

CU*Spy eSignatures

FREE Remote Signature Capture from
CU*Answers Imaging Solutions



Save time for your members and close your loans faster with eSignatures!

Now your members can enjoy the convenience of signing documents from anywhere their smartphones and mobile devices take them. Introducing eSignatures from CU*Answers Imaging Solutions. This new service is available free to all CU*Spy online vault users, with just a small one-time setup fee and per-form charge to activate any existing custom forms you want to use for e-signing.

What is it?

eSignatures adds a component to the signature capture feature already in ProDOC so that you can send documents, one at a time, to a member for electronic signature. The same document can even be pushed to several parties to capture multiple signatures on the same form. Members can sign from a mobile phone, tablet or desktop computer, and the signed document will be archived in the CU*Spy vault, just like when you capture signatures in your branches today.

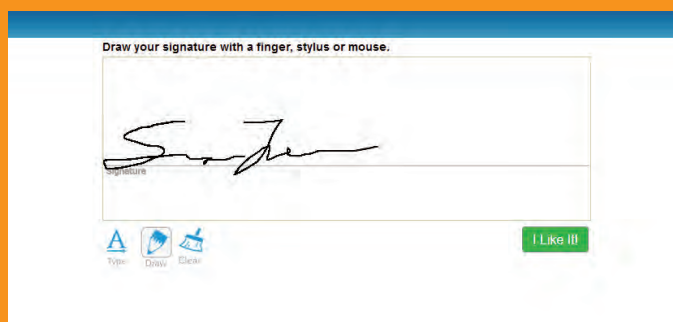
Who can use it?

eSignatures are available to any credit union using the CU*Spy online vault for loan and membership forms. Any warranted form can be activated for eSignatures. (See <http://www.cuanswers.com/products/imaging-solutions/permitted-document-types/> for a list of documents currently covered by the CU*Spy warranty.)

For credit unions using an in-house imaging solution, **contact Imaging Solutions at imaging@cuanswers.com** to find out more about the Packages solution for remote electronic signatures.

How does it work?

Once your form has been activated for eSignatures, when saving the document to ProDOC the employee will click a new "eSign" button, enter the member's name and email address, and choose an authorization code to secure the document. The authorization code can be emailed to the member or simply communicated by the CU employee via a phone call or text message. (See "Securing Forms with Authorization Codes" for more details on how this works.)



The member receives an email from the employee's email address with instructions that a document is ready to be signed. After clicking the link in the email and accepting the disclosure, the member will set up their signature and initials either by choosing from a selection of fonts and typing, or by drawing with a finger or other pointing device. Then they simply click or tap to place their signature and initials where indicated on the form. Once the document is submitted, the member will see a link they can use to download a PDF copy of the signed document for their records.

Your team will have access to a dashboard showing the status of documents out for e-signing. As signatures are received, the original unsigned document that was stored in your vault is automatically replaced with the signed copy.



See inside for more information

What does it cost?

One-time Setup and Launch Fee \$150.00

Forms Programming Fees

Retrofitting Existing Forms for eSignatures

Activate Generic CU*BASE long- and short-form loan app FREE

Activating eSignatures on existing custom forms*

1 to 9 forms: \$15.00/form

10 or more forms: \$10.00/form

Launching New Forms with eSignatures

Activating eSignatures on new custom forms** FREE

Monthly Fees

Maintenance and per-form submission fees FREE

*Retrofit work assumes signature boxes are already in place on the form and no other changes are needed. Additional modifications are subject to normal forms programming fees and timelines.

**Included in standard forms programming fees. Refer to current Pricing Guides or contact Lender*VP Forms for current pricing. Fees subject to change.

**SPECIAL
PRICING**

Special Retrofit Launch Package:
Activate 10 forms for only \$100.00!

What do I need to do?

