



eSign Cloud

Getting Started Guide – Templates and Attachments

Using this Guide

The self-paced learning approach to the implementation of IMM eSign provides an institution with control over the pace at which its employees will learn the materials needed to understand, implement, utilize, and support their solution.

This guide serves as a reference tool as well as a companion guide to the second lesson in Stage 2: Getting Started—Templates and Attachments.

After watching the video located on the lesson page use the materials at the end of this guide to assist you and your team in making and documenting initial decisions and processes and to help you prepare for the initial installation activity.

The guides in this Stage should be used in concert with the Implementation Workbook, which will serve as a single location for documenting and maintaining your decisions.

The lessons in Stage 2 will enable you to:

- Increase your understanding of the most important elements of eSign
- Prepare for and document your initial implementation
- Make decisions about how to set up user rights and permissions
- Make decisions about the signer experience both in branch and remotely
- Understand the installation process and your roles and responsibilities

Overview

Templates are foundational to all eSign projects. Without templates, eSign does not know where to place signature fields, what type of document is being signed, or what values to use to identify the signer(s) and to save the completed documents to the archive.

In this lesson we will dive deeper into the various components of templates and explore the considerations you should be discussing for your project. We will also discuss attachments, which, like templates, describe documents we will be handling, but have important differences.

The key elements of this lesson are:

- What Templates are and how they are used
- Source Documents, the different types, and how they get into eSign
- The different elements of a template and why each is important
- Attachments – when they are used instead of Templates

And after watching the video you should be able to:

- Record the various source documents you will need to have templates for
- Identify the different types of documents you will need to have attachments defined for
- Record the indexes to be used in relation to templates you'll define
- Be able to determine the types of source documents you'll use and their characteristics

Activity Checklist

- Watch the Lesson 2: Templates and Attachments video
- Consider the questions posed in the lesson (they're reiterated in this guide)
- Enter information into the Documents tab of the Implementation Workbook

Templates

Templates are like a set of instructions or a collection of information that are set up and administered by the institution both initially during implementation and ongoing as new types of documents are added or existing documents are changed. Templates allow eSign to “recognize” documents when they are “printed” or otherwise moved from a business system or other source into the eSign application.

Templates act first by identify a *Source Document* and assigning the correct Document Name to it, such as “Signature Card” or “Loan Application.”

Once the type of document is recognized, the template can do other things, such as:

Locate and extract **indexes** (such as names, account numbers, social security numbers, and dates). These can be captured from the text on the document.

Identify **Signature** and/or **Initial** field locations along with the signing parties’ names to which they correspond.

And place **Data** fields on the document so that after it is in eSign either the institution employee OR the signing party can enter additional information using text box fields, checkboxes, drop down menus or even radio buttons.

Source Documents

The eSign virtual printer is used to print Source Documents (again, examples could include signature cards, loan applications, etc.) from a business system which, in many cases until now, are printed out of that system onto paper so that the signing parties can sign them.

However, not all documents that you use originate in a business system or a **single** business system. And this is where the flexibility of eSign and templates can really stand out.

The eSign printer can be used across applications, so for a single session, documents can come from multiple business systems, or from the employee’s desktop, or even a network storage location. Sometimes source documents are forms your institution has created, or a standard form that you use as part of your business process. Regardless of where they originate, the documents that are part of the session (or packet of documents) are source documents that need to have a template designed for them.

In some cases, IMM has worked with a business system vendor to create an integration, sometimes referred to as an API. When that is the case, there will generally be a special option or button in the business system that will be used to push the documents to eSign. When that is the case, it may be that **some** or **all** of the “template instructions” can be sent along with the document removing the need for some, or sometimes all, of the template setup.

Once we know what business system or systems and document sources you use, we’ll be able to let you know what methods will be used for document recognition and templating.

Template Considerations

Since the eSign Virtual Printer is so flexible, and can be used in so many different scenarios, there are important considerations to keep in mind.

Text or Image based

Some source documents are text-based PDFs and others are image-based. When you open a PDF on your workstation, sometimes you can highlight and copy text and sometimes you can't. That is essentially the way to know when a PDF is text or image based.

This matters to eSign because if a PDF is image-based, we need to use OCR (or Optical Character Recognition) to read it and perform the critical template functions. So, as you're considering the documents that you'll send through eSign for signature, be sure to test them and see if they are text or image based.

OCR

OCR, unfortunately, is not perfect. It is the computer doing its best to decipher the letters on the page. Adding OCR to the template recognition process often results in a slower processing time when those documents are sent to eSign from the Source system using the virtual printer.

When the letters on a source document are in an unusual font, or bump up against lines or other characters, etc. the reliability of the OCR may be compromised.

