eDOC INNOVATIONS

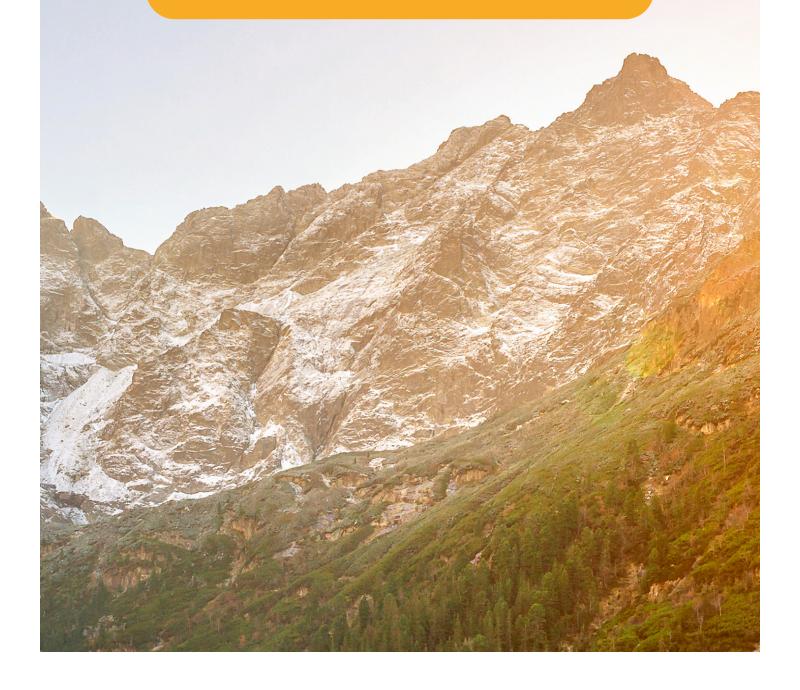## Quick Start Guide

Standalone Applications

eDOC*Signature*®

CheckLogic®

Manage & Automate

idocVAULT™

2020DOC™

2020*e*DOC™

2020COLD™

ProDOC™

Visit Us!
www.edoclogic.com

eDOCSignature®

Onboarding

How long does eDOCSignature take to implement?

Once an institution completes and returns their onboarding paperwork the general eDOCSignature implementation time frame is 7-10 business days.

If my institution wants to add some of the customization options outlines on the eDOCSignature Feature & Pricing Guide, do we have to add those options immediately upon onboarding?

Your institution can add customization options to eDOCSignature. Our sales team is always happy to speak with any client looking to further customize their instance of the software.

Users

How many unique eDOCSignature users are we allowed to have for our institution?

Your institution can have an unlimited number of active users in eDOCSignature.

How do we set permissions for an eDOCSignature user?

eDOCSignature allows you to assign individual permissions to each user. Each institution also has an "Administrator Group" to which users can be assigned. A user assigned to the administrator group is automatically granted all administrator privileges.

How many administrators are we allowed to have in eDOCSignature, and how do I know which users are administrators?

Your institution can have an unlimited number of Administrators active in eDOCSignature. You can identify the users who are Administrators by viewing the users assigned to the administrator group.

Security

What type of encryption does eDOCSignature use to store and transmit documents?

eDOCSignature is protected by HTTPS SSL protocols to ensure that data is transmitted through secure connections. Documents are encrypted on our back-end servers using 256-bit proprietary encryption. Your data is protected at all points during the transaction and storage process.

What types of security features does eDOCSignature offer to help verify a signer's identity?

eDOCSignature integrates with an out-of-wallet verification service (IDology) to verify a signer's identity. The signer is asked a series of tactful, non-invasive questions derived from public records. Depending on the signer's success rate and the threshold set by your institution, the signer is either allowed to continue the process or is denied access to the documents in question.

Other ID verification methods, including a photo ID verification method, are now available to all members, regardless of tier, through our partnership with IDology. eDOCSignature also allows you to set up an authorization code. This code is provided to the signer either via telephone or in person. They must then enter the code before they are able to access and sign documents sent to them. Once documents have been signed and completed, the signer will not be able to access those documents without first re-entering the code.

Audit

Is there a way to confirm that all files sent and received using eDOCSignature have been electronically saved? In other words, is there some sort of audit trail that contains a time-stamped history showing which user sent each package?

