AccuAccount

Electronic Content Management

Alogent

alogent.com

Introduction

Many people believe that an ECM system is merely a document imaging system. Unlike simple document imaging solutions, a robust ECM is a software system that allows for the indexing, management, and retrieval of documents in various formats through a single interface. A sound electronic content management strategy is becoming a necessity in financial institutions throughout the country.

At a high level, AccuAccount provides unsurpassed ECM by integrating:

- **Systems (Core & Other)**
- **File & Document Management**
- **Exception Management**
- **Document Capture**
- **Workflows**

and includes the ability to manage electronic content throughout the full life of your customer relationship. Examples might include the capture and archiving of loan, deposit and trust files within a central repository that can be easily retrieved throughout your entire institution.

AccuAccount for Corporate Governance

As financial institutions review ECM options, an important consideration is corporate governance. How do you use an ECM solution to control processes and manage information to increase your effectiveness, efficiency and integrity?

AccuAccount helps financial institutions manage their own best practices that provide for the effective, open and visible management of your customer and account records. This can lead to better compliance and increased confidence that proper monitoring has been put into place. The most comment data import/export point is with the institution's core system, and happens after the account is active on the core system (post booking). The post-booking import/export with your core system is included with the AccuAccount purchase, and import/export from additional systems will incur programming costs.

Table of Contents

6 **File & Document Management**
Account Holder Home Page
Home Page Components

14 **Integrated Exception Management**
Workflow & Process Management

Document Capture
32 **Scanning Methods**
AccuImg
AccuCapture
38 **Non-Scanning Methods**
AccuPrint
AccuPrint Drop
Upload

44 **Barcodes**
51 **Audit**
52 **Reports**
55 **Sample Reports**
62 **Cold Storage**

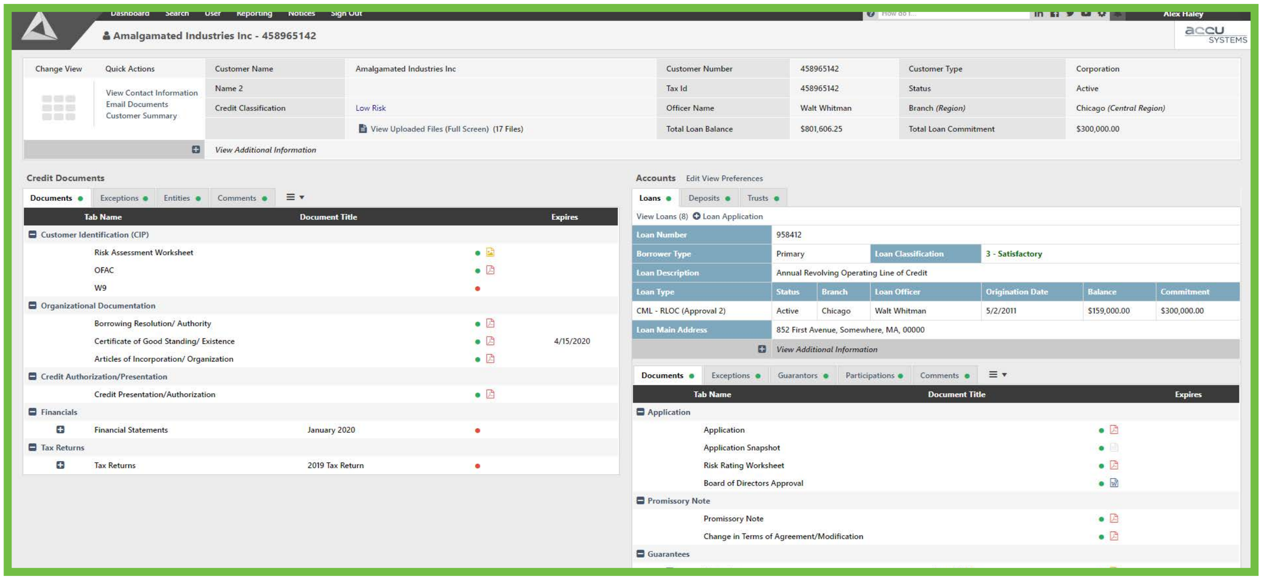
File & Document Management

Documents come through the door of your institution every day. Financial statements. W9's. Promissory notes. Trust agreements. Signature cards. These documents need to find their way to a file held somewhere in your institution. How many ways are you and your staff bogged down with physical files and documents?

Does each department in your institution have a different structure for their physical files? Does a consumer loan file not look the same as a commercial loan file? Within each department, different file structures may exist for different products. A consumer HELOC file may not be structured the same as a consumer loan secured by a titled vehicle. This disparity is directly related to the different departmental needs that must be met when managing files.

What if there was a way to bring all of these account types together into one cohesive system? A system that creates file conformity and consistency, yet allows each department the flexibility they need to properly manage their files?

Account Holder Home Page



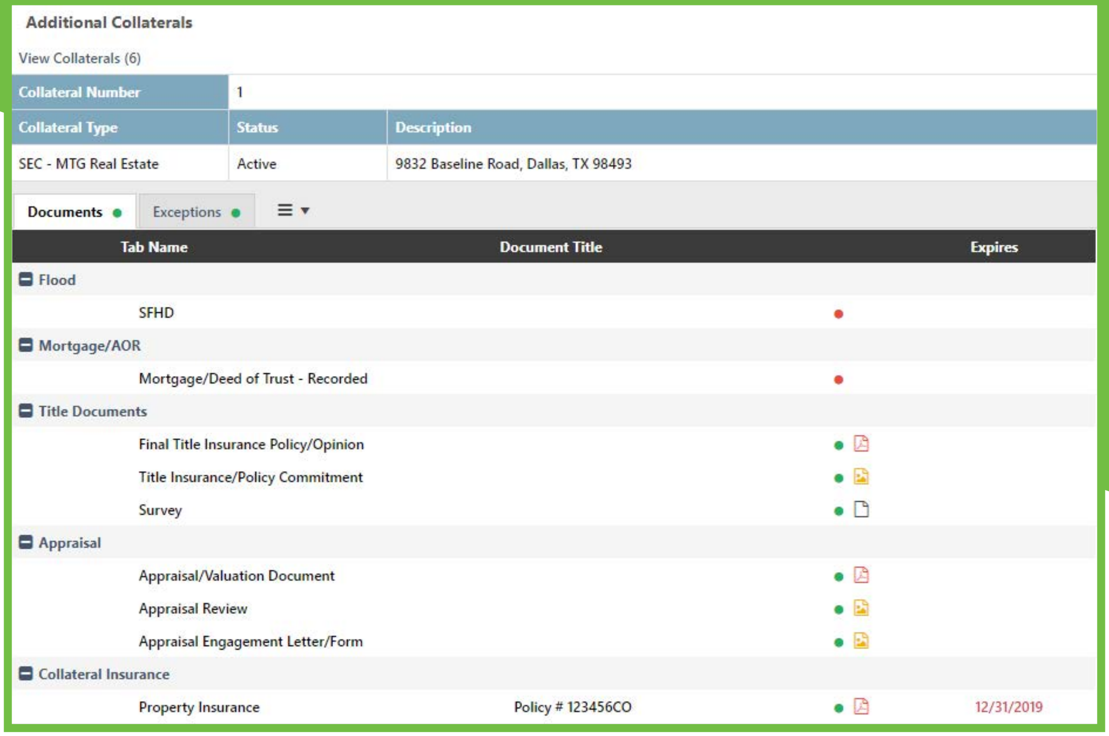
With our industry leading home page, organizing these documents into an effective and easy-to-use system that allows for the visible management of your customer and account records is easily accomplished.

Home Page Components

Customer/Credit File

No matter how many accounts a customer may be tied to, they will have a single customer/credit file in AccuAccount. By having a single customer file, the following benefits are realized:

- The customer file is consistently located on the left-hand side of the screen, and remains visible as you navigate through the various account files located on the right-hand side of the screen.
- Documents imaged into the customer file are immediately visible by all users and are seen on all related accounts.
- Customer documents can be restricted to Loans, Deposits, Trusts or any combination of these account types. As an example, loan users may be able to see the customer's tax returns, but your deposit users may not.



Document Structures

When you open one of your files, you may have dividers separating different types of documents. As an example, a complex commercial real estate loan may have 15 dividers, whereas a simple consumer loan secured by a vehicle title may have 5 dividers.

In AccuAccount, these file dividers are referred to as "Groups". Individual documents (referred to as "Tabs" in AccuAccount) are then assigned to each Group.