So for these reasons, when considering the documents you'll send through eSign, pay close attention to any image based ones. And ask yourself, can they be made text based? If not, is the text clear? We'll help you test any image based PDFs and walk you through any adjustments that may need to be made.

Static vs Dynamic

A **static** document is one that will always be the same length, and all information in a static document will always be in the same place.

A **dynamic** document can vary in the number of pages and information may move depending on certain circumstances such as the number of applicants for a loan, for example. In many, but **not all** cases, dynamic documents require an additional level of configuration so it will be important to identify which of your source documents are static and which are dynamic and let your Implementation Consultant know. Depending on the source of the document, they will know whether the extra dynamic document process is necessary.

Printer settings

In some instances, when selecting a printer, the user is presented with a dialogue box with options. It will be essential, when this is the case, that all options chosen when creating the sample document for template definition are the same as when the document is being printed live. Some of these options could include "fit," "custom scale," "shrink pages," and the like. When troubleshooting unrecognized templates, this may be one place to look.

Browsers

For a similar reason to the Printer Settings above, it is essential that when a browser is used to print a source document (whether from within a business system or from a workstation) that all users utilize the same browser that was used to generate the sample document that was

templated. Different browsers have their own ways of generating the document so things tend to move (even slightly) and this can cause the template instructions to fail. With IMM eSign your institution should **standardize** on a single browser.

Also, if you decide to change your standard browser, you'll need to spend some time testing your templates with the new chosen browser and potentially update your templates.

Maintenance

Templates do require some degree of ongoing maintenance. One area of maintenance is if the structure or format of a source document changes – the location of a signature field, the name of the document, etc. Or, as mentioned above, if your organization changes browsers, or even business systems.

In these instances, your **document administrator** will need to make the required changes to the templates. The frequency with which this may happen will depend on your internal business processes.

Documenting Templates

At IMM we highly recommend and support starting with a **single** business process and a **single** business system at a time particularly for the first implementation. That way you're able to target the learning process while keeping it as straightforward as possible.

That said, for any implementation, structure and planning are the keys to success. Before you dive into creating templates, take the time to review your source documents as discussed so far in this lesson. Then:

Identify the source documents that are part of the process and where they originate (are they all generated in your business system? Or do some reside in a shared network folder or on individual workstations?)

Create samples of those source documents using the originating system—this will be good practice for preparing for testing.

Use test data and test accounts. You do not want to have actual customer data on documents that you might want to share outside of the institution or use to test, demonstrate, or document the solution.

Fill all relevant fields on your sample documents including all signature lines – for example, if you have a document that could be signed by 5 individuals, create a sample with five signers identified—this will make the templating process more straightforward and more accurate.

Then, use the Implementation Workbook to record the **document names** (what you call them, how they're identified in their source systems) and **indexes** (the values you're going to capture like names, dates, numbers, etc.), and identify the corresponding identifiers (document name/indexes) in the imaging system into which they'll be archived (for example, maybe in your Loan Origination System you call the Loan Application "Client Loan App" but maybe in your imaging system you call it LOS-Application)

Attachments

Another type of document managed in the eSign process is called an Attachment—a document or file that is not part of the collection of **templated** source documents. (E.g., driver license, passport, or other form of ID, or even a written set of instructions or policies or any other document.)

The files imported as attachments must be in an image format which could be PDF, JPEG, JPG, BMP, PNG, TIF(F), GIF. Since there isn't an "automatic" process for identifying these documents or extracting data, when attachments are added by the user, an attachment name (or type) is selected from a drop-down list and the indexes in the session are used to apply to it.

Attachments are not signed by the signers but may be included in the session for viewing and you can set whether attachments should be included in the session archive based on the attachment type.

Attachments can either be added by you when you are creating and working with a session, and they can also be requested from a remote signer – e.g., a copy of their ID to go along with an application package.

As you consider your use of eSign you should note any documents that may fall into this category so that they can be added to the document maintenance setup. Attachments can be detailed in your Implementation Workbook on the Documents tab along with the Templates.

Questions to Consider

What business system and process will you target for your first implementation?

What documents are part of the business process?

What are the documents called in the business system versus in the imaging system?

Which documents are signed versus initialed? Or both or neither?

What values exist on the document that should be captured (name, account number, etc.)?

Do you want to capture additional data on the document once it's in the eSign process?

Will you capture other documents as part of the process (e.g., ID, proof of insurance, terms, etc.)?

Which document would you like to use for your initial test? (choose one name(s), account number(s), and signature line(s) on it)

Who will be your "test data" signers? (Mickey Mouse? Bart Simpson? Lady Liberty?)

Begin answering and documenting these decisions in the Implementation Workbook.