Each document has its own "history" that can be viewed by any user with the permissions to view that document. A document's history displays all actions that have been performed on it, including who has viewed it, when it was signed, and when it was completed. When an eDOCSignature user requests to download a signed and completed document, that document's history is also included on the accompanying audit document. For clients who also use eDOC Innovations' imaging solutions, this document can either be downloaded with or separate from the signed and completed document.

What about loan-supporting documentation, such as pay stubs, payoffs, etc.? Are those documents also scanned and electronically saved? If so, does anyone verify that the scanned images are legible?

As part of the signing process, eDOCSignature has a "Requested Document" feature that gives signers the ability to upload a photo or other supported document type. You can either manually download these documents or, for supported partners, set up "Automatic Downloads" via eDOC's download tool. As an institution, it is your responsibility to ensure these documents are not only legible but also the correct requested documents.

Retention

How long is a signed document retained in the system?

By default, a signed document is stored in the system for 90 days. Your institution can purchase additional retention time up to one (1) year from the origination of the signed document. Additionally, clients who integrate with eDOCSignature via an API may be able to automatically store documents for a longer period of time. eDOC also offers an online document management solution, idocVAULT, that can be used to securely store and manage all of your current and future member documents.

When a document is sent to a member for signing, how long is that unsigned document retained in the system before it is deleted?

By default, an unsigned document is available for signing in the system for 90 days. You can also use the Events feature in eDOCSignature to create an event that automatically deletes an unsigned package after a specified number of days (not to exceed the maximum retention period of 90 days).

Integrations and Features

Are signers given an opportunity to obtain a copy of their completed documents once they have been signed?

Yes, every document signer is given a chance to download a copy of their completed documents at the end of the signing process.

Which core providers and loan origination systems are currently integrated with eDOCSignature?

eDOC Innovations has direct integrations with multiple core data processors, including CU*Answers, Flex, ShareOne, CU-Centric, Compusource, CU*Northwest, CU*South, and Prodigy. Additionally, our platform is designed to indirectly integrate with virtually every core processing system. As of December 31, 2020, credit unions on over 40 different core processing systems are using eDOCSignature! For your lending needs, eDOC also has direct integrations with CUDL L360, Sync1, RateReset, and CreditSnap. Similar to core processors, several other loan origination systems have indirect integrations with our eDOCSignature platform. In general, if you can print a document or save it as a PDF then eDOCSignature will work for you.

Is there a way I can append a document from another source (e.g. a GAP form) to an existing package and expect all documents to flow back to eDOCSignature when completed?

Yes, it is possible to append documents from an outside source to an existing package in eDOCSignature and have all documents flow back to eDOCSignature. Once a package is created, you can add any type of supported document to the package, including a request for the signer to upload a document, a reference document, and/or a new signing document.

If my core provider is not integrated with eDOCSignature, how can I be sure that I do not lose completed documents if I miss downloading them?

eDOC Innovations offers a full-service document management system to store all of your credit union documents created with eDOCSignature, including many tools to allow you to digitize all of your member and credit union business documents. If your institution has an existing document management system and has subscribed to the Business Tier or Enterprise Tier of eDOCSignature, you can set up signed documents to be automatically downloaded and saved to your document storage system upon completion. Prior to purging any documents, email notifications are sent to the credit union when a document is set to expire. This provides the credit union with an opportunity to download documents regardless of whether they have been completed by the signer.

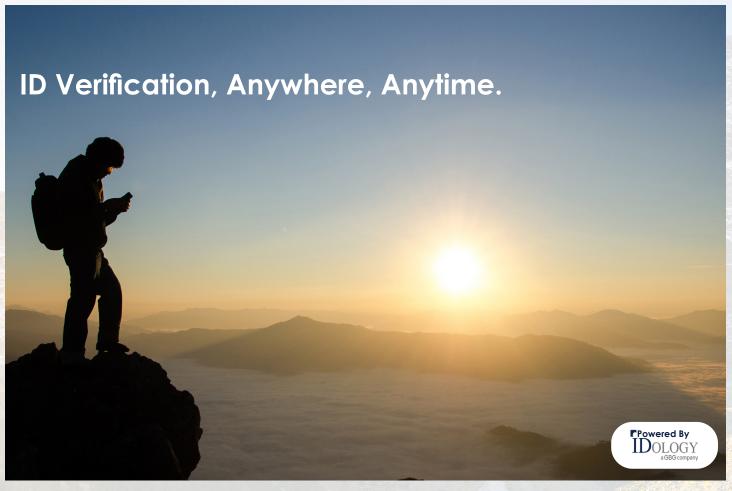### How will I know when new eDOCSignature features are being released?