Getting Started 1-2-3

1. Gather a list of the forms you want to activate for eSignatures and contact the Imaging Solutions team at cmssales@cuanswers.com.
 - We'll contact you to go over your list and determine how the signature options should be set up on each form. You'll also need to choose how you plan to handle authorization codes (see "Securing Forms with Authorization Codes").
 - We'll submit a quote based on the number of forms you will be activating.
 - You'll also receive an agreement from eDOC Innovations that you'll need to sign in order to activate the eSignatures functionality.
2. Imaging Solutions will coordinate the necessary configuration changes to activate eSignatures and activate your forms.
 - We'll let you know when your project is slated for one of our weekly implementation time slots, depending on the number and complexity of your forms.
 - Start thinking about the procedural changes you'll need to make internally (see "Securing Forms with Authorization Codes") and arrange for your staff to attend one of our scheduled training webinars. Webinar recordings will also be posted on our website.
3. On your scheduled release date your teams can start practicing sending forms to each other and fine-tuning your procedures. Then, whenever you are ready, start sending documents to members for e-signing!

Contact Information:

Imaging Solutions

CU*Answers
6000 28th Street SE
Grand Rapids, MI 49546
(800) 327-3478

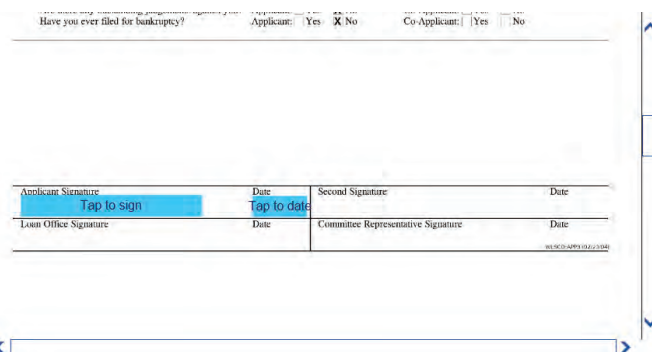
www.cuanswers.com/products/imaging-solutions

Securing Forms with Authorization Codes

As part of your configuration you'll need to decide how you plan to handle authorization codes, which are a way to secure the document by requiring the member enter a code before they can sign. There are three choices:

1. Assign a code and have the employee communicate it directly to the member via phone or text message.
2. Assign a code and have the system send it to the member via email. The member would then receive two emails, the first containing the authorization code and a second one containing the link to get to the document.
3. Don't assign a code at all. This is done at the time the form is created and might be appropriate for forms that don't contain any personal information, such as a disclosure where you are capturing the member's initials. But be careful: skipping the authorization code means anyone who receives the email can click the link and proceed directly to view the document!

Note: Since the authorization code is entered or removed at the time the form is produced, make sure your team understands what your policy is for how you want authorization codes to be handled.



Have you ever filed for bankruptcy? Applicant: Yes ☐ No ☒ Co-Applicant: Yes ☐ No ☐

Applicant Signature	Date	Second Signature	Date
Tap to sign	Tap to date		
Loan Office Signature	Date	Committee Representative Signature	Date

Forms That Work Great for eSigning

Generic CU*BASE Forms

- Long-form Loan Application (activated FREE!)
- Short-form Loan Application (activated FREE!)

Loan Applications and Notes

- Consumer
- Credit Card
- Home Equity Line of Credit
- Line of Credit
- Open-end Lending Plan
- Personal

Other Lending Forms

- Credit Insurance Application
- Debt Protection
- FACT Act Notice
- GAP Insurance Application
- Life Insurance Application
- Notice of Right to Cancel / Right of Rescission
- Notice to Co-signer / Guaranty Agreement
- Subsequent Action

Membership Forms

- Account Card
- Account Change Card
- Payroll Authorizations
- Stop Payment

Forms That Won't Work for eSignatures

- Any form with witness or notary requirement, such as open- or closed-end Mortgage Notes.

