

Regardless of what vault you use, there is no substitute for your due diligence when it comes to your archived images.

Even the best imaging system is not perfect. There are a lot of moving parts and people involved every day to make it all work. There is always the risk that one of these components will fail. As a result, data can be lost or damaged. Therefore, **it is important that you do not take any image storage system completely for granted.**

Do not let solid solutions or capable vendors lull you into a mindset that can put you at risk. It's your data and ultimately it is **your responsibility** to ensure your images are archived correctly.

Just because someone clicked "save", that does not necessarily mean the image saved successfully. Although during peak times it might take several minutes for the processing to complete, it's still worth the time to check back after a bit to **make sure the documents you just saved are where you expect them to be**, and that they can all be viewed with no errors.

What should you do to ensure your images are archived correctly?

Be sure your due diligence includes the following:

Make sure your tellers, loan officers and MSRs take the extra minute to double-check that documents sent to the vault actually made it there. Before you get rid of your originals, be sure to scan the vault to make sure all documents are present and accounted for. Have a contingency plan for the day when those images don't happen to be available for one reason or another.

What are best practices for daily audits?



Checking Receipts

Tellers should check receipts to verify they made it all the way to the vault. Not all receipts need to be verified, but it is a good practice to check some from different points throughout the day.

Method 1 - From Teller Audit, select a transaction and click *Retrieve e-Receipt Image*, as shown to the right.

Session 5 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

Teller Audit / Change Fund Analysis

Teller ID 92 CUPANSWERS PROGRAMMER Processing date Today Prior Branch/vault # 01

Transaction amount from 0.00 To 0.00

Processing time from To

Audit key type ALL Account base Delete flag Active Deleted Both

Teller ID	Time	Audit Key	Audit Key Type	MR/MA Description	Account #	Transaction Amount	Delete Flag
92	15:45:01	302/2	Deposit/Payment		000	100.00	D
92	15:56:21	303/6	Outside Check			100.00	
92	15:56:33	304/7	Inhouse Draft			100.00	
92	15:57:08	305/2	Deposit/Payment		000	50.00	
92	15:57:08	306/8	Withdrawal/Disbur		110	100.00	
92	15:57:35	308/8	Cash Out			200.00	
92	15:57:35	310/8	Cash Out			100.00	
92	15:57:42	307/4	Misc Receipt	FOOD STAM		50.00	
92	15:58:14	309/5	Misc Advance	CREDIT CA		100.00	

Print receipt Retrieve e-Receipt image

Show Alternate View Audit Key Report

404/002913

Method 2 – Alternatively, log into idocVAULT and search and retrieve receipts by day and teller ID.

iDOC Vault

Kyle Karne eDOC Innovat

Documents

New Search AP Invoices Loans Member Forms Photo IDs Receipts eDocSignature Legacy iDocVAULT Settings

Version: 8.21.0.30

View

31860CE2664C99862BFD072...

25%

Success credit union

X

I HAVE REVIEWED THIS RECEIPT FOR ACCURACY AND ACKNOWLEDGED THE TRANSACTION IS CORRECT.

Member number 2424

Member BETTY C WHITE

Created 09/25/2023 16:00 ET

Branch/served by 01/89

Receipt ID 0168887

Today's Transactions

Acct Transaction	Amount
CASH IN	500.00
INSTALL PM PAYMENT	500.00
Principal Amount	496.55
Interest Amount	3.45
DEB. PRIN PAYMENT	16.76
CASH BACK	.00

Account Summary

Acct Description	Balance
000 REGULAR SHARES	3940.00
Available Funds	.00
003 CHRISTMAS CLUB	685.50
Available Funds	.00
330 BUSINESS CHECKING	3397.39
Available Funds	.00
700 INSTALLMENT LOAN	3118.12