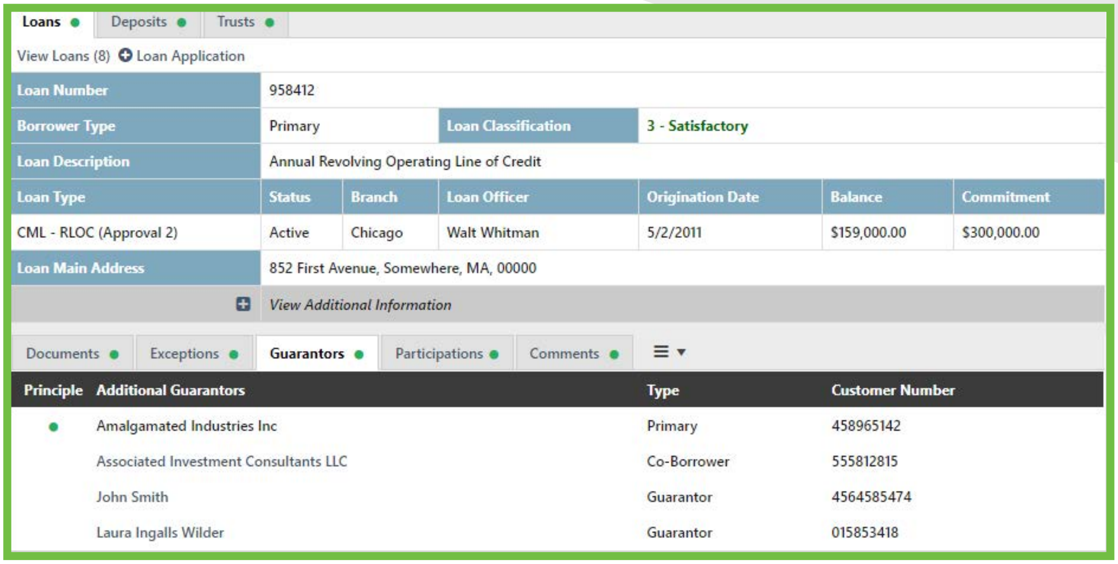
AccuAccount allows you unlimited Groups and Tabs, thus providing the flexibility to tailor document structures to meet the specific requirements of each department, customer and account type.

Additional Guarantors/Signers Tab

When looking at an account, you will see an “Additional Guarantors” tab (loans) or an “Additional Signers” tab (deposits/trusts). When a green dot is showing on this tab, simply click the tab to view all additional guarantors or signers for the account. Entities Tab AccuAccount gives your institution the ability to create “Related Entity Groups”, allowing you to easily track outstanding balances and commitments for these customers.

When activated, the Additional Guarantors (Signers) tab shows the name, relationship (co-borrower, signer, etc.) and customer number for each attached guarantor or signer.

To view the customer file for the guarantor or cosigner, simply click on their name. The customer file on the left side of the screen will change, while the account you are viewing remains on the right side of the screen.



Loans | Deposits | Trusts

View Loans (8) Loan Application

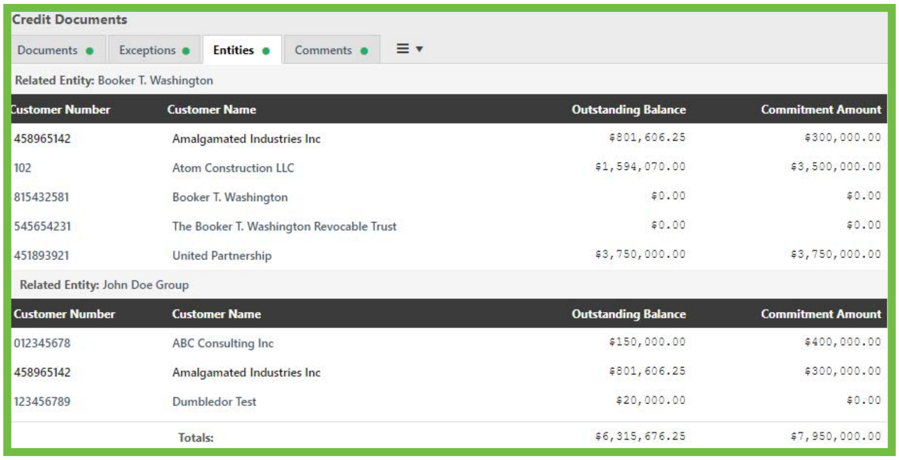
Loan Number	958412					
Borrower Type	Primary		Loan Classification	3 - Satisfactory		
Loan Description	Annual Revolving Operating Line of Credit					
Loan Type	Status	Branch	Loan Officer	Origination Date	Balance	Commitment
CML - RLOC (Approval 2)	Active	Chicago	Walt Whitman	5/2/2011	$159,000.00	$300,000.00
Loan Main Address	852 First Avenue, Somewhere, MA, 00000					
	View Additional Information					

Documents | Exceptions | Guarantors | Participations | Comments

Principle	Additional Guarantors	Type	Customer Number
●	Amalgamated Industries Inc	Primary	458965142
	Associated Investment Consultants LLC	Co-Borrower	555812815
	John Smith	Guarantor	4564585474
	Laura Ingalls Wilder	Guarantor	015853418

Entities Tab

AccuAccount gives your institution the ability to create “Related Entity Groups”, allowing you to easily track outstanding balances and commitments for these customers.



Credit Documents

Documents | Exceptions | Entities | Comments

Related Entity: Booker T. Washington

Customer Number	Customer Name	Outstanding Balance	Commitment Amount
458965142	Amalgamated Industries Inc	$801,606.25	$300,000.00
102	Atom Construction LLC	$1,594,070.00	$3,500,000.00
815432581	Booker T. Washington	$0.00	$0.00
545654231	The Booker T. Washington Revocable Trust	$0.00	$0.00
451893921	United Partnership	$3,750,000.00	$3,750,000.00

Related Entity: John Doe Group

Customer Number	Customer Name	Outstanding Balance	Commitment Amount
012345678	ABC Consulting Inc	$150,000.00	$400,000.00
458965142	Amalgamated Industries Inc	$801,606.25	$300,000.00
123456789	Dumbledor Test	$20,000.00	$0.00
	Totals:	$6,315,676.25	$7,950,000.00

Searches

AccuAccount does not utilize a query based system.
Searches are quick and easy through our two search options:

A "Quick Search" is available, allowing searches by customer name, customer number, tax identification number, or account number.

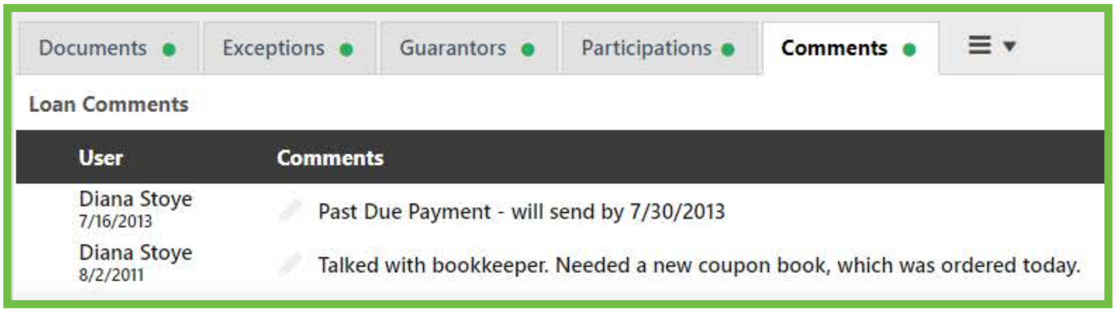
Also available is a search screen that allows you to search on single or multiple fields (such as account officer name plus account type; a partial collateral description; date ranges; etc.).

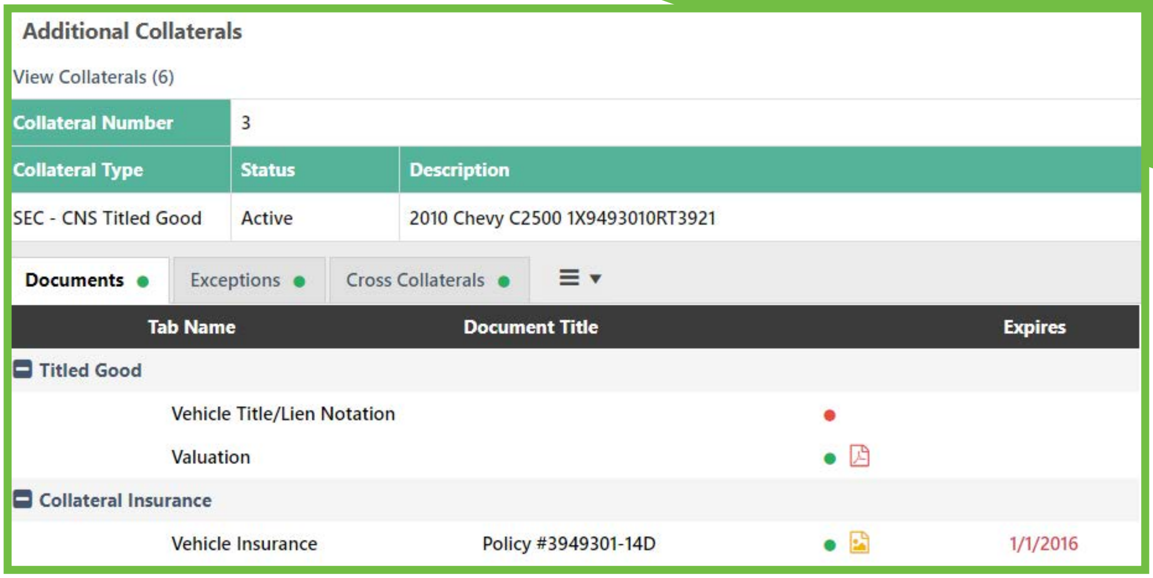
Comments Tab

With AccuAccount comments can be made on the customer or account file, as well as on an individual document.

