

## IMM Solution Suite Case Study

# Communication Federal Credit Union

**The Opportunity:** Eliminate excess paper and redundancies

Oklahoma-based, Communication Federal Credit Union, wanted to cutback its paper load. The credit union acknowledged that—especially on the lending side—it needed to make a change.

**The Technology:** Rely on automated workflow technology for smarter, faster document routing

The \$1 billion-asset credit union partnered with IMM to deploy eWorkflows. Automated workflow had the potential to impact Communication FCU with front and backend transformations, from lending to eServices. The credit union carefully assessed the unique process flow for each of its 30-40 products, based on how documents are signed, routed, and finally archived. After determining which documents would be signed in-branch with signature pads versus documents signed remotely, it created a defined path for each option.

**The Impact:** Receive more than a paper-saving solution

Communication FCU has developed five workflows to use across approximately 40 different products. Examples of its more prevalent eWorkflows are:

- Designing a distinct workflow for co-branch transactions. Members who wish to initiate a transaction at one branch, but complete documents at another, can do so easily. Employees at any location can now access whatever documents are needed, anytime, and view them in their current state;
- Leveraging eWorkflow to route completed forms from brick and mortar locations to its eServices electronic branch; and
- From the first point of contact all the way through final archiving, routing documents to the right people and seeing where they stand at any point in time. Visibility into how documents flow through the credit union leads to fewer mistakes. Employees have clung to this as a great resource; no additional steps or rules have to follow.

Communication FCU has benefitted from IMM's eWorkflow capabilities to control and enforce critical eSignature business processes and tasks, ensuring they happen in accordance with established policies and procedures.