*Remember that only forms covered by the CU*Spy warranty are eligible for eSignatures.*

Register for Training



Register for training at cuanswers.com

FAQs

Q: Can I send the same form to several signers?

A: Yes. When we set up your form we'll create what are called "signer roles" which represent the different people who would potentially need to sign the form. When the user completes the form in ProDOC, they can choose which roles should receive the document for e-signing.

Q: If I send a form to several people, do they have to sign in a particular order?

A: No. Actually, all of them will receive the email at the same time and can sign whenever they like. The eSignatures system will combine all their signatures onto the same form automatically.

Q: Can I still get signatures in the lobby on those forms?

A: Yes, and you can even do both in-person and eSignatures on the same document, such as if you have the primary member in your branch but their co-borrower is not able to come in to the branch. You'll simply uncheck that signer name when setting up the e-signing. Just remember to gather all your in-person signatures before sending out for e-signing, because you can't capture in-person signatures once e-signing has begun.

Q: If I've already sent a document out for e-signing can I send it to another person later?

A: No, once you've processed the form you cannot pass it along for e-signing to anyone else, so it's important to gather email addresses for all of the remote signers when you first generate the form.

Q: Does my loan officer get an email when the document has been signed?

A: Yes. The first time someone sends a document for e-signing the system asks for a name and email address and that is used as the "from" address on the outgoing emails to members. Whenever someone signs, an email is sent to that address alerting that a signature has been captured. We will also configure a generic email address for your credit union that the system can use for any subsequent notifications, and this should be a group email that gets routed to multiple people at your credit union.

Q: Can the member get a printed copy of their signed document?

A: Yes, a PDF download button will be presented after the member submits the signed document.

Note: The PDF can be accessed again for 90 days, and the member will be warned about that expiration date when they submit the signed document. If an authorization code was used, the member will need to enter it in order to go back and review the document again during that 90-day period (they can't sign again, though).

Q: How long does the person have to get their signature submitted?

A: The document will be available for 90 days, and your employees can monitor the status of documents to follow up as needed.

Q: How do I monitor the status of documents out for e-signing?

A: Your employees will right-click in ProDOC and choose a new "Manage Documents" link to access the dashboard showing documents out for e-signing.



Q: My loan officer is on vacation. Can I view the forms they have out for e-signing, too?

A: Yes, the dashboard allows any employee to see either their own forms, or all forms out for e-signing.

Q: The price for activation is pretty cheap – should I just set up all of my forms for e-signing?

A: You certainly could, but remember that not all forms are appropriate for electronic signature (or even have a signature box, for that matter). For example, forms that have notarization or witness requirements should not be activated for eSignatures. When you contact Imaging Solutions we'll go over your forms with you and can give advice on which ones make the most sense.

Q: What if I have a brand-new form I want to set up for e-signing?

A: You'll first have to initiate the usual forms setup request, letting us know you want the new form to also be available for e-signing so we can set up the signature boxes correctly. There will be no extra charge if you activate eSignatures at the same time as the rest of the new form setup.

Q: How do I train my staff how to do this?

A: During the initial rollout the Imaging Solutions team will be offering regular training webinars to explain what your staff will need to know, as well as show examples of the member experience. We'll record some of these sessions and post them online for your team to review. We're also working on a couple of demo videos that will show the software in action and give tips for new users. Visit <http://www.cuanswers.com/products/imaging-solutions/> for the latest details.

Q: Is this the same thing as Packages from eDOC Innovations?

A: No, this is completely separate. With this free eSignatures solutions, all forms must be sent one at a time and are tracked independently as already described. If you have an in-house vault or are interested in a more sophisticated solution for bundles of multiple forms, contact Imaging Solutions and ask about Loan Packages.

Contact Information:

Imaging Solutions
CU*Answers
6000 28th Street SE
Grand Rapids, MI 49546
(800) 327-3478

www.cuanswers.com/products/imaging-solutions