When using the comments feature incorporated into AccuAccount your institution and the customer will benefit:

- By documenting all contact, customers will no longer have to explain the reason for the contact multiple times.
- Your staff will no longer hear "someone just called me about that yesterday".
- When problem resolution steps are incorporated as a comment, any staff member will be able to assist the customer.





Cross Collateralization

With AccuAccount, collateral can be easily pledged to or shared with other loans:

- When collateral has been shared or pledged to another account, the collateral header turns green and a "Cross Collaterals" tab appears.

- Image shared collateral documents one time. If a final title policy is received and that collateral is shared between ten loans, image it on one loan and it is viewable on all related loans.

- Satisfy multiple exceptions at one time. By imaging the final title policy, the missing title policy exception is satisfied automatically on all ten loans. Clicking on the Cross Collaterals tab allows the user to see the other loans and customers the collateral is pledged to.

Integrated Exception Management

Managing exceptions is an integral part of your file management process. There are a multitude of reasons your institution tracks exceptions. You track certain items for your Board of Directors, other items for Regulatory Authorities, even more items for Senior Management ... and the list goes on.

What does it take to track and manage exceptions in your office? Is it a smooth and streamlined process? Or are there numerous manual and inefficient processes? Do you pick up a file to review a certain document only to find the document is missing and is not on your exception list? Do you contact your customer about an item on your exception list only to discover the item was already provided and is in your file yet the exception list wasn't updated? Do you worry that you are missing the target on your exceptions?

You have a customer coming to your office in 15 minutes! When you locate the file, what method do you have to identify missing or expired items? Do you frantically leaf through the file, looking for post-it notes and hand written entries? Or do you turn to your mainframe to find an exception report? Or shuffle through a stack of index cards or open a spreadsheet? Do different people in your institution have different ways of tracking exceptions? Are there simply too many targets?

Types of Exceptions

Document Dependent

You have booked a new account. A file has been created and the account has been booked on the system. The file needs reviewed to ensure that all documents are in place and that you monitor missing and/or expiring documents. How do you do that? A spreadsheet? A manual entry to your mainframe? Index cards?

What happens when a document comes through your door? Open the spreadsheet and make changes? Login to the mainframe and delete the item? Find the index card and shred it? With AccuAccount, document dependent exceptions are managed accurately and efficiently.

There are three separate types of exceptions that can be assigned to each document. You can choose to assign no exceptions to a document, or any combination of these three:

- **Missing** - If the document is missing, the document will appear as an exception until the document is received and imaged. Required document sets are created through core synchronization. Certain individuals at your institution will have the ability to modify these document sets, to include waiving of required documents or changing a required document to N/A.

- **Expiring** - Expiring documents can include insurance and UCC's. When entering the grace period the document will begin to appear on exception reports as a pending exception. When the updated document is received and scanned, the user will change the expiration date and the document will no longer appear as an exception.

- **Policy** - If the missing or waived document is an exception to your institution's policy, it will appear on a policy exception report.

When defining Missing or Expiring document exceptions, your institution will also be able to define a grace period associated with the exception. Examples include:

- UCC's can be continued anytime in the six month period prior to expiration, so you may choose to assign a UCC document a grace period of -180 (180 days prior to expiration). If the UCC has an expiration date of December 30, it will automatically begin appearing as a pending exception on June 30, alerting you that the UCC needs continued.

- When sending your executed mortgage or deed of trust to a title company or the county for recording, you may generally have a 30 day turnaround time. You can choose to assign this document a 30 day grace period to allow for recording time prior to the document appearing as an exception. If the document is received and imaged prior to the expiration of the 30 day grace period, it will never be seen as an exception.

- You may choose to have no grace period at all assigned to a document. If the document is missing, it appears on exception reports.

Task Exceptions

Perhaps you received a document that was scanned into AccuAccount, satisfying the missing document exception. However, during a file review you discover that the account officer has not signed the document. This is an example of a task exception that AccuAccount can monitor.

Simply add a task exception for the missing account officer's signature. The task exception will begin appearing on exception reports, alerting the account officer. Once the corrected document is captured in AccuAccount, the user manually satisfies the task exception and it is removed from the exception reports.

Scheduled, Renewing or Recurring Documents

Your account documents may require certain documents to be received on a recurring basis. For example, a Loan Agreement may require financial statements on a quarterly basis or a borrowing base certificate due monthly. How do you monitor that these items are received? Back to the spreadsheet? Another manual entry in your mainframe? More index cards?

Any document within AccuAccount can be scheduled to produce a new required document. When will this document produce? At intervals you define (daily, monthly, quarterly or yearly).

Scheduling a document is quickly accomplished within AccuAccount. If scheduling is enabled on a document, you will see a calendar icon next to the document name. Clicking on the calendar will bring up the document scheduler:

Simply fill in the required items for your document, and update. The document will begin producing!

Policy Exceptions

Senior management, regulators, auditors – they all expect you to monitor and track policy exceptions. Do you maintain a separate list just for policy exceptions? And how do you make sure all policy exceptions are included on the list?

As shown earlier, policy exceptions can be document related. A document related policy is automatically flagged and will be included on exception reports found within AccuAccount. What if the policy is not document related? Examples for a loan could include a debt-to-income ratio or loan-to-value ratio that is higher that your institution's policy allows. For these exceptions you can "Create Custom Policy Exception" within AccuAccount. Simply select the policy exception granted and move to the next screen. From there you will be able to take a variety of actions, including assigning an exception category, reminder dates and a grace period.

Loan Covenants

Are you required to monitor loan covenants such debt service coverage ratio, tangible net worth, distribution limitations or net income requirements? At what interval do you monitor these? How do you remind yourself that it is time to review one or more loan covenants? Back to the spreadsheet? Another manual entry in your mainframe? More index cards?

With AccuAccount, covenants monitoring is integrated into exception tracking. It is completely customizable by customer, giving you total control to insure all required covenants are properly monitored.

Exception Options

In addition to automating most of your exception tracking and providing one application to maintain your exceptions, AccuAccount gives you additional options to further define your exceptions, to include:

- Assigning specific exceptions to a Specific User (such as all insurance exceptions going to an insurance clerk)
- Assigning to Categories Defined by your Institution (financials, collateral perfection, etc.)
- Weighting & Sorting to your Institution's Specifications
- Disabling Exceptions Based on Threshold Balances your Institution Defines:
    - o Never disable exception due to balance1 or commitment2 amounts
    - o Total Account Balance1 goes below the threshold amount
    - o Total Commitment Amount2 goes below the threshold amount

(1) When used at the Credit/Customer level, the Total Account Balance is based on the total of all loan balances. When used at the Account level, the Total Account Balance is based on the balance of thatspecific account.
(2) When used at the Credit/Customer level, the Total Commitment Amount is based on the total commitment of all accounts. When used at the Account level, the Total Commitment Amount is based on the commitment amount of that specific account.

Satisfying Exceptions

You have seen how easily AccuAccount creates exceptions. Satisfying exceptions is just as easy.

Document Dependent

- **Missing** - This exception is satisfied by imaging the document. Once a document is imaged, the red dot turns to a green circle and the document is automatically removed from your exception tracking.
- **Expiring** - Once the document is imaged, this exception is satisfied by manually updating the expiration date of the document.
- **Policy** - This exception is satisfied by imaging the document.
- **Waived** - Any required document can be manually waived. When a document is waived, a red dot still shows next to the document name indicating the document is missing. A new icon is added, which is a yellow triangle containing an exclamation point. This indicates the document has been waived.

Policy Exceptions

Policy exceptions that are not document related remain as a tracked exception until your institution determines tracking is no longer required. At that time the policy exception is manually marked that it is “Not an Exception” and the item is removed from your exception tracking.

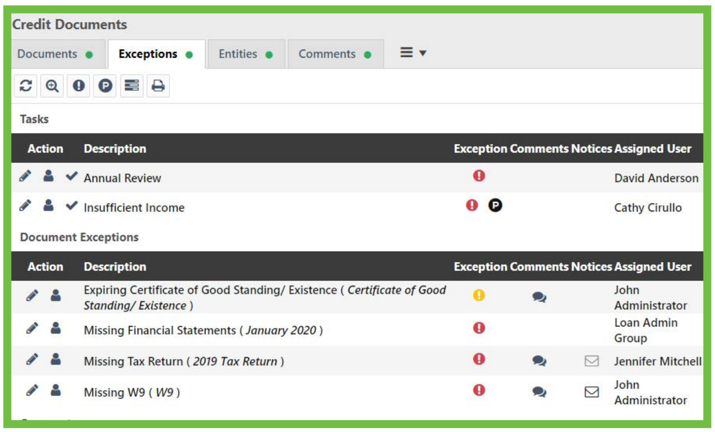
Task Exceptions

Task exceptions remain a tracked exception until your institution determines tracking is no longer required. At that time the task exception is manually marked that it is “Not an Exception” and the item is removed from your exception tracking.

Exception Monitoring

Exception Comments

As users work towards satisfying outstanding exceptions, they have the ability to make comments related to a specific exception. These comments are indicated by the "comment bubble" in the Comment column of the exception tab.



As comments continue to be added to the exception item, AccuAccount will build a comment history to include the name of the user making the comment, the date the comment was added and the date it was last modified.

