

eTransaction Solutions for Credit Unions

RunningCorelation Keystone®

In today's competitive market, consumers have growing demands and higher expectations for how they transact business and interact with their financial institutions. Modern technology now allows business to be transacted when and where it's convenient for the consumer, and from any device that is readily available. Do you want to provide dynamic experiences and convenient services for your members? Would you also like to streamline related back-office processes to drive efficiencies and reduce costs?

As a certified Corelation partner, IMM is proud to offer our flagship eSignature and eCheck solutions that are seamlessly integrated with the KeyStone core financial system. When used with KeyStone, IMM's eTransaction solutions allow Credit Unions to deliver enhanced and engaging member experiences when signing financial documents or requesting check instruments. Credit Unions benefit from a totally electronic processing environment that eliminates paper while driving significant compliance, security, and cost-reduction benefits.

eSignatures with Corelation KeyStone

IMM's flagship eSignature solution, TotaleAtlas, seamlessly integrates with the KeyStone system to facilitate errorfree, end-to-end electronic document processing, and eSignature transactions.

The KeyStone and TotaleAtlas integration provides credit union employees the ability to easily initiate eSignature transactions via an intuitive browser-based desktop. This is accomplished without having to specify authorized signers or dragging signature fields onto the document(s). TotaleAtlas automatically knows and controls who needs to sign documents and it intuitively determines where they need to sign on each document. This feature eliminates the chance for employee error, and any accompanying embarrassing member experience.

Members easily and securely eSign documents at a place and time that is convenient for them. Documents can be signed in-person at a branch or credit union office, remotely on any device including smartphones, or in a combined in-person and remote method, allowing multiple parties to a transaction to sign using the method that's most convenient for their particular needs.

Electronic signatures are applied utilizing a wide variety of industry popular devices including tablets, traditional signature pads, or on standard desktop PCs with simple "type to sign" technology. eSigned documents are secured and encrypted in accordance with prevailing legal and industry standards. This includes comprehensive audit trails generated for each individual transaction.

Completed documents along with their audit trail are seamlessly stored in the Imaging/ECM repository at the credit union as fully indexed, industry-standard PDF files. IMM's eSignature solution provides the credit union with a comprehensive and modern electronic signature platform that supports KeyStone, and all other business applications operating within the credit union.



"Since we made the strategic decision a few years ago to operate digitally and predominantly serve members remotely with home and mobile banking, IMM has been a valuable partner. We knew from the onset that IMM and Corelation would collaborate synergistically; the seamless integration of their systems has enabled our members and employees to continue using the IMM software to which have been accustomed."

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eChecks with Corelation KeyStone

IMM eChecks, allows you to generate official checks, money orders, or temporary checks, and print them "on-demand" to laser printers using blank stock security paper. Using this electronic check printing solution, credit unions can eliminate the pre-printing and inventory management of stock checks, as well as reduce security and handling concerns associated with preprinted negotiable instruments.

Once checks have been laser generated—including automated authorized official signatures based upon predefined business rules—the PDF version of the completed check is fully indexed and can be filed directly into your Imaging/ECM system for records archival.

IMM eChecks is designed to keep the entire transaction electronic; no paper is generated. No pre-printed checks are required. Additionally, there are no subsequent concerns about filing or storing paper-based check information, nor the manual scanning or indexing of paper check copies to get them into your Imaging System.

IMM eChecks provides flexible output options, including multiple check types such as loan disbursements, money orders, A/P checks, and teller checks, to name a few. Check formats are easily customized and modified as needed for items such as logos, Institution or account names, and addresses. Additionally, IMM eChecks is seamlessly integrated with your Corelation KeyStone system.

About IMMeSign

For over 24 years, IMM has been a leading innovator of eSignature solutions designed exclusively for Financial Institutions. Today, more than 1300 Banks and Credit Unions use IMM's eSign solutions across the Institution to enhance consumer experiences while also streamlining back-office processes. For more information, visit www.immonline.com, or call 1-800-836-4750, or follow us on Twitter, LinkedIn, and Facebook.