

## Process Automation Applications using eFlow

ACH Reports - Incoming ACH reports typically contain a great deal of information that must be manually sorted to find errors. The errors are typically repeated and simple, such as first initials instead of complete name or leading zeros on account numbers. Instead of having multiple people correct this report twice a day you can have eFlow fix the simple mistakes and present the difficult ones to a knowledge worker. The ACH reports will be pushed through ERMx report processor and into AX. eFlow will automatically pick up these reports from AX after they are run and sort through each line item looking for error flags. When an error is detected, eFlow will compare the data against a member data file from Symitar. If the error can be corrected eFlow will manage that process. If it cannot, eFlow will put the single line of the report into a Queue and send an alert to the person responsible for correcting ACH problems. They can then correct the problem or reject the transaction.

Teller Receipts - Similarly to our other credit union clients you are probably capturing teller line receipts with an electronic signature pad. However, they may be stored in an archive other than AX. This may also be true of offline teller receipts. eFlow can watch a folder for teller receipts and automatically import them into AX for archiving. Offline teller receipts can be scanned centrally and indexed into the same AX application for easy retrieval. To eliminate data entry of these offline receipts, we can utilize advanced timesaving OCR technology. A cost for this will have to be determined as it is based on the number of receipts per year.

Contracts (tracking, renewals, disputes) - Contracts and their renewals are critical to Credit Union operation. Determining when these contracts expire or are up for renewal is sometimes difficult to manage via spreadsheets or Outlook events. An eFlow process can be deployed to manage all your contracts. A copy of the contract will be stored in your AX repository for safekeeping. At a pre-determined amount of time before the contract is set for review the knowledge worker will receive a notice via email. Following the link in this notice will take the worker to the contract including a detailed explanation of what is expected along with any notes from other users. Notes are entered that can detail what actions have been taken and a new or revised contract is attached as the newest version to the AX archive.

Mortgage Automation (ReadSoft to eFlow to AX) - Since the Mortgage Loan business is so competitive, Credit Unions need to speed the process, improve visibility, and improve member communications; at the same time cutting costs. NMS Imaging had developed a complete end-to-end solution for processing mortgage applications in conjunctions with FICS. All incoming documents concerning new or active mortgage applications will be automatically captured, identified, and delivered to the right person. This works with incoming emails, faxes, paper mail, documents from the branches, and electronic documents generated by FICS. Loans will be assigned based on current load and availability of all involved participants in the approval process. All documents pertaining to a loan are presented to the right person at the right times to make sure that "Next Step" is always taking place. Two way communications with FICS allow for the updating of status flags, assignments, and disclosure delivery. Then when a member calls in to inquire about the status of their application they will get an immediate answer as to the exact state of the process. Performance reports and key indicators will be delivered to management to show "in process" exposure. Your mortgage department will process applications faster, more accurately, and with fewer resources than ever before with eFlow. The cost to implement this solution is based on the volume of mortgage applications you estimate you will process in one year.

Consumer Lending Automation (ReadSoft to eFlow to AX) - This process is much like the mortgage process described above. eFlow will eliminate the movement of all paper through the loan process. You will also utilize the loan assignment and load balancing features to fully utilize resources.

Invoice processing - Using the same type of automation found in the Mortgage and Consumer Lending processes we can process incoming vendor invoices. Invoices are scanned into ReadSoft INVOICES software where they are identified, read, and delivered to eFlow for distribution, tracking, and approval. All the collected and scrubbed data is then delivered to Accounting where it is QC'ed and transferred to your accounting system. This process eliminates the need for manual data entry of invoice details as well as physical routing of the paper. This leads to more quick pay discounts and less labor costs.

Human Resources - New Hire/Fire processes – With eFlow's ability to present electronic documents and track user's actions you can build a very robust HR workflow solution. Processes such as On Boarding, FTE reallocation, and dismissals can be made paperless and automated. Information will be gathered from the application stage to the hiring process to give HR and employees a complete picture from one system. When critical documentation is modified it can be distributed with a single mouse click for all to view. If you have an application or hiring system in place eFlow is easily integrated to add functionality or bridge deficiencies.

Executive Board Minutes – Credit Union board minutes are critical and typically archived forever. Old paper board minutes can be OCR'ed and made completely searchable based on topic, date, or keywords. Current and future board minutes can be loaded into AX in their native electronic format and searched in the same manner.

Card Services Dispute – Regulations affect the process of member disputes concerning credit card charges. eFlow will handle the detail collection from the members, the generation of the required disclosures, and the many time triggers required by law. This allows disputes to be processed and settled quicker using fewer people.

Change of Address - New USPS regulations clamp down on bad addresses to the point of credit union employees being held legally responsible if goals are not met. eFlow interacts with data from your Core, your mail processor, USPS lists, and incoming documents to automate the process. Incoming returned mail is captured, identified, and then distributed to processors using load balancing. The address information from multiple systems is presented on one screen where an operator can correct, resort, delete, or add addresses as necessary. The eFlow solution also shows you all mail for a single member currently in the process so work is not repeated.

Retention Management – Regulations dictate how long certain documents are to be archived. Once that date is reached they should immediately be purged using a standard and trackable process. This is easily done using EMC's Retention Management software for AX.

Insurance tracking for Consumer Lending – Making sure that members maintain insurance on their collateral is critical to your credit union. Tracking insurance can be difficult without help from software such as eFlow. If you do not have a solution in place through your Core, eFlow can help. Loan information and insurance information are loaded and matched in an eFlow tracking database. Images are then automatically attached to these files and available for inspection with the click of a mouse. As expiration dates approach, members can automatically be notified via email, fax, or letter generated from eFlow. History of this process is kept with the member file in the case of a dispute. Subsequent notifications can be issued if insurance information is not provided as needed.