Not only are the exception comment(s) viewable by any AccuAccount user, they are also automatically incorporated into exception reports produced through AccuAccount.

Notice Emails

As exceptions are defined in AccuAccount, your institution will be able to attach a notice email to that exception item. Notice emails offer the following benefits to your institution:

- Completely customizable by your institution.
- Send to the customer or a specific contact (such as an insurance agent).
- Can be assigned a reoccurrence period. If the missing or expiring item is not received within the reoccurrence period, the notice email will automatically regenerate.
- Can combine multiple exception items into one email notice.
- Notice History Reports are available to track exception notices sent on a global level

Exception History

AccuAccount also builds an exception history that incorporates the history of all notice letters sent and includes all exception comments made.

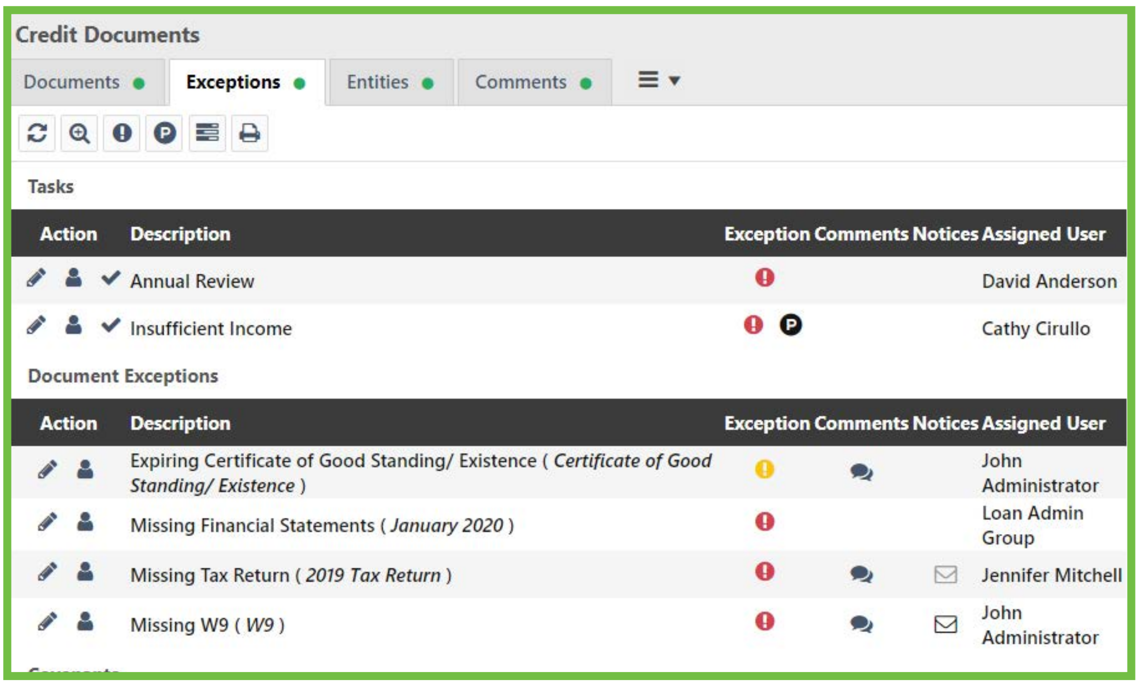
Date of Change	Changed By	Action Taken
1/31/2017 1:40:04 PM	Alex G Haley	Comment [John was in the bank 02/01/2017.] has been ADDED.
2/28/2012 11:55:37 AM	Diana L Stoye	Next notice date set to 03-29-2012. [modified by NOTICE SYSTEM]
2/28/2012 11:55:37 AM	Diana L Stoye	Notice letter sent 02-28-2012

Viewing Exceptions

Now that all of your exceptions are being tracked within AccuAccount, you might be wondering about the methods that are available to review and monitor them.

Exceptions Tab

Every customer, account and collateral held within AccuAccount will have an “Exceptions” tab. Clicking on the exceptions tab will display all exception items, to include document related, policy, and task.



Home/ Dashboard Page

Every user of Accuaccount has a dashboard that they can customize. One of the dashboard options is “My Active Exceptions”. When a user selects this dashboard pane, their current exceptions will appear on their homepage.

Clicking on any name or account number will hyperlink directly to that customer’s file in Accuaccount.

Active Exceptions Summary

Exception Filter Settings — My Exceptions

Customer/Account	Collateral	Exceptions
Mitchell Family Trust (871225478)		1
Credit Exceptions		1
Timmy's Boat Services (789457)		1
84471	---	1
Yummy Gummy Candy Shop (78-8888888)		1
2019	---	1

Documents Tab

When viewing a credit (customer) or account, you will see the required documents defined by your institution. To the right of the document you will see a green dot or a red dot. A green dot indicates a document has been imaged, and a red dot indicates no document is in place. From this screen you can also see the expiration date of any expiring document. If the date is in red, the document is past its expiration date.

Customer Summary

The Customer Summary report shows them all the credit/account/ collateral accounts and exceptions as well as all account relationships, including related entities all with balances.

Workflow and Process Management

Workflow

“A workflow consists of a sequence of connected steps. It is a depiction of a sequence of operations, declared as work of a person, a group of persons, an organization of staff, or one or more simple or complex mechanisms. Workflow may be seen as any abstraction of real work, segregated in work share, work split or other types of ordering.

For control purposes, workflow may be a view on real work under a chosen aspect, thus serving as a virtual representation of actual work. The flow being described often refers to a document that is being transferred from one step to another” (Wikipedia)

Process Management

proc·ess
–noun

1. a systematic series of actions directed to some end.
–verb (used with object)
to handle (papers, records, etc.) by systematically organizing them, recording or making notations on them, following up with appropriate action, or the like. (dictionary.com)

As you consider the purchase and implementation of an ECM, why not explore how your institution can become more efficient and automated by selecting a product that can mirror or enhance your existing workflows and processes?

AccuAccount offers many methods to automate and manage workflows and process management.

File & Documents	- New customers, accounts & associated documents are created - Existing customers & accounts are updated (statuses, balances, etc.)
Exceptions	- Exceptions are created and/or updated - Letter Notices are processed
Processes	- Tasks are assigned - Document placeholders are created
Reporting	- Created & distributed according to report subscriptions
Recurring Documents	- Document placeholders created based on scheduler properties - Exception tracking initiates
Task Assigning	- Customer/ Account/ Collateral file is created - Account Status Changes
Quality Control	- Automatic email if a document does not pass quality control
Document Capture	- Automatic email to notify of documents receipt - Assign task based on captured document
Status Change	- Automatic activation of document(s) - Assign tasks based on status
Loan Approval	- Our AccuApproval helps you manage loan application processes Please contact yoursales representative for further information

Analyzing Workflows and Processes

How do you start analyzing your current workflows and processes? And once identified, how do you determine if a document and exception management solution can make that workflow more efficient? By making the workflow or process more efficient, what cost savings can your institution realize?

The easiest way to accomplish this may be to think of a scenario in your office. Once you've identified a scenario, break down the various underlying processes. Use bullet points, a spreadsheet, create a flowchart – whatever method works best for you. Then look at the manual processes in that workflow. It is these manual processes that can be made more efficient and cost-effective for your institution.

Following are some sample scenarios to help you get started. All of these scenarios assume that your institution plans on eliminating as much paper in your files as your legal counsel, regulatory authorities and compliance staff will allow you to. This will allow your institution to maximize its investment by reducing the physical space needed for file storage and the costs for courier and overnight delivery services, paper and toner, and the hands on approach needed to maintain physical files.

Scenario 1: Account Officer receives financial information from Client.

Current Workflow:

- Financial information is photocopied (perhaps multiple times depending on account relationships).
- Tickler system is updated to reflect receipt of items and, if applicable, tickler date is reset to the next due date.
- Financials are provided to Credit Analysis for analysis. This may be via courier, overnight delivery, fax, etc.
- Credit Analysis reviews financials, prepares worksheets and print for the file.
- Credit Analysis worksheets and financials are returned to Account Officer.
- Account Officer or Assistant pulls physical file(s) and files the financial information and spreads.
- File(s) are placed back into file vault.

More Efficient Workflow:

- Financial information is scanned into AccuAccount, automatically satisfying any exceptions.
- AccuAccount automatically emails Credit Analysis that financials have been received.
- A document placeholder for financial review is automatically created by AccuAccount.
- Credit Analysis reviews financials and uploads document into the automatically created placeholder.
- AccuAccount automatically emails Account Officer that financial review is complete.

Potential Savings:

- Tangible: Employee time spent in photocopying and filing, and the related paper and toner costs.
- Tangible: - Elimination/reduction of courier and/or overnight delivery costs.
- Intangible: Reduce associated risks by insuring that financial review is performed in a timely manner.

Scenario 2: Client Visits and File is at Different Location

Current Workflow:

- Representative contacts other Branch asking for documents and tickler report.
- Representative explains to Client that information is being sent from Branch, and Client waits for receipt.
- At Branch, Clerk locates physical file and deconstructs it to retrieve requested documents.
- Branch Clerk accesses Tickler system and prints report to send to Representative.
- Branch Clerk faxes or scans/emails information to Representative.
- Branch Clerk reconstructs the physical file and places it back into the vault.

