



Feature Comparison: CU*SPY vs. eDOC In-house*

CU*SPY e-Loan Forms

Revised: June 2009

	ASP	In-house	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.	●	●	In-house: requires facility management fee.
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.		●	
Data retention period defined by CU.		●	
Auto indexing from data stream within form using OCR.		●	
Smart indexing from 2020DOC 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 a form filled out on a website.		●	
Ability to convert PDF, word processing, or other documents into an interactive fill-in form.		●	
Search/index criteria can be defined by the CU.		●	
High-speed scanning support for capture of existing archived paper forms.		●	
Customizable configuration to control display options and other functionality.		●	

* A comparison of the CU*Answers ASP packaged e-documents solution—referred to as CU*SPY—versus the eDOC Innovations in-house solution with the ProDOC™ Forms module and all related hardware. See the reverse for further definitions.



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continued >>>



ProDOC™ Forms: Automated capture of any printed document with an electronic signature.

ProDOC™ Forms automates the capture of a document with the appropriate signatures into the credit union's 2020DOC® imaging system or the CU*Answers private ASP idocVAULT™ system (CU*SPY).



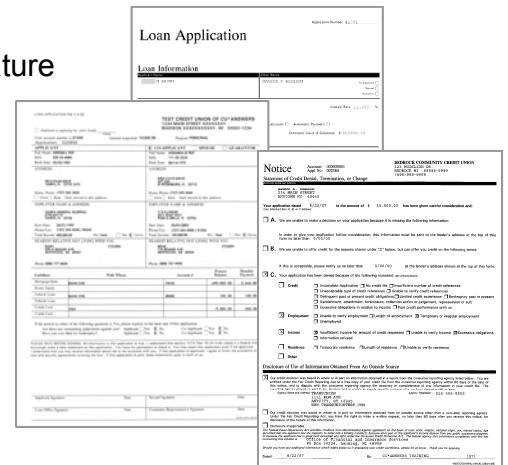
Signature documents are captured by the ProDOC Forms program and displayed on the PC during the printing of the document. The employee has the member authorize the transaction by signing the signature pad, then they provide the member with a hard copy of the document for their records.

The document is stored as an image containing the transaction information combined with the member's signature, available for later retrieval.

ProDOC Forms is ideal for any standardized document that requires a signature, including contracts, loan documents, informed consent, signature cards, tax forms, and more!

Integrated with CU*BASE®

Standard CU*BASE loan and member service documents that are integrated directly into ProDOC Forms include the standard generic loan forms (5-page Loan App, Short-form Loan App, Loan Officer Worksheet, and Denial Notice). Loan forms are automatically indexed by account number and member name (last, first).



To learn more, refer to the separate "Introducing CU*SPY e-Loan Forms" booklet available on our website.



Definitions

ASP	Short for <i>Applications Service Provider</i> , with this model the software is centrally located on our secure data servers and you access it remotely from your workstations. The principal advantage of an ASP system is convenience and lower up-front expense. With the CU*Answers ASP solution—typically referred to as simply CU*SPY —you can leave the hardware upgrades and software maintenance to us, freeing your staff to focus on
In-house	In this model, the software and hardware are located at your credit union. This setup gives you the greatest control over the equipment and configuration, but your staff is on the hook for upgrades, database maintenance, security, backups, etc. This model works best for credit unions with an internal IT department.

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