End of Receipt

Current Table Demo_Current_Receipts

Other

Teller ID 89

Account 2424

Created On 2023-09-25 15:00:52

Created By CUPANSWERS

_Doc_ID 16C2A765D5EB4D3683480ED643335A8

Fig ID

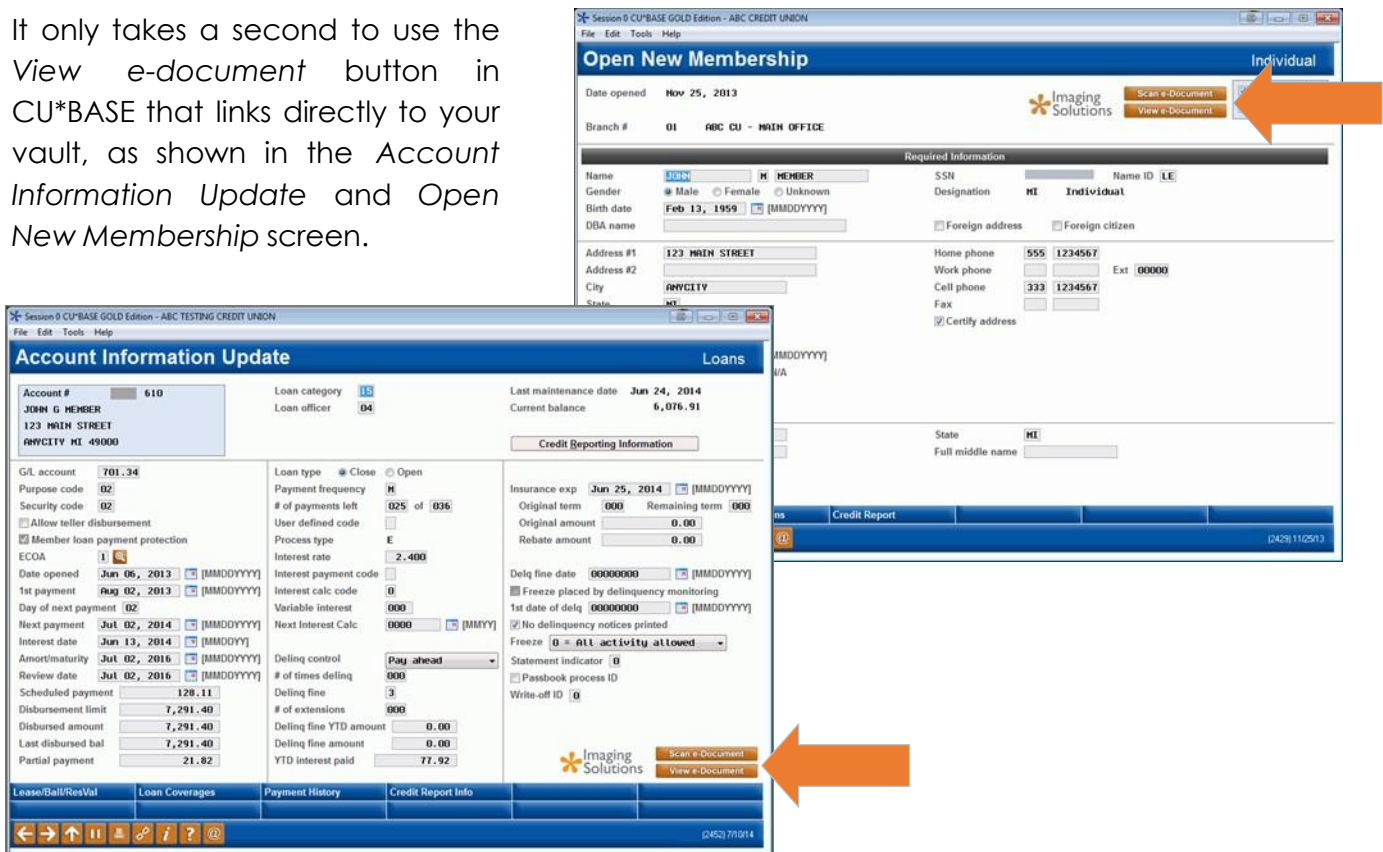
What are best practices for daily audits? (cont.)

Checking higher value documents

Loan officers and Member Service Representatives should check that each higher value document is archived as expected. Add this check as a step in your procedures for archiving loans and signature cards, for example.

Bake it into the process as a necessary, internally auditable step for your lenders and Member Service Representatives.

It only takes a second to use the View e-document button in CU*BASE that links directly to your vault, as shown in the Account Information Update and Open New Membership screen.



The image displays two screenshots of the CU*BASE GOLD Edition software interface, illustrating the process of checking higher value documents.

Top Screenshot: Open New Membership (Individual)

- Session: CU*BASE GOLD Edition - ABC CREDIT UNION
- File Edit Tools Help
- Open New Membership Individual
- Date opened: Nov 25, 2013
- Branch #: 01 ABC CU - MAIN OFFICE
- Imaging Solutions Scan e-Document View e-Document (highlighted with an orange arrow)
- Required Information:
 - Name: [Redacted] M MEMBER
 - Gender: Male Female Unknown
 - Birth date: Feb 13, 1959 [MMDDYYYY]
 - SSN: [Redacted]
 - Designation: MI Individual
 - Name ID: LE
 - Foreign address: Foreign citizen
 - Address #1: 123 MAIN STREET
 - Address #2: [Redacted]
 - City: ANYCITY
 - State: MI
 - Home phone: 555 1234567
 - Work phone: [Redacted]
 - Cell phone: 333 1234567
 - Ext: 00000
 - Fax: [Redacted]
 - Write-off ID: [Redacted]
 - State: MI
 - Full middle name: [Redacted]