More Efficient Workflow:

- Account Officer accesses AccuAccount. All file documents are readily available for review and exceptions are easily identified.

Potential Savings:

- Tangible: Time spent in pulling file and faxing/emailing information.
- Tangible: Account Officer time in waiting for needed information.
- Intangible: Client is impressed with institution's automation and efficiency.

Scenario 3: Court Order Received to Product Documents

Current Workflow:

- Physical file(s) are pulled from file vault, de-constructed and photocopied.
- Photocopied documents are delivered via Court Order instructions.
- Physical file(s) are put back into proper order and placed back into file vault.

More Efficient Workflow:

- Audit file is created from AccuAccount and burned to CD/DVD.
- CD/DVD is delivered via Court Order instructions.

Potential Savings:

- Tangible: Employee time spent in pulling and reproducing file.
- Tangible: Paper and toner savings by not reproducing documents.
- Intangible: Copy of audit file automatically stored for future reference.

Scenario 4: On-Site Audit or Exam

Current Workflow:

- Physical files are sent to exam site through couriers or overnight delivery service.
- Once at exam site, files are gathered and delivered to audit or exam as needed.
- Once audit or exam no longer needs physical file, it is returned to branch office through couriers or overnight delivery service.

More Efficient Workflow:

- Audit file is created from AccuAccount and copied to secure network location.
- Examiners/auditors given limited network access to work in audit file.

Potential Savings:

- Tangible: Employee time spent gathering and packaging files for delivery to exam site, and un-packaging and re-filing once audit is complete.
- Tangible: Elimination of courier and/or overnight delivery costs.
- Intangible: No risk of physical file being lost in transit, thereby protecting the privacy of your clients.

Document Capture

Capturing documents in in AccuAccount takes several forms, to include imaging, upload and our own print driver. This gives you the flexibility to use the method that is the most beneficial for your institution.

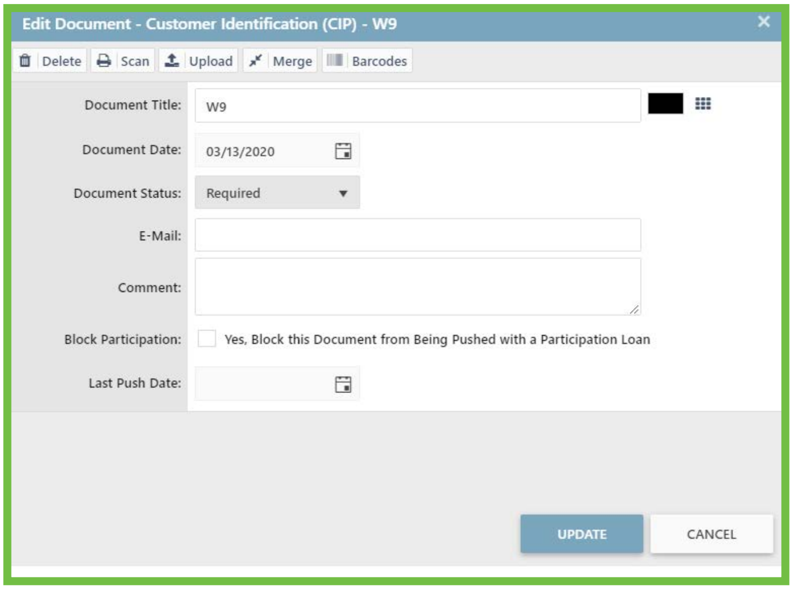
Scanning Methods

Included or Additional Module?	Included
How many user licenses will we get?	Based on asset size (your Purchase Quote will reflect the number of included licenses)
What kind of equipment do I need?	Any Twain 1.9 compliant scanner, which must be connected directly to the computer where imaging is taking place
How many documents can I capture at one time?	Documents can be scanned individually or bulk scanning with barcodes
Does the user need access to AccuAccount?	Yes
What format are documents stored in?	.tif and .pdf

What do I do?

Working in AccuAccount, locate the customer, account and document that will be imaged. Place the document into the dedicated scanner. Next to the document to be imaged you will see an "edit document" icon.

Clicking the "edit document" icon will activate the "Edit Document" menu. On the "Edit Document" menu you will click "Scan" to activate the scanner.



How do the documents get released and indexed into AccuAccount?

The document is released when it is saved. Customer, account and document level indexing are performed prior to imaging by imaging within the correct customer, account and document in AccuAccount.

AccuImg

Included or Additional Module?	Included
How many user licenses will we get?	Based on asset size (your Purchase Quote will reflect the number of included licenses)
What kind of equipment do I need?	Any Twain 1.9 compliant scanner, which must be connected directly to the computer where imaging is taking place
How many documents can I capture at one time?	Limited batch scanning - Scan multiple documents related to one customer & one account in a single batch
Does the user need access to AccuAccount?	Yes
What format are documents stored in?	.tif and .pdf

What do I do?

Working in AccuAccount, locate the customer and account that you will image documents for. With limited batch scanning, you can image documents for the single customer and single account you are viewing in AccuAccount.

Each individual document will be identified with a bar code. The customer and account documents are placed together in the batch and imaging is activated through AccuAccount using our “Scan File” process.

How do the documents get released and indexed into AccuAccount?

The documents are released when they are “saved”. Customer and account level indexing is performed prior to imaging by viewing the correct customer and account file within AccuAccount. Document level indexing is performed via the barcodes assigned to each document.

AccuCapture

Included or Additional Module?	Additional Module
How many user licenses will we get?	Unlimited
What kind of equipment do I need?	Any networked Twain 1.9 compliant scanner-or-networked multi-function machine
How many documents can I capture at one time?	Full Batch Scanning - Scan multiple documents for multiple customers and multiple accounts in a single batch
Does the user need access to AccuAccount?	No
What format are documents stored in?	.tif and pdf

What do I do?

Individual documents are identified with a bar code. Because you are scanning outside of AccuAccount, additional barcodes are used to identify the customer, account and/or collateral the documents belong to. As an example, when preparing documents for the credit/customer file you will use one separator sheet that identifies the customer and it is the first page in the batch. Each individual document that belongs to that customer will be identified with a bar code. Those documents are placed behind the customer separator page. Each additional customer (guarantor, co-signer, etc.), loan and/or collateral is added to the batch. When the entire batch is prepared, it is scanned.

How do the documents get released and indexed into AccuAccount?

When imaging through AccuCapture, the imaged documents are directed to a folder that is actively monitored by our AccuCapture Services. As the document images are pushed to the folder, AccuCapture begins processing the documents, and documents are indexed according to the assigned barcodes.

Things to Consider

The fastest scanning method available as documents are imaged outside of AccuAccount and processed behind the scenes. Users can perform other functions in AccuAccount while documents are processing.

Non - Scanning Methods

AccuPrint

AccuPrint is our virtual print driver, allowing users to print documents viewed on their desktop directly into AccuAccount.

Included or Additional Module?	Included
How many user licenses will we get?	Unlimited
What kind of equipment do I need?	The AccuPrint driver must be installed
How many documents can I capture at one time?	Electronic print of a single document or multiple documents (multiple documents will be merged into a single document)
Does the user need access to AccuAccount?	No to print, yes to upload
What format are documents stored in?	.tif and pdf

What do I do?

Step 1:
Select a single document or multiple emails

Step 2:
Print the document(s), selecting “AccuPrint” as printer

Step 3:
From the print dialog box AccuPrint performs a live search of your AccuAccount database, allowing you to select the customer, account and document for the document being printed. If a user does not have the ability to upload documents into AccuAccount they will simply select “Upload and Exit” to print the document to the upload folder. Users with upload rights will select “Upload and Launch AccuAccount”.

Step 4:
The user’s upload folder in AccuAccount will contain AccuPrint documents. From here you can perform a quick quality control review to insure the document is complete. Simply click the blue right-facing arrow to automatically remove the document from the upload folder to the assigned customer, account and document within AccuAccount.

How do the documents get released and indexed into AccuAccount?

The document is released when it is processed through the user’s upload folder. Customer, account and document level indexing are performed prior to imaging using the AccuPrint utility.

Things to Consider

For documents viewed on your computer screen, AccuPrint eliminates the need to print a paper copy of thedocument, assign a bar code and physically scan. Need to have a process in place to monitor upload folders to ensure all documents are moved into AccuAccount.

AccuPrint Drop

AccuPrint Drop gives you the ability to move documents currently existing on your network into the AccuAccount upload folder by simply dragging the documents onto the AccuPrint icon.

Included or Additional Module?	Included
How many user licenses will we get?	Unlimited
What kind of equipment do I need?	The AccuPrint driver must be installed
How many documents can I capture at one time?	Electronic folders containing an unlimited number of documents are copied into AccuPrint Drop
Does the user need access to AccuAccount?	No to process through AccuPrint Drop, yes to upload
What format are documents stored in?	Uploaded documents retain their original format (.pdf, .docx, .xml, .jpg, etc.), and become read only in AccuAccount

What do I do?

Step 1:
Select an entire folder, an individual document or multiple documents. Drag onto the “AccuPrint” icon on your desktop to “Open with AccuPrint Drop”.multiple documents. Drag onto the “AccuPrint” icon on your desktop to “Open with AccuPrint Drop”.

Step 2:
As multiple documents may be uploaded at one time, you will only assign the customer name.

