



1. The Credit Union employee performs a "Print to" function from the business system creating the documents that are to be signed, selecting the "eSign Printer" from the available printers list.
2. The virtual printer/eSign workstation component securely connects to the IMMeSign Cloud Service (via certificate) and moves the "printed" document to the IMMeSign application, initiating the eSign session.

The Credit Union Adobe CloudIMMeSign CloudVirtual PrinterComplete & eSignRetrieve CompletedImaging/ECMIMM Download ServiceEmail NotificationSend for Remote SignatureIn-Person SignatureBusiness SystemCredit Union Employee employee then manages the eSigning ceremonies, in-person or remote.

3. When an in-person signing ceremony is performed, the physical document does not leave the IMM eSign Cloud Service. An image of the document is presented within the signing ceremony user interface and used to allow the member to perform the in-person signing event. The signatures are then applied to the physical documents within the IMMeSign Cloud Service.
4. When a remote signing session is initiated, the IMMeSign Cloud Service opens an SSL connection to the Adobe Document Cloud to transmit the document(s) and required transaction information securely to the Adobe Cloud service. This transmission is an API-only outbound transmission and contains unique API security keys (uniquely generated for each individual Credit Union client) that authenticate the transmission to the Adobe Cloud service.
5. An email notification is then sent to the signing party notifying them that they have documents ready to be signed.
6. After successful identity authentication and explicit consent is obtained, the signer is then presented with an image view of the document(s) to be signed. As stated above, the physical document(s) are not sent to the signer – but are rather displayed within the user interface to enable viewing and signing. The signatures are applied to the physical documents within the Adobe Document Cloud.

7. The IMM eSign Cloud Service monitors the Adobe Document Cloud for completed signing sessions. Once a remote session is completed, the IMM eSign Cloud Service initiates a "pull" session via the secure API connection, retrieves the signed documents along with their signing ceremony audit trail and returns the documents back to the IMM eSign Cloud Service.

At this time, the Credit Union has 2 options available for the management of the documents in the Adobe Cloud:

- A. Leave the documents in the Adobe Document Cloud. The vast majority of our clients select this option as it becomes a "free" backup copy of the signed documents if an issue were to occur with the institution's imaging/ECM system.
 - B. The Institution can choose to implement a "Retention Policy" with Adobe (facilitated via IMM) which instructs Adobe to purge the documents from the Adobe Document Cloud after an institution-defined number of days following the completed signing ceremony. When purged, the documents are no longer maintained within Adobe's Document Cloud - but the audit trail is retained by Adobe for audit and compliance purposes. However, the audit trail does not contain PPI.
8. IMM's Download Service (operated within a Credit Union's data center) monitors the IMM eSign Cloud Service via a secure connection for completed documents ready to be archived into Imaging/ECM system. As documents are moved successfully from IMM eSign, the documents are purged from the IMM eSign Cloud Service. The transaction data records (session) are maintained in the IMM eSign Cloud Service for a 365 days (for audit purposes). Once that time has expired, the transaction data record is also purged and no information is retained in the IMM eSign Cloud Service.