eDOC Innovations releases new software updates, features, and products on a quarterly basis (February, May, August, and November). For each release, we provide our clients with a list of new features, tutorials on how the features can be used (both in text and video format). We also hold a set of two release webinars for each release. Clients are invited to attend either webinar to learn more about everything included in the release.

Training

What resources does eDOC Innovations have available to help my staff learn how to use eDOCSignature?

eDOC Innovations offers multiple resources to help train your staff on eDOCSignature. During implementation and onboarding, we provide one hour of eDOCSignature training to new clients. We are happy to focus on any area where clients feel like they need the most assistance. We also have a dedicated help site, www.edochelp.com, where eDOCSignature users can view detailed documentation and eLearning videos about the software. For institutions that could use a refresher training course on eDOCSignature, we offer additional training at an hourly rate.

eDOC ID

ID Verification, Anywhere, Anytime.

We've added a new layer of identity verification to eDOCSignature. It's fast, secure, easy member verification. Confidently verify a members identity, whether your member is opening a new account or closing on a car loan. eDOC ID powered by IDology's ExpectID Scan Verify technology is fully integrated into eDOCSignature and streamlines the process of identifying your member and their documents, giving you more time to focus on your in-person member experience.

eDOC Innovations wants all credit unions to have this advanced capability because we know the more time you have with your members the better their experience with your branch. This is why there is no start up fee for these services, simply pay for what you use.

Contact eDOC Sales Today!

Scan for Business Card

Will eDOC Innovations help me create document templates for my institution?

Absolutely! We provide a few different options for clients who would like assistance setting up document templates in eDOCSignature. During implementation and onboarding, we provide one hour of eDOCSignature training to new clients. We are happy to focus on any area where clients feel like they need the most assistance, including the creation of document templates. If the provided training is still insufficient, or if you would simply like another resource to help you create templates, our Client Development team can also create templates for your institution for a nominal, per-template fee.

Sales

What if my institution wants to upgrade to a higher tier of eDOCSignature in the future?

Upgrading to a higher tier of eDOCSignature is always an option available to your institution. To begin the process, simply reach out to our Sales team.

If my institution does upgrade to a higher tier of eDOCSignature in the future, do we have to extend the term of our agreement with eDOC Innovations?

Your institution would not have to extend the term of its agreement. Only the monthly fee charged to your institution is changed.

Tiers & Features

Basic	Business	Enterprise
Usage Reports	Usage Reports	Usage Reports
eDOC-It Virtual Printer	eDOC-It Virtual Printer	eDOC-It Virtual Printer
90-Day Document Retention	90-Day Document Retention	90-Day Document Retention
Automated Downloads	Automated Downloads	Automated Downloads
Requested & Reference Docs	Requested & Reference Docs	Requested & Reference Docs
Bulk Send	Bulk Send	Bulk Send
Add-Ons	Templates	Templates
Text Notifications	Website Redirects	Website Redirects
1-Year Document Retention	Remote Signing Link	Sign Now
Member Verification	**Add-Ons**	Self-Service Forms
eDOC ID Out of Wallet	Text Notifications	Package Templates
eDOC ID Scan Verify	1-Year Document Retention	Remote Signing Link
Out of Wallet & Scan Verify	Signing Page Customization	**Add-Ons**
Unlock More in Business! →	Email Customization	Text Notifications
Templates	**Member Verification**	1-Year Document Retention
Website Redirects	eDOC ID Out of Wallet	Signing Page Customization
Sign Now	eDOC ID Scan Verify	Email Customization
Self-Service Forms	Out of Wallet & Scan Verify	In-Person Tablet Signing
Package Templates	**All Features in Enterprise!** →	**Member Verification**
Signing Page Customization	Sign Now	eDOC ID Out of Wallet
Email Customization	Self-Service Forms	eDOC ID Scan Verify
Remote Signing Link	Package Templates	Out of Wallet & Scan Verify
In-Person Tablet Signing	In-Person Tablet Signing	**You're Covered!**

What's Your Tier?