Step 3:
The upload folder now contains all of the documents processed through the AccuPrint Drop process.

How do the documents get released and indexed into AccuAccount?

The document is released when it is processed through the user’s upload folder. Customer, account and document level indexing are performed prior to imaging using the AccuPrint utility.

Things to Consider

Need to have a process in place to monitor upload folders to ensure all documents are moved into AccuAccount.

Upload

Upload gives you the ability to move documents currently existing on your network into AccuAccount upload folder by simply dragging the documents onto the AccuPrint icon.

Included or Additional Module?	Included
How many user licenses will we get?	Unlimited
What kind of equipment do I need?	None
How many documents can I capture at one time?	Documents are captured individually
Does the user need access to AccuAccount?	Yes
What format are documents stored in?	Uploaded documents retain their original format (.pdf, .docx, .xml, .jpg, etc.), and become read only

What do I do?

Working in AccuAccount, locate the customer, account and document that will be imaged. Next to the document to be imaged you will see an "edit document" icon.

Clicking the "edit document" icon will activate the "Edit Document" menu. On the "Edit Document" menu you will click "Upload" to begin the upload process. Documents can be uploaded from the "upload" folder in AccuAccount ("Select a File From Server"), or from any location within your network ("Upload a File From Your Machine").

How do the documents get released and indexed

The document is released when it is finished uploading. Customer, account and document level indexing are performed prior to imaging by imaging within the correct customer, account and document in AccuAccount.

Things to Consider

Upload is ideal for documents (such as appraisals) that must remain in their original format due to audit or compliance concerns.

Bar Codes

Utilizing bar codes allows you to image multiple documents at one time as opposed to scanning individual documents. Bar code separator sheets are produced through AccuAccount and are included with the product, and will require that the bar code font (also included) be installed on PC's that will be used to produce the bar code sheets.

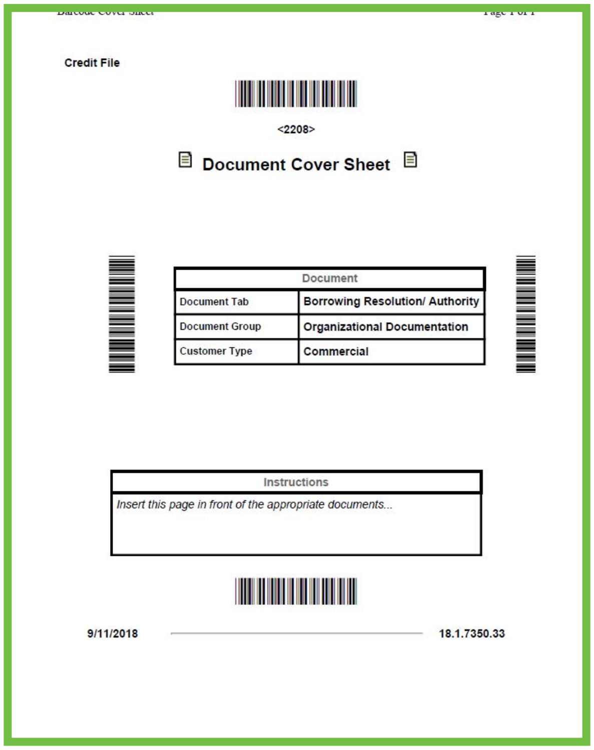
Document Cover Sheets (AccuImg & AccuCapture)

When imaging documents through AccuCapture or AccuImg, Document Bar Codes are used associate the image with the document. The Document Cover Sheets can be re-used every time a document is being imaged for a specific customer type, account type or collateral type.

Example: Document Bar Code Sheet

As you look at the Document Cover Sheet, you will see the following fields:

- **"Document Tab"** – this is the name of the individual document being scanned
- **"Document Group"** – this is the group or "tab" where the document is located
- **"Type"** – this specifies the type of customer, account or collateral the bar code sheet is specific to.


Credit File

<2208>

Document Cover Sheet

Document	
Document Tab	Borrowing Resolution/ Authority
Document Group	Organizational Documentation
Customer Type	Commercial

Instructions
Insert this page in front of the appropriate documents...

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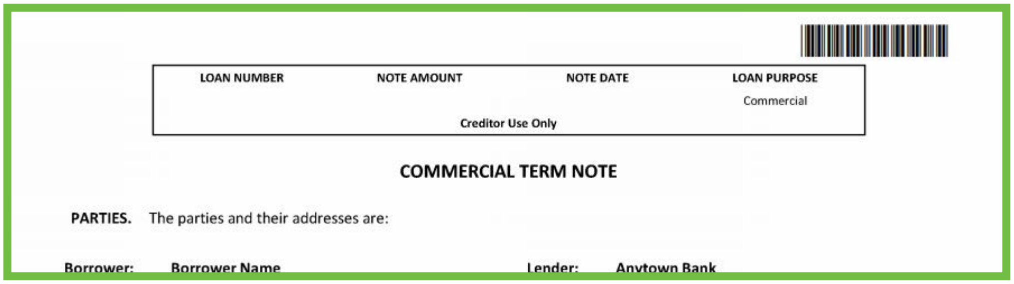
A Document Cover Sheet can be used for any customer or account that is in the same "Type" description. For instance, the sample Document Cover Sheet shown here is for a "Flood" document for account type "SEC – CML Real Estate".

If you have 150 loans in the "SEC - CML Real Estate" account type, you only need print the Document Cover Sheet one time and it can be used for the "Flood" document for all 150 loans.

Document Bar Codes can also be placed on the individual document:



LOAN NUMBER	NOTE AMOUNT	NOTE DATE	LOAN PURPOSE
			Commercial

Creditor Use Only

COMMERCIAL TERM NOTE

PARTIES. The parties and their addresses are:

Borrower: **Borrower Name** **Lender:** **Anytown Bank**

- Your document origination product(s) may have the ability to place bar codes on the documents as they are produced. Alogent will work with you and the documentation vendor to determine if these bar codes are compatible with AccuAccount.

- If you have internal documents you regularly use (checklists, application, risk rating forms, etc.) we will work with you to have bar codes placed on your internal documents.

When bar codes are placed directly on a document, the Document Cover Sheet is no longer required.

Customer/Member, Account & Collateral Cover Sheets (AccuCapture)

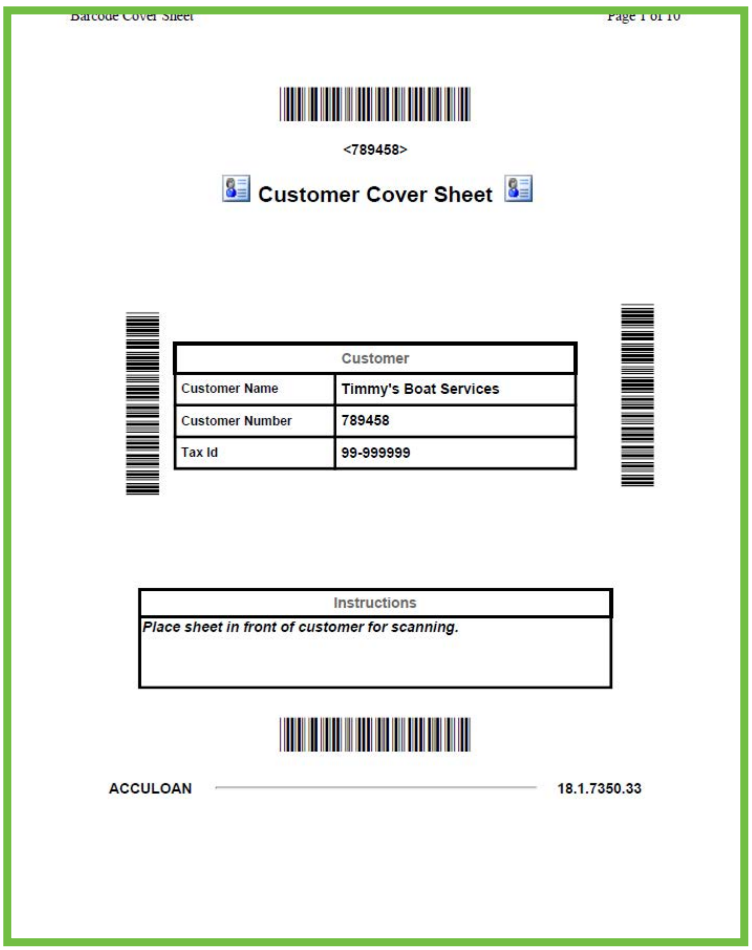
There are three distinct areas in AccuAccount to house your documents:

- **Customer or credit file**, which houses all of the documents related to a specific customer.
- **Account file**, which contains documents related to a specific account number.
- **Collateral file**, which is used if your institution chooses to have separate collateral files within AccuAccount or if there are multiple pieces of collateral for a loan. If used, there will be a collateral file containing documents related to a specific piece of collateral.

When using AccuCapture to scan documents, users do not access AccuAccount. Therefore, we need a way to tell AccuCapture what customer, account or collateral file the documents belong to. To accomplish this easily and efficiently, Customer, Account or Collateral Bar Code Sheets are produced. These bar code sheets can be used repeatedly; but are specific to the customer, account or collateral.

