IMM eChecks: Implementation Plan

Contents

Overview

This document discusses the IMM product implementation. It is a high level overview intended to provide an understanding of the tasks and requirements to complete this project.

The general project flow consists of these steps:
- Meetings (kick off and regular project meetings)
- Installation/Configuration
- Check Design Approval
- End to End Testing
- Administration Training
- Customer Acceptance Testing
- Financial Instituion Trains Staff
- Go Live

Project Coordination

IMM's Project Manager will schedule and conduct regular project calls to ensure the project is on target by all applicable parties (Institution, Core/Host, Imaging, and IMM). If there are multiple products being implemented, the calls will typically be coordinated into a single project call.

The Financial Institution is to complete and provide all requested correspondence which includes:
- Install Survey
- Voided check samples (for EACH check type)
- Signature samples (written firmly on white sheet of paper in dark black pen)
- Logo(s)
- Check stock (20 to 30 sheets of check stock paper)

During the project calls, the following topics will be discussed (if applicable):
- Software requirements
- System requirements and preparation
- Project timelines for delivery of check proofs
- Peripheral devices (printers)
- Training Requirements
- Issues or concerns

Project Installation Support

During the project implementation process and until Go Live, the Financial Institution will be working with an IMM Project Manager and Installer.

Please do not contact the standard IMM Support line prior to being live on the product being implemented. Support will not be familiar with the implementation. Your IMM Project Manager informs the Support team about the implementation at the time of Go Live.

Any concerns during the implementation should be discussed with the IMM Project Manager.

<u>Installation</u>

Installation is composed of several types of tasks:

- Core/Host System Installations and/or Configurations
- IMM Installation and Configuration

Core/Host System Installations or Configurations

The Core/Host representative or Financial Institution will configure the necessary settings to allow for data delivery from the core/host system to the IMM product solution.

<u>NOTE</u>: The Financial Institution should discuss with their Core/Host representative if any additional modules are needed to configure the core/host to deliver data to eChecks.

Ensure the Core/Host configurations is performed prior to the eChecks installation/configuration date so IMM may gather the data files during that time.

Remember that both Test and Live Core environments need to be configured. Initial implementation and testing will be in the Test environment.

Financial Institution Installations

The Financial Institution is required to install Peripheral Devices such as printers
- Network check printer(s) preinstalled and configured on a print server
- PCL5e, PCL6 or Universal printer drivers are required to be installed **<u>NOTE</u>:** Universal printer drivers are **<u>now</u>** supported and maybe the only selection option for your specific printer

IMM Installation and Configuration

Installation is done via a base system image (a virtual appliance OVA file) that the Financial Institution will download and import into their Virtual Server system. Then, IMM will assist with the configuration and testing of that application to fit the Financial Institution's specific needs.
This model significantly reduces time that needed to prepare for the installation.

The IMM Project Manager will provide the Financial Institution with information and documentation regarding importing the virtual appliance.

The IMM Project Manager will send an Outlook meeting invite once the configuration date is selected. It is important that the meeting notice be reviewed carefully to understand the requirements to complete this task.

Overall Installation / Configuration

Installation and configuration will consist of the following:
- Server Configuration (IMM and FI)
- Host Integration (Core/host representative)
- Indexes for importing into imaging system (IMM and FI)
- Collection of Data Files (IMM and FI)
  - Required for design process
  - Ensure that all types of check transactions have been posted because check data and check formats can vary for different types of transaction. The only way to ensure that all the content will print properly is by generating different check data and verifying the information on the printed check.
- Verify functionality of Peripheral Devices (FI)

The following applies only if these additional modules are purchased: (additional billing applies)
- eChecks Offline Module Installation and Configuration (if applicable) (IMM and FI)
  - Each branch is required to maintain its own workstation that will be utilized for offline printing in case the eChecks server is down or the connection to the Core/Host server is severed. The branch will have the ability to print a check in "offline" mode to the check printer.
- Check Receipt Signature Capture (CRSC) Installation and Configuration (if applicable) (IMM and FI)

eChecks Design Approval Process

IMM and the Financial Institution will finalize the check template design which consist of the following:

- During the installation, IMM Installer will gather data files from the core/host once Financial Institution cuts a check.
- Data files for each check type are delivered to IMM Designer for creation of check proofs.
- Designer delivers a proof for each check type to Financial Institution.
- Financial Institution reviews proofs. Design will notify Financial Institution if any additional billable customizations have been added during the proofing stage.
- Financial Institution approves proofs and IMM Design will deliver check packages.
- Upon approval of the check packages, IMM Admin Ops will send an invoice.

End to End Testing

The IMM Project Manager schedules end to end testing to upload the check packages. The Project Manager will also confirm the Financial Institution has printers set up for testing.

The Financial Institution will need to set antivirus exclusions as follows:
- Exclude the TotaleChecks folder located on the eChecks server
- All data listening ports. Please ensure that the ports are excluded from security scans and port probes

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__Training__

NOTE: Training materials will be provided. If the Financial Institution would like to review the materials in advance, they can be requested from the IMM Project Manager.

Administration Training

A link to the Administration Training video will be provided.

Administrative training will cover support, maintenance and protection of the eChecks system.

