

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" does not necessarily mean the image actually was 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.

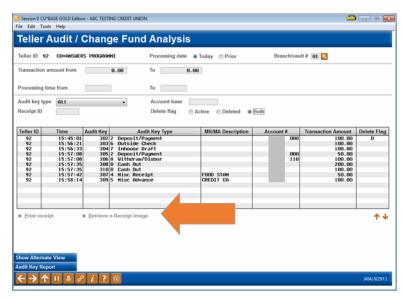
What are best practices for daily audits?



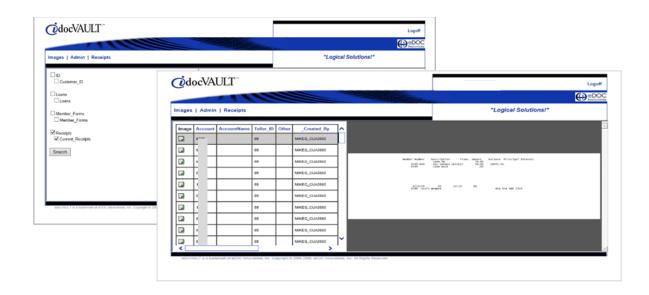
Checking Receipts

Tellers should check receipts to verify they made it all the way to the vault. All receipts don't 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.



Method 2 - Alternatively log into idocVAULT and search and retrieve receipts by day and teller 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 in to the process as a necessary, internally auditable step for your lenders and Member Service Representatives.

It only takes a second to use the View Open New Membership e-document button in CU*BASE that Nov 25, 2813 links directly to your vault as shown in the Branch # 01 ABC CU - MAIN OFFICE Account Information Update and Open H HEMBER New Membership screen. Gender Individual Feb 13, 1959 [MMDDYYYY] DBA name Foreign address Foreign citizen Address #1 123 HAIN STREET 555 1234567 Address #2 Work phone ANYCITY Cell phone 333 1234567 City Certify address **Account Information Update** Loan category Loan officer JOHN G MEMBER 123 MAIN STREET ANYCITY MI 49808 Full middle name Credit Reporting Information G/L account 701.34 Loan type @ Close @ Open Payment frequency # of payments left Insurance exp Jun 25, 2014 [MMDDYYYY] Security code 82 025 of 036 666 Original amount Allow teller disbur User defined code 0.00 Process type ECOA 1 Q Jun 06, 2013 [MMDDYYYY] Interest rate 2.400 Delq fine date 66000000 [MMDDYYYY] Aug 02, 2013 [[MMDDYYYY] Interest calc code Freeze placed by delinquency me Day of next payment 82 Variable interest 1st date of delq 00000000 [MMDDYYYY] Next payment Jul 02, 2014 [MMDDYYYY]
Interest date Jun 13, 2014 [MMDDYYY] 9999 [MMYY] Freeze D = All activity allowed • Amort/maturity Jul 02, 2016 [MMDDYYYY]
Review date Jul 02, 2016 [MMDDYYYY] # of times deling Passbook process ID Scheduled payn 128.11 Deling fine 7,291.40 Disbursed amount 7,291.40 Deling fine YTD amo 0.00 Partial payment 21.82 YTD interest paid 77.92

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 CU*Answers Business Continuity team if you need assistance.

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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!

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