Small business, credit union, or bank
we've got you covered. Select the
features you need, the add-ons
you want, and we'll get you set up.
Contact our sales team and they'll help
you figure out a plan that's right for
you, whatever size.

Contact Our Sales Team

1 (800) 425 -7766 Option 2 | sales@edoclogic.com

eDOCSignature®

Enhanced eSign Technology

eDOCSignature's mobile digital transaction management solution (mDTM) manages the entire life cycle of a digital transaction in a fully digital environment. Our software automates and manages all paper-based business processes from form creation to sending documents for eSign, anytime, anywhere on any mobile device.

eDOCSignature®Basic

Basic Features
Usage Reports
eDOC-It Virtual Printer
90-Day Document Retention
Automated Downloads
Requested & Reference Docs
Bulk Send
Available Add-Ons
Text Notifications
1-Year Document Retention
Member Verification
eDOC ID Out of Wallet
eDOC ID Scan Verify
Out of Wallet & Scan Verify
Not Available
Core Integration
Templates
Website Redirects
Sign Now
Self-Service Forms
Package Templates
Signing Page Customization
Email Customization
Remote Signing Link

Everything you need for basic transaction functions. Get your usage reports, store your documents, and send text notifications to your members. To integrate with your core upgrade to our Business or Enterprise tier.

Included Features

Usage Reports – Generate a series of reports to see how efficiently your system is being utilized. You can generate reports such as Packages out for signing by user, Packages by status, or Packages expiring within 30 days.

eDOC-It Virtual Printer – Capture a document or image and upload it to your eDOCSignature system using the Print function found in most modern browsers and applications. Send the document out for signing instantly or store it in your Pending Documents area for later use. Word documents, PDFs, and even Excel spreadsheets... Essentially, any document you can physically print can be captured and sent for eSign.

90-Day Document Retention – Store documents on our server for 90 days from the time they are created. Stored documents can be accessed by both staff and your customers.

Automated Downloads – Download your completed eDOCSignature documents directly to a designated location in your environment using our iSweep application. These downloaded files can include both indexing and PDFs for seamless integration into your document management solution.

Reference Docs – Send your customers reference material that does not require a signature. For example, you can include a brochure outlining your bank's car buying program to help customers during the buying process.

Requested Docs – Send your customers a request for required documents. For example, if a customer is completing a loan application, you can request that they submit a copy of their driver's license.

Bulk Send - Quickly email a signing template to multiple signers at one time using a CSV file.

Available Add-Ons

Text Notifications – Send customers a text message notification in place of an email notification when they have new documents to view or sign. Text message notifications contain a direct link to the customer's signing pages.

1-Year Document Retention – Store documents on our server for one year from the time they are created.

eDOCSignature®Business

Business Features
Core Integration
Usage Reports
eDOC-It Virtual Printer
90-Day Document Retention
Automated Downloads
Requested & Reference Docs
Bulk Send
Templates
Website Redirects
Remote Signing Link
Add-Ons
Text Notifications
1-Year Document Retention
Signing Page Customization
Email Customization
Member Verification
eDOC ID Out of Wallet
eDOC ID Scan Verify
Out of Wallet & Scan Verify
Not Available
Sign Now
Self-Service Forms
Package Templates
In-Person Tablet Signing

Get everything from Basic with a few extra enhancements. Customize your emails and signing pages, automate your downloads, and redirect your signers to your choice of exit page. Core integration compatible with eDOCSignature integration level

Included Features

Templates – Create document templates that can be reused and included in multiple packages. You can create templates for signing, reference, or requested documents. Templates can also be used as an overlay on your regularly captured forms to save you time and effort when sending documents out for eSign.

Website Redirect – Direct your signers to a specific web page in place of the default eDOCSignature exit page once they have completed the signing process. For example, you can direct signers to your institution's website.

Available Add-Ons

Email Customization – Add your brand colors to email notifications and fully customize email notification content.