Bottom Screenshot: Account Information Update (Loans)

- Session: CU*BASE GOLD Edition - ABC TESTING CREDIT UNION
- File Edit Tools Help
- Account Information Update Loans
- Account #: 610
- JOHN G MEMBER
- 123 MAIN STREET
- ANYCITY MI 49000
- Loan category: 15
- Loan officer: 04
- Last maintenance date: Jun 24, 2014
- Current balance: 6,076.91
- Credit Reporting Information
- G/L account: 701.34
- Purpose code: 02
- Security code: 02
- Allow teller disbursement: []
- Member loan payment protection: []
- ECOA: 1
- Date opened: Jun 06, 2013 [MMDDYYYY]
- 1st payment: Aug 02, 2013 [MMDDYYYY]
- Day of next payment: 02
- Next payment: Jul 02, 2014 [MMDDYYYY]
- Interest date: Jun 13, 2014 [MMDDYYYY]
- Amort/maturity: Jul 02, 2016 [MMDDYYYY]
- Review date: Jul 02, 2016 [MMDDYYYY]
- Scheduled payment: 128.11
- Disbursement limit: 7,291.40
- Disbursed amount: 7,291.40
- Last disbursed bal: 7,291.40
- Partial payment: 21.82
- Loan type: Close Open
- Payment frequency: M
- # of payments left: 025 of 036
- User defined code: []
- Process type: []
- Interest rate: 2.400
- Interest payment code: []
- Interest calc code: 0
- Variable interest: 000
- Next Interest Calc: 0000 [MMYY]
- Delinq control: Pay ahead
- # of times delinq: 000
- Delinq fine: 3
- # of extensions: 000
- Delinq fine YTD amount: 0.00
- Delinq fine amount: 0.00
- YTD interest paid: 77.92
- Insurance exp: Jun 25, 2014 [MMDDYYYY]
- Original term: 000
- Remaining term: 000
- Original amount: 0.00
- Rebate amount: 0.00
- Delq fine date: 00000000 [MMDDYYYY]
- Freeze placed by delinquency monitoring: []
- 1st date of delq: 00000000 [MMDDYYYY]
- No delinquency notices printed: []
- Freeze: 0 = All activity allowed
- Statement indicator: 0
- Passbook process ID: []
- Write-off ID: 0
- Imaging Solutions Scan e-Document View e-Document (highlighted with an orange arrow)
- Lease/Bal/ResVal Loan Coverages Payment History Credit Report Info
- Navigation icons: []
- Page number: 2452/71014

How can you recreate images that did not make it safely to the vault?



If you have the source document:

Scan the document into your imaging system.

If you do not have the source documents to scan:

Photo IDs: Uncheck the *Photo ID* checkbox on the Secondary Names screen. This will prompt the teller to rescan the member's ID the next time they visit your branch. Access the *Secondary Names* screen via Inquiry and then by clicking the *Secondary Names* button.

Loan Forms: You may reprint the loan forms without a signature using CU*BASE. To do this use **Print Loan Forms** on the Lending Functions (MNLOAN) menu. Enter in the account number and suffix of the loan and press Enter. Then complete the *Form(s) to Print* fields for each of the forms you wish to print, and use Enter to begin printing. Once they display in your imaging system, save them to the archive as usual.

Receipts: You may use CU*BASE to reprint a receipt without a signature (last 90 days only) using Phone Operator. Enter the account and select the suffix and then *History*.

Transactions with receipts will have a dot in the *Print Receipt* column. Click the dot and then use *Print* to reprint the receipt. Once the receipts display in your imaging system, save them to the archive as usual. (CU*Spy users, you may also have this receipt on a CU*Archives DVD.)

What are best practices for annual audits?

Be sure you understand your contingencies. Know what your disaster recovery plan is, what it isn't, and test it once a year minimum. Contact the CU*Answers Business Continuity team if you need assistance.

Patrick Schumaker, Assistant Manager of Business Continuity
616.285.5711 x888 | patrick.schumaker@cuanswers.com

Contact our imaging solutions experts for more in-depth Imaging solutions consulting.

Want an in-depth evaluation of your e-Documents processes and procedures? Let our team of Imaging Solutions experts go to work for you!

Kyle Karnes, AVP of Imaging Solutions 616.285.5711 x 226
kkarnes@cuanswers.com