Example: Customer Cover Sheet

The Customer Cover Sheet is unique to each customer, and is used for documents specific to the Customer/ Credit in AccuAccount. This cover sheet lets AccuCapture know that all of the documents that follow are for this specific customer file.



Barcode Cover Sheet Page 1 of 10

<789458>

Customer Cover Sheet

Customer	
Customer Name	Timmy's Boat Services
Customer Number	789458
Tax Id	99-999999

Instructions
Place sheet in front of customer for scanning.

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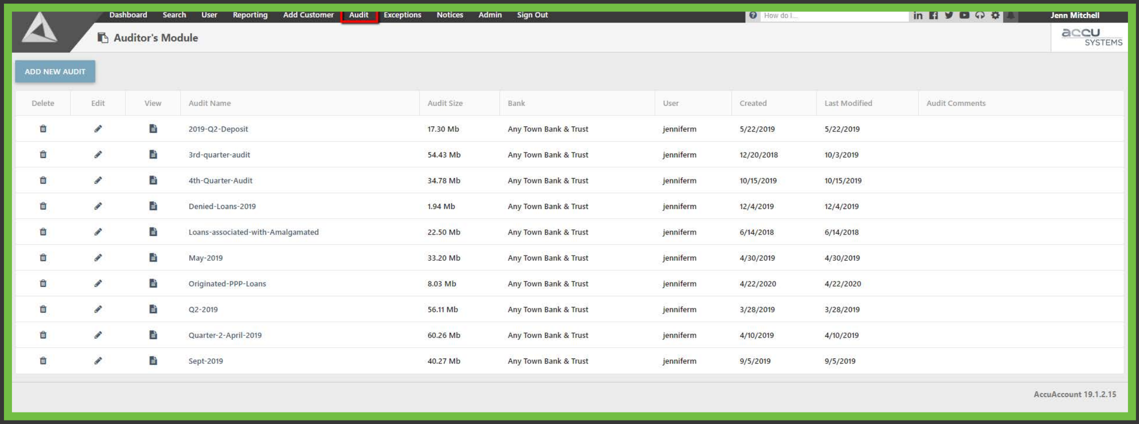
Using Bar Code Cover Sheets

As the Document Cover Sheets can be used repeatedly, many institutions find it helpful to produce several master sets of the Document Cover Sheets (i.e. title loan, commercial real estate, individual customer, etc.) These sheets can be printed on a light colored paper (such as yellow or blue) so they can be located easily and reassembled into the master set after imaging the file.

If you use AccuCapture for your imaging, you will need to produce the additional Cover Sheets for the Customer, Account and Collateral. Although these are unique, they can be saved and reused as additional documents for the customer, account and/or collateral are received.

Audit

With electronic file management provided by AccuAccount, providing audit or subpoena files happens quickly and easily. Simply click “Audit”:



Through a few short steps you add customer(s) and account(s) to the audit. Once built, an audit includes all documents, additional guarantors/signers and comments (comments can be excluded) and contains a reader that emulates the view you see every day when working in AccuAccount.

Other delivery methods can include a flash drive, or copying the audit to a secure area of your network for access by multiple auditors or examiners at one time.

Reports

Subscriptions

Report subscriptions allow report(s) to be delivered on a recurring schedule. When report subscriptions are created, AccuAccount has options available to allow the report subscription to be customized to meet the needs of the recipient:

Report Delivery Options

There are two methods by which a report can be delivered; and each of these options has further parameters available.

Delivery Option: Email

- Allows a report to be delivered to a single or multiple email addresses.
- The report can be delivered with the email, a link can be included back to the report in AccuAccount, or both options can be selected.
- The report can be delivered in any of these formats: .xml; .csv (comma delimited), .tiff, Acrobat (.pdf file), web archive or Excel (.xls).

Delivery Option: Windows Share File

- Allows a report to be produced and saved to a location in your network
- The report can be stored in any of these formats: .xml; .csv (comma delimited), .tiff, Acrobat (.pdf file), web archive or Excel (.xls).
- Three methods are available for the storage of recurring reports:
  1) Overwrite an existing file with a newer version;
  2) Do not overwrite the file if a previous version exists;
  3) Increment file names as newer versions are added

Subscription Processing Options

Once you determine how the report subscription will be delivered, you will schedule how often the report produces. Multiple schedules are available, to include hourly, daily, weekly & monthly with multiple variations of these schedules.

Report Parameter Options

Each report in AccuAccount has parameters for the user to filter the information they are looking at (i.e. Officer, Branch, Customer). Report Parameter Options are set for each report subscribed to.

As Needed (on demand)

Reports are also available as needed and include all of the features previously listed.

Hyperlinks

Regardless of the delivery method (subscription, produced as needed or exported), hyperlinks are included in most reports. When an institution uses AccuAccount with Windows Authentication, clicking the hyperlink allows the user to move from the report directly to the specific loan or customer within AccuAccount. If reports are delivered outside your network, the hyperlinks will work only if you have configured your firewall to allow access to AccuAccount from outside your network.

Document & Exception Comments

If comments are made to individual documents or exceptions, those comments automatically carry into the exception reports. This shows senior management, auditors and/or examiners that your institution is working to satisfy outstanding exceptions.

Customer Name	Customer Number	Account Number	Account Type	Account Description	Document Title	Exception/Comment	Exp. Date	Officer	Ex
Customer: Amalgamated Industries, Inc.									
Amalgamated Industries, Inc.	451852914		Credit		Borrowing Resolution/Authority	Missing Borrowing Resolution/Authority		Alex Haley	E
						12/2010 - Ms. Wilder needs to sign the document, but is out of town. Her assistant will have the document signed when she returns. (D.Stoye)			

Sample Reports

AccuAccount has many available reports, and most of these reports contain filters (such as department lender, customer name or number and branch), which gives your institution a multitude of options for reporting. This section provides a snapshot of a few of our available reports.

Exception Report by Officer

This report provides all exceptions assigned to an officer, including customer/credit and exceptions for all account types (loans, deposits and trusts).

Exception Report by Officer

Customer Name	Customer Number	Account Number	Account Type	Account Description	Account Amount	Document Title	Exception/Comment	Exp. Date	Ex
Officer Name: Walt Whitman									
Washington Family Trust	294152874		Credit			2010 Financials	Missing 2010 Financial Statements		E
St. Louis Park District	043215489		Credit			2009 Financial Statements	Missing 2009 Financial Statements		E
Washington Family Trust	294152874		Credit			2009 Tax Returns	Missing 2009 Tax Returns		E
Ernest Hemingway	159753158		Credit			Personal Financial Statements	Expiring PFS	11/1/2010	E
St. Louis Park District	043215489		Credit			2010 Financials	Missing 2010 Financial Statements		E
Apple City Construction LLC	971584628		Credit			2010 Financials	Missing 2010 Financial Statements		E
Apple City Construction LLC	971584628	15731_1	Loan	800 East Mineral Road, Phoenix, AZ 85040	1594070.00	Final Title Insurance Policy/Opinion	Missing Final Title Insurance Policy/Opinion		E
							Will not get until construction is complete		
Washington Family Trust	294152874	842961_1	Loan	800 Occidental Avenue South, Seattle, WA 98134	1583158	Final Title Insurance Policy/Opinion	Missing Final Title Insurance Policy/Opinion		E
Washington Family Trust	294152874	842961_1	Loan	800 Occidental Avenue South, Seattle, WA 98134	1583158	AOR - Recorded	Missing AOR - Recorded		E
Washington Family Trust	294152874	842961_1	Loan	800 Occidental Avenue South, Seattle, WA 98134	1583158	Mortgage/Deed of Trust - Recorded	Missing Mortgage/Deed of Trust - Recorded		E

Customer Summary

This report provides a complete view of the customer, to include all accounts (loans, deposits, trust), exceptions, related entities, and comments.

Customer Summary for AMALGAMATED PARTNERSHIP

Print

Customer #	Tax ID	Customer Type	Customer Officer	Credit Classification
451893921	451893921	Partnership/Limited Partnership	Alex Haley	High Risk

Total Loan Balance: $4,129,850.00 **Total Loan Commitment:** $4,750,000.00

Exceptions-

Exception	Exception Type	Exception Comment	Expiration Date
Missing 2010 Financial Statements	Document		
Missing Driver's License	Policy		

Related Entities-

	Customer#	Customer Name	Outstanding Balance	Commitment Amount
Booker T. Washington	451893921	Amalgamated Partnership	$3,750,000.00	$3,750,000.00
	971584628	Apple City Construction LLC	$1,594,070.00	$3,500,000.00
	815432581	Booker T. Washington	$0.00	$0.00
Laura Ingalls Wilder	451852914	Amalgamated Industries, Inc.	$465,323.25	$1,085,473.25
	555812815	Amalgamated Investment Consultants LLC	$300,000.00	$300,000.00
	451893921	Amalgamated Partnership	$3,750,000.00	$3,750,000.00
	015853418	Laura Ingalls Wilder	$0.00	$0.00
	015853418-1	Little House Gift Shop	$1,850.00	$1,850.00
		Totals	**$6,111,243.25**	**$8,637,323.25**

Customer Comments	
10/25/2010- Louisa May Alcott	Spoke with Ms. Wilder concerning personal financial statement.

Checklists

AccuAccount builds checklists for your customers and accounts based upon your document structures. This checklist is automatically completed, noting customer information, what documents are required and what documents exist in AccuAccount.

