

A Case Study in Imaging Due Diligence

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The Story of a Ticking Time Bomb...

Early in the month a teller at a credit union that uses our online vault for receipts and photo IDs contacted their internal IT person about a ProDOC error they were getting. The IT person told that teller to call the CU*Answers help desk. While working with the help desk, the teller was asked to exit ProDOC, which triggered an upgrade of the software and fixed the error.

What wasn't realized at that point was that the upgrade of ProDOC they had just completed contained a very critical update. An update about which credit unions were notified five months earlier, which simply required exiting ProDOC to receive it. That critical update contained Vault Manager—a feature created to allow CU*Answers to monitor the flow of data from the workstation to our online imaging vault.

We created Vault Manager because we had situations where credit unions were clicking "save" on documents in ProDOC and never looking back. In fact one particular credit union went 9 months before realizing they were missing 13,000 documents! The Vault Manager was created so we could help credit unions monitor the flow of this data.

Now that the teller was using the current version of ProDOC with Vault Manager, the wheels were set in motion to monitor the flow of data silently in the background. A couple of hours later that same day the person on the Imaging Solutions team that monitors Vault Manager noticed we were receiving an alert for a workstation reporting 20,890 documents that never left that workstation, some going back as far as September 9, 2013. **That's right, for two years no one at the credit union had ever looked back after clicking save.** A new dubious record for the most un-audited images.

Fortunately, we were able to import all the images that were on the workstation, but there were repercussions. Although the images were generated over the course of the last two years, they will all show an importation date of September 2015. That means that when we create CDs of the data for the credit union they will be on this month's CD (based on archived date). The credit union will need to make manual notations on their CDs from the last two years to also check this month's CD for receipts if they can't locate what they're looking for on the original CDs.

The Moral of The Story...

Do your due diligence!

Early in 2014 we released the Performing Due Diligence on Images document with best practices for keeping an eye on these critical images. It's located on our website here: <http://open.cuanswers.com/duediligence>. Just one verified receipt during the past two years could have prevented the issue from getting to this level. CU*BASE even includes links to e-receipts, making the occasional verification easy to do.

Vault Manager is a great new tool, but it is no substitution for human eyes. Although it will help identify workstations with images backing up, it can't catch a blurry scan or a page that was missed. Some credit unions have taken that due diligence to the extreme, having tellers check and log results hourly. That level of diligence is probably unnecessary, but any plan to verify the process is better than none. High value documents like loans or membership cards should be verified each and every time, and there are links right in CU*BASE to make that easy, too!



Turn around for more information



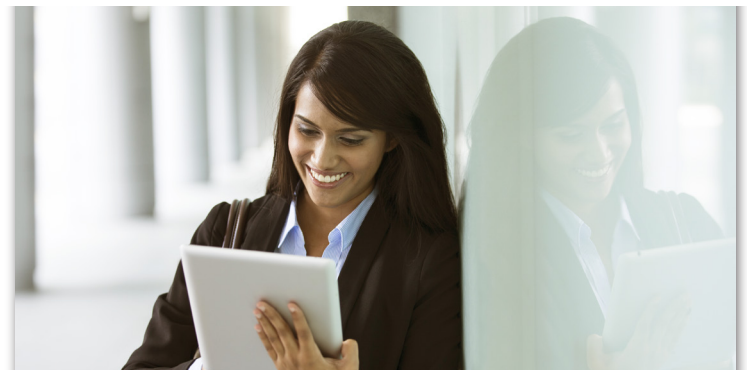
Exit every day and get your updates!

CU*Answers sends emails before every ProDOC update with instructions on what to do. In most cases, simply exiting ProDOC will prompt the update. If you don't get our email notifications, a good policy is to exit ProDOC every evening. If there are updates pending, the program will ask to install them and you can update by clicking "Yes." Did you know that by exiting, ProDOC will also try to upload any documents that may have been held in a queue if there was a connectivity issue that prevented them from leaving the workstation?

You can also tell right from within CU*BASE what ProDOC version your workstations are currently using. Go to the Back Office menu and select the GOLD Release/Hardware Inquiry option (Tool #393). It will give you a list of the versions of ProDOC that your workstations are reporting. In the screenshot below, we can see all the workstations configured for the credit union (the first three columns are masked here for privacy reasons, but you can use those to identify your workstations). Look at the first row—the last sign-on was only a couple weeks ago, but the ProDOC version is years old. Looks like another ticking time bomb!

Speak up if you're getting errors!

Lastly, don't click through error messages—call the help desk! Even if there doesn't appear to be an issue readily apparent, those error messages could be critical. The nature of the error in this case study would indicate that this PC could have been displaying that error the entire time. It's easy to click through errors and continue with our busy days, but it could just be putting off a bigger mess for later. Call extension 266 for help if you get error messages.



ID	CU #	Workstation	Branch	Last Sign On Date	LegaSuite Client	GOLD Version	ProDOC Ver	Excel Version	PDF Engine	.NET Version
			01	Aug 25, 2015	6.0C6	15.1.5.4	6.0.2.21	14		4.0
			01	Sep 02, 2015	6.0C6	15.1.5.4	6.0.4.36	14		4.0
			01	Sep 02, 2015	6.0C6	15.1.5.4	7.0.0.19	14		4.0
			01	Sep 02, 2015	6.0C6	15.1.5.4	7.3.0.0	14		4.0
			01	Sep 02, 2015	6.0C6	15.1.5.4	7.3.0.0	14		4.0
			01	Sep 02, 2015	6.0C6	15.1.5.4	7.3.0.0	15		4.0
			02	Sep 02, 2015	6.0C6	15.1.5.4	7.3.0.0	15		4.0
			01	Sep 02, 2015	6.0C6	15.1.5.4	7.3.0.1	15		4.0
			01	Sep 02, 2015	6.0C6	15.1.5.4	7.3.0.1	14		4.0
			01	Sep 02, 2015	6.0C6	15.1.5.4	7.3.0.1	15		4.0

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