Signing Page Customization – Enhance your member's signing experience by customizing your signing pages. Customization includes logo, text, and header and button colors.

eDOCSignature® Enterprise

Enterprise Features
Core Integration
Usage Reports
eDOC-It Virtual Printer
90-Day Document Retention
Automated Downloads
Requested & Reference Docs
Bulk Send
Templates
Website Redirects
Sign Now
Self-Service Forms
Package Templates
Remote Signing Link
Add-Ons
Text Notifications
1-Year Document Retention
Signing Page Customization
Email Customization
In-Person Tablet Signing
Member Verification
eDOC ID Out of Wallet
eDOC ID Scan Verify
Out of Wallet & Scan Verify
All Features Included!

Core Integrations

eDOC Innovations has direct integrations with multiple core data processors, including CU*Answers, Flex, ShareOne, CU-Centric, Compusource, CU*Northwest, CU*South, and Prodigy.

From usage reports to in-person tablet signing, you get the most out of eDOCSignature with the Enterprise Tier. Plus, integration with your core is supported!

Included Features

Sign Now – Enable staff to quickly eSign documents from a workstation or laptop in-branch. This is a great tool that you can also use to serve customers who decide to come into the branch but still need to eSign documents.

Self-Service Forms – Create a signing, reference, or requested document that any signer can initiate and fill out on their own. Within eDOCSignature, you can generate a URL to embed the self-service form directly on your website. Customers who wish to complete the self-service form can click on the URL, provide their full name, and contact information, and be directed through the signing process. This feature is useful for creating a myriad of forms including applications, Skip-A-Pay forms, stop payment forms, and more.

Package Templates – Create a bundle of templates (i.e., A "Package Template") that can easily be reused. Package Templates are a simple way to streamline your new customer onboarding process.
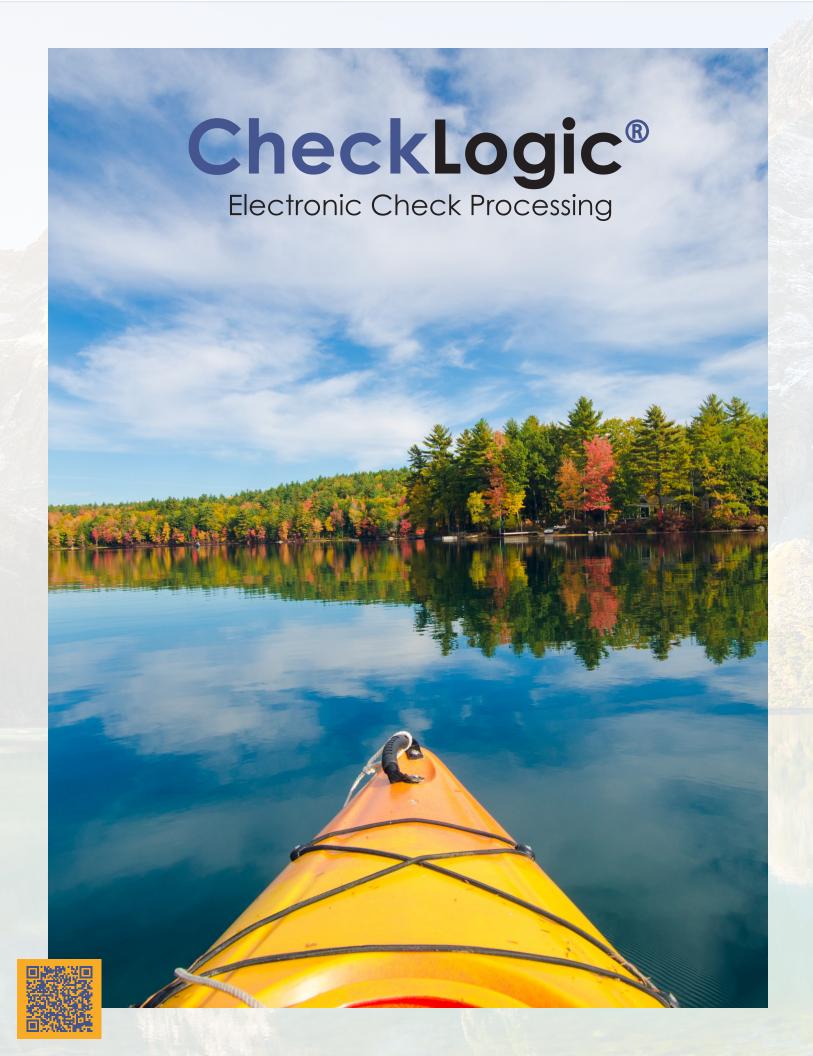
Available Add-Ons

Remote Signing Link – Generate a URL to send signers in place of an email notification when they have new documents to view or sign. After clicking the remote signing link, signers are taken directly to the signing pages. This feature is useful for banks who offer live chat customer service.