- Training of eChecks Features
    - eChecks Settings Manager
    - eChecks Queue Management
    - eChecks Audit Manager
    - eChecks Audit Report
    - Purge Report
    - eChecks Index Builder Settings Manager
    - eChecks Search
    - eChecks Lock Utility
    - Troubleshooting eChecks Settings. Re-printing of a check
- Optical importing (if applicable)

Offline eChecks Training

Offline eChecks Training (only applies if the Offline eChecks module was purchased) will cover the following topics:
- Printing a check via Offline checks site in case host system server is down
- Print a check using a branch workstation in case eChecks server is down
- Each Branch would maintain its own workstation to print a check in "offline" mode to a local branch printer.
    - Special care must be taken to ensure that check numbers for Offline checks are different for each branch. The proposed solution is to have a fixed starting and ending check numbering per branch. For ex: Branch A would start at check number 0001 and go to 1999, Branch B would start at 2000 and go to 2100 and so on.
    - **Warning:** There will be no indication that informs the administrator whether the starting check number range they are planning to use at a particular branch is already being used at another branch. The administrator must maintain this list.
    - The last check number used will be maintained in a local settings file as well. After each check is printed, the last check number will be incremented. If the last check number sequence reaches the end of the sequence, it will automatically reset numbering from the starting check number again.

Offline Starter Checks (only applies if the Offline Starter Checks module was purchased):
- Offline Starter Checks as part of eChecks OC Application.
- If the Financial Institution wishes to print Offline Starter Checks, they will need to utilize the main Offline Checks Website installed on the eChecks Server. If this server is not available, then Offline Starter Checks will not be available as well.
- **NOTE:** Offline Starter Checks are meant to be used if your Core/Host system is down.
    - Integrated Starter Checks are offered as an add-on for our eSign (formally known as TotaleAtlas) product for most Host Systems.
    - Integrated Starter Checks are offered through eChecks for Symitar and Corelation Host Systems.

Training Staff

Based on the training that IMM provides, the Financial Institution will need to build the training plan for their staff.

If requested, IMM can provide training materials in Word format so that the Financial Institution can customize them for their specific needs. Requests for training materials in Word format should be made to the IMM Project Manager

It is highly recommended that the Financial Institution's training team be involved in Customer Acceptance Testing so they have hands on experience with the product and can fully understand the training needs.

Customer Acceptance Testing (CAT)

After training has been completed, the Financial Institution performs Customer Acceptance Testing (CAT) to ensure that all aspects of the system are:
- working as designed
- ready for the training of staff
- ready for Go Live

This stage is critical to a smooth go live and should uncover anything that is not functioning as intended. Care needs to be taken to use the system in all ways that it will be used in the live environment in order to avoid live complications from undiscovered issues.

The Customer Acceptance Testing matrix will be provided to the Financial Institution by the IMM Project Manager.

To complete this stage, the Financial Institution MUST go through the following steps:

- Make necessary changes in the core/third party system (i.e.: setting a unique check number per branch or any other required settings for IMM's eChecks) before going live.
- Ensure all the check printers have MICR toner installed if required by the Financial Institution's clearing house.

- Mail IMM a few check samples of different check types after printing from different printers. IMM will verify that the MICR line is aligned with the MICR gauge. Although IMM ensures MICR alignment before sending the check proof, the Financial Institution may find that the MICR is misaligned once they print the checks in their environment.
- The Core/Host system may generate different check formats. Ensure that all check types have been tested and printed.
- Test various check amounts (From $100 to maximum of $1,000,000.99).
   - Ex: $100.99, $1,000.99, $10,000.99, $100,000.99, $1,000,000.99
- Some check transactions support more than one stub line.
   - Test maximum number of stub lines that are supported by the core/third party system.
- Some check transactions support more than one payee and/or address lines. Print and verify all scenarios.
- If IMM has configured masked member number
   - Test member numbers with different lengths; the minimum to maximum amount of characters supported for member number.
- IMM's standard check output supports the following six index fields. (**NOTE:** The 7th index listed apply ONLY applies if the CRSC module was purchased.) Any additional index fields are considered a customization. Ensure that the archived check in the imaging system reads these index values as expected.
   1. Check Type
   2. Payee name
   3. Check Number
   4. Check Amount
   5. Date
   6. Time
   7. Teller ID (Mandatory index field ONLY IF FI purchased CRSC)
- Print a check and deposit it to ensure that the MICR line will go through the electronic check clearing systems (complying with Check 21 rules).

The Financial Institution's sign off on the Customer Acceptance Testing Matrix spreadsheet formally certifies that the system configuration and CAT are complete.

Workstation Installation for Check Receipt Signature Capture (CRSC)

NOTE: This ONLY applies if the CRSC module was purchased.

You will roll out the client portions of the eChecks product (software and hardware) for Check Receipt Signature Capture and are responsible for testing each installation to ensure it is functional for Go Live day.

The workstations and check printers must be installed and tested far enough in advance so that you can get timely support from IMM in case any issues are found during the install. Do not install the evening (or weekend) ahead of going live because **installation and support depts are not available after hours or on weekends/holidays unless it is scheduled in advance and a proposal is signed.**

Go Live

Financial Institutions typically go Live on our products in a branch by branch model. As part of the project discussion, IMM will help the Financial Institution decide what model of Go Live will work best.

NOTE: IMM does not support Go Lives on Fridays or weekends/holidays unless it is scheduled in advance and a proposal is signed.

Financial Institution Support

It is important that the Financial Institution arrange for adequate support resources for Go Live day so that users are well supported. Please consider this when deciding how many people/locations to take live at one time and plan accordingly for support staff.

IMM Support

On live day, the Financial Institution will have a dedicated support session with the IMM installer to help ensure a smooth transition to Live. IMM will also provide the IMM Support contact information and guidelines should require assistance be required after GO Live.

The IMM Project Manager will also inform the IMM Support team the Financial Institution has gone live.