Any Town Bank

Credit Documents - LLC/LC

Customer Name:	Amalgamated Investment Consultants LLC	Customer Number:	555812815
Loan #:		Loan Description:	
Loan Officer:	Mary Shelley	Employee Loan:	Yes No

In File	Required	Waived	N/A	Name of Document	QC
				LLC/LC - Correspondence	
	*			***Correspondence***	
				LLC/LC - Family Tree	
*	*			Organizational Chart	
			*	Family Tree	
				LLC/LC - Organizational Documentation	
*	*			Borrowing Resolution/Authority	
*	*			Certificate of Good Standing/Existence	
*	*			Certificate of Incorporation/Organization	
*	*			Articles of Incorporation/Organization	
*	*			Operating Agreement/By Laws	

Related Entities

AccuAccount allows you to build related entities for your complex relationships. These reports provide an overall view of the related entity group(s) in your institution.

Related Entity Groups

Entity Relationship	Customer Number	Customer Name	Tax Id	Outstanding Balance
Booker T. Washington	451893921			
		Amalgamated Partnership	451893921	$3,750,000.00
		Amalgamated Partnership	451893921	$3,750,000.00
		Amalgamated Partnership	451893921	$3,750,000.00
			Total Outstanding Balance	**$11,250,000.00**
Booker T. Washington	971584628			
		Apple City Construction LLC	971584628	$1,594,070.00
		Apple City Construction LLC	971584628	$1,594,070.00
			Total Outstanding Balance	**$3,188,140.00**

Classified Customers/ Members or Accounts

Classification Customer Report - Detailed

Customer Number	Customer Name	Officer Name	Loan Number	Loan Status	Branch Name	Loan Amount
Class Code:	**High Risk**					
1	99 Fitness Express	Alex Haley	201009	Active	CB	$73,000.00
343232345	Deposit Customer	Alex Haley	8542586	Active	Chicago	
343232345	Deposit Customer	Alex Haley	951258	Active	Chicago	
431862456	French Quarter Luxury Automobiles Inc.	Alex Haley	1543257	Active	Chicago	
431862456	French Quarter Luxury Automobiles Inc.	Mary Shelley	FP1	Active	Chicago	$95,000.00
431862456	French Quarter Luxury Automobiles Inc.	Mary Shelley	FP4	Active	Chicago	$175,000.00
431862456	French Quarter Luxury Automobiles Inc.	Mary Shelley	FP2	Active	Chicago	$404,195.00
431862456	French Quarter Luxury Automobiles Inc.	Mary Shelley	FP3	Active	Chicago	$350,000.00
492772134-1	Huck Finn Painting	Alex Haley	551429	Charged Off	Chicago	$1,500.00
312045931	John Sample	Alex Haley	958745221	Active	Chicago	$16,500.00
JA90	Johnathan Appleseed	Ryan M. Tomkins	95	Active	Moline 48th Street	

Policy Exceptions

Provides reports that include all accounts with a related policy exception, or can be filtered by policy exception type.

Exception Report by Policy Definitions

	Loan Number	Exception Name
Policy Title: Debt to Income Ratio		
Customer Name: Amalgamated Industries, Inc.		
Customer Number: 451852914		
		Debt to Income Ratio
Policy Title: Policy 1: Bank Secrecy Act		
Customer Name: Amalgamated Industries, Inc.		
Customer Number: 451852914		
		CIP policy
		Missing Articles Incorporation/Organization
		Missing Certificate of Incorporation/Organization
		Missing Driver's License

Scanning History

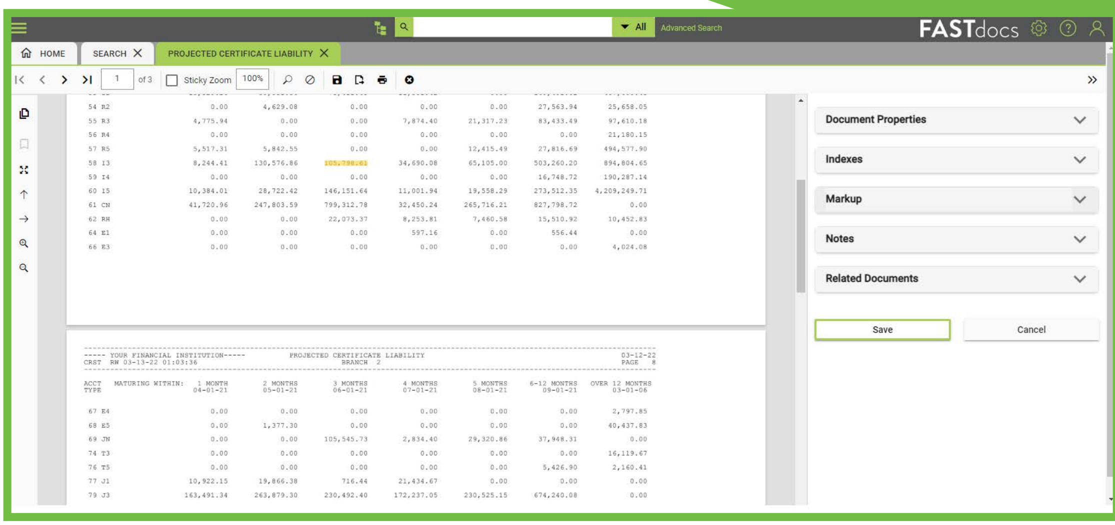
Reports in this section assist your institution in tracking documents that have been received, how they were received (scanned or uploaded) and any documents that may have been moved or deleted and assists your institution in the quality control process.

User Login	User Name	Customer Number	Loan Number	Document File Name	Document Type	Pages Added	Pages Deleted	Date Changed	Document Deleted YN	comm
Administrator"	admin	194523571		MK20H9IG5FNA8L3FKN4XJ NPPWMTMQP1N.tif	Tax Returns: 2009 Tax Returns	0	0	10/14/2010	0	File Up from u machi [Ta Return <i>200 Return 2009 T
Administrator"	admin	851485178	1582141_1	D8BC6Y3NPGN4931AV4JA OFJNOE0BM01V.tif	Mortgage/AOR: AOR - Unrecorded	0	0	10/25/2010	0	File Up from u machi [M : Unrec AOR -
Administrator"	admin	851485178		T2DUZRXABWEKSVLVA9TB 5KOLOXQ4CHS6.tif	Organizational Documentation: Certificate of Incorporation/Orga nization	0	0	10/25/2010	0	File <b>Up from u machi [<b>O Docur >: <i>

Cold Storage

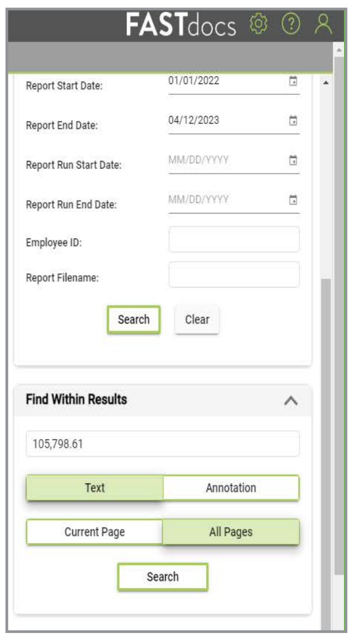
FASTdocs, Alogent's enterprise content and information management suite, provides cold storage capabilities that can be used alongside AccuAccount. Cold storage in FASTdocs drives increased efficiency for financial institutions by automating document collection through robust APIs and workflows.

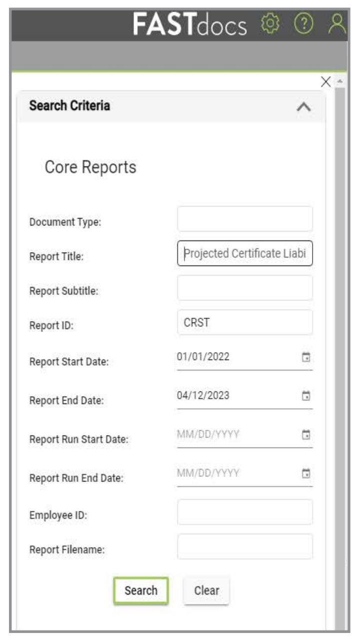
Intuitive search and storage functionality helps staff find documents in less time while maintaining compliance with document retention policies.



Customer service, accounting, finance, and other departments at financial institutions rely on FASTdocs to simplify the cold storage of:

- **Core reports**
- **Member / customer statements**
- **Check images**
- **Accounting records**
- **Other documents**





Switching from your current cold storage provider to FASTdocs is easy. Contact us to learn about our migration process and core integrations.

Alogent provides proven, end-to-end check payment processing, digital, online, and mobile banking, and enterprise content and information management platforms to financial institutions of all sizes, including credit unions, community banks, and some of the largest national and international institutions. Our unique approach spans the entire transaction “ecosystem” — capturing and digitizing transaction data, exception tracking, and automating entire transaction and loan management workflows so that information is available across the enterprise. Alogent’s solution suites leverage the latest in AI, machine learning and predictive analytics, including enterprise-wide data intelligence and reporting solutions that enable financial institutions to deliver products and services that boost engagement through personalization and data-backed decisions.

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