In-Person Tablet Signing – Give your customers a unique signing experience with In-Person Tablet Signing. Customers can eSign directly from a tablet while you generate documents from your computer, giving members the feeling of eSigning documents in real time. When the tablet device is not being used for eSign, you can have up to three custom marketing slides displayed on the screen in rotation. Tablet customization includes your logo, header color, and button colors.

eDOC ID Out-of-Wallet – Verify your signer's identity using the third-party service IDology. IDology screens signers using a series of personalized multiple choice questions derived from public records.

eDOC ID Scan Verify – This requires identity verification before gaining access to the package or documents Government ID Verification. The signer is asked to upload a selfie to verify their identity.

Out of Wallet & Scan Verify – Fully verify with both Knowledge Based Questions and Government ID Verification for the ultimate verification.

CheckLogic®

Electronic Check Processing

CheckLogic®

The rapid adoption of electronic payment technology continues to gain momentum. CheckLogic gives you and your members the power to process checks faster, and enhance efficiency by transferring check images electronically instead of transferring them physically. Remember, having diverse payment methods for your members will help drive different payment types and open transaction channels available to you.

CheckLogic continues to see volume increases as new capture channels shift. Continuously making strategic investments in enhancing the CheckLogic suite of products to meet the demands of credit unions and their members, eDOC's systems currently processes millions of items for credit unions nationwide. There has never been a better time to streamline your check-based processes with a seamlessly integrated CheckLogic solution, centralize all your check processing operations today!

Capture Channels

Mobile – eDOCMobile RDC gives your credit union the ability to offer a remote deposit capture service to your members. With eDOCMobile, members securely submit checks for deposit via any mobile device anytime, from anywhere without physically entering a branch. Credit unions can choose a stand-alone application or an integrated mobile API. All transactions are transmitted with multi-layer security that can be traced back to the registered mobile device for deposit time and location. Multiple business rules can be applied globally or at the member level.

Merchant – Using Merchant RDC advanced capture, electronic image forward processing, your merchant members can make deposits from their business by scanning checks. Merchant RDC provides a manual posting file checklist that enables your institution to post deposits to your core processor as often as desired. Detailed deposit reports are available to members via a web portal.

Branch – CheckLogic Branch is a branch check capture and electronic image forward processing solution that integrates securely with eDOC's image processing system. MICR line and courtesy amount information is then converted into a X9.37 file format for electronic forward clearing. Internal document information is captured to facilitate balancing and check image retrieval.

ATM – CheckLogic ATM allows credit unions to extend their branding footprint by providing members with convenient banking during or outside normal business hours. Available forward collection interfaces include Diebold, NCR and other ATM machines.

Inclearing – With CheckLogic Inclearing all share draft processing is completed via a centralized online system. Posting files can be downloaded into your core system manually or the system can automatically download the file to a folder destination. Return files produced by your core system can be uploaded manually or automatically to create a return file for the Federal Reserve Bank. Check images are accessed quickly via an online portal and checks can be linked to eStatements and home banking services for 24/7 member access.

Save Time, Reduce Errors, Increase Productivity.

Upgrading your workflow to an electronic document management and processing system impacts your CU's workflow: employees will save time, reduce errors, and maximize productivity. For over 30 years eDOC has provided comprehensive, end-to-end content management for credit unions, our products are designed for the CUSO network. Decrease your operational costs and invest in your credit union.

ProDOC   CheckLogic   2020DOC

P L D

Have You Heard?

eDOC has an entire suite of products designed to give your credit union comprehensive, end-to-end content management. By integrating an electronic document management and processing system into your existing business workflow, employees will save time, reduce errors, and maximize productivity, all while decreasing your operational costs!