.cuanswers.com/wp-content/uploads/Going-Green.pdf>

December 10, 2010



Our eForms brochure discusses the process of getting your CU*BASE forms programmed, specifically your custom forms that you are leveraging from your forms provider. This brochure discusses what you need to do to get started, what we need from you and what we'll do in return, covering the process from bidding through to installation. A MUST read if you are leveraging eLoans with your InHouse eDOC server.

http://lendervp.com/wp-content/uploads/ProgrammingYourForms_book3.pdf



The eDOC Innovations client center provides client's access to current eDOC application manuals, release notes, previously recorded webinars, as well as Audit and compliance information. Access to software upgrades will be coming soon! Please sign up for the client center today at <http://edoclogic.com/client-center-registration/>

Contact Information

If you have any questions about these recommendations or any aspect of your e-Document Strategy please contact:

John Beauchamp

Electronic Document Strategies Manager

CU*Answers

800.327.3478 616-285-5711 x228

jbeauchamp@cuanswers.com

For assistance with your eDOC Innovations in-house vault contact:

eDOC Innovations Support

800.425.7766 option 2

csr@edoclogic.com

eDOC Innovations Account Management

800.425.7766 option 3

info@edoclogic.com

For information on network management or disaster recovery and high availability contact:

Matt Sawtell

Manager, Systems Department

866.458.1174 616.974.1174 x177

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