

# AccuAccount

## Track Plan



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# Introduction


What does it take to track and manage exceptions in your office? Is it a smooth and streamlined process? Are there numerous manual and inefficient processes? Do you pick up a file to review a certain document only to find that the document is missing and is not on your exception list? Have you contacted your customer or member 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 when tracking your exceptions?

What if there was a way to bring all of your exception tracking into one cohesive system? A system that creates file conformity and consistency, yet allows each department the flexibility they need to properly track their exceptions?

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

Managing exceptions is an integral part of your file management process. There are many reasons you track exceptions - Board of Directors, Regulatory Authorities, Senior Management ... and the list goes on.

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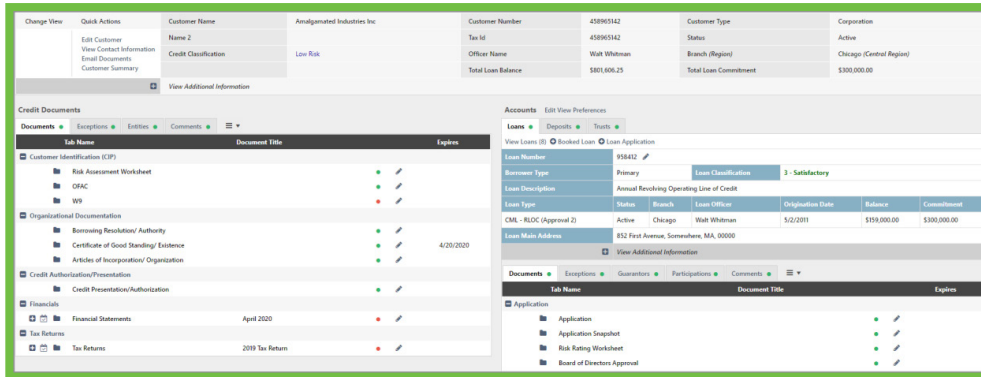
**Our Track plan offers a  
powerful, browser-based  
exception management  
system used by community  
banks and credit unions**



# Table of Contents

<b>5</b>	<b>Account Holder Home Page</b>
<b>9</b>	<b>Integrated Exception Management</b>
<b>19</b>	<b>Reports</b>
<b>24</b>	<b>CORELink</b>

# Account Holder Home Page



## Home Page Components

Visual indicators allow users to look at a file and quickly see document related information:

1. When related to a document, a red dot (.) indicates that a document is missing from the file. A green dot (.) indicates that the document has been received. When related to a tab, the red dot (.) indicates no information is on the tab, and a green dot (.) indicates information is available.
2. “Edit Document” icon. Depending upon user permissions, clicking this icon allows users to mark the document as received; modify expiration dates; add a Document Title; or make a document comment.
3. The date a document (such as insurance and UCC’s) lapses. When the expiration date is black, the document has not yet expired. When the expiration date is red, it has expired. A document can also be set to “non expiring” as needed.
4. Shows that a required document has been waived.

## **Customer/Credit File**

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

1. 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.
2. Documents imaged into the customer file are immediately visible by all users and are seen on all related accounts.
3. 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 Track, these file dividers are referred to as "Groups". Individual documents (referred to as "Tabs" in AccuAccount Track) are then assigned to each Group.

AccuAccount Track 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. 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 co-signer, 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.

## **Entities Tab**

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

## **Searches**

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

1. A “Quick Search” is available, allowing searches by customer name, customer number, tax identification number, or account number.
2. 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 Track 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 Track your institution and the customer will benefit:

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

## **Cross Collateralization**

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

1. If multiple collaterals exist for an account a drop down box will be visible, allowing the user to easily move between collateral files.
2. When collateral has been shared or pledged to another account, the collateral header turns green and a “Cross Collaterals” tab appears.
3. Clicking on the Cross Collaterals tab allows the user to see the other loans and customers the collateral is pledged to.

When cross-collateralization has been established, you can satisfy exceptions for multiple loans at one time. As an example, when marking the appraisal as received for one loan, the missing appraisal exception is satisfied automatically on all loans that share the collateral.



# Integrated Exception Management

Credit Documents

Documents

Exceptions

Entities

Comments

Tasks

Action	Description	Exception	Comments	Notices	Assigned User
	Annual Review				David Anderson
	Insufficient Income				Cathy Cirullo

Document Exceptions

Action	Description	Exception	Comments	Notices	Assigned User
	Expiring Certificate of Good Standing/ Existence ( Certificate of Good Standing/ Existence )				John Administrator
	Missing Financial Statements ( April 2020 )				Loan Admin Group
	Missing Financial Statements ( January 2020 )				Loan Admin Group
	Missing W9 ( W9 )				John Administrator

Covenants

Action	Covenant	Current Value	Min	Max	Date	Frequency
--------	----------	---------------	-----	-----	------	-----------

There are no covenants available.

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?

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?

Now that we have reviewed the components that are found on our customer home page, let's explore how AccuAccount Track eases the stress and manual processes related to your exception tracking.

## 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 core system? Index cards?

What happens when a document comes through your door? Open the spreadsheet and make changes? Login to the core system and delete the item? Find the index card and shred it?

With AccuAccount Track, 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:

1. **Missing:** If the document is missing, the document will appear as an exception until the document is marked as received. 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.
2. **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 marked as received, the user will also change the expiration date and the document will no longer appear as an exception.
3. **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:

1. 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.
2. 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.
3. You may choose to have no grace period at all assigned to a document. If the document is missing, it appears on exception reports immediately.

### **Task Exceptions**

Perhaps you received a document that marked as received in AccuAccount Track, 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 Track can monitor.

Simply add a task exception for the missing account officer's signature. The technical exception will begin appearing on exception reports, alerting the account officer. Once the document has been corrected, the user 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 core system? More index cards? Any document within AccuAccount Track 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 Track. If scheduling is enabled on a document, you will see a calendar icon next to the document name. Click on the calendar, 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 Track. 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 than your institution's policy allows. For these exceptions you can "Create Custom Policy Exception" within AccuAccount Track. 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 as 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?

With AccuAccount Track, 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 Track gives you additional options to further define your exceptions, to include:

1. Assigning specific exceptions to a Specific User (such as all insurance exceptions going to an insurance clerk)
2. Assigning to Categories Defined by your Institution (financials, collateral perfection, etc.)
3. Weighting & Sorting to your Institution's Specifications.
4. Disabling Exceptions Based on Threshold Balances your Institution Defines:
  - Never disable exception due to balance(1) or commitment(2) amounts
  - Total Account Balance(1) goes below the threshold amount
  - Total Commitment Amount(2) 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 that specific 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 Track creates exceptions. Satisfying exceptions is just as easy.

### Document Dependent

To satisfy document dependent exceptions, the user will edit the document in AccuAccount Track. This will activate the “Edit Document” screen, where the user can perform any of the following functions:

1. **Missing** - This exception is satisfied by changing the Document Image File field to “Image File Exists”. Once a document is marked as received, the red square turns to a green dot and the document is automatically removed from your exception tracking.
2. **Expiring** - This exception is satisfied by updating the expiration date of the document.
3. **Policy** - This exception is satisfied by marking the document as received.
4. **Waived** - Any required document can be manually waived by changing the Document Status. When a document is waived, a red square 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.

The screenshot shows the 'Edit Document - Financials - Financial Statements' window. It contains the following fields and options:

- Delete** button (trash icon)
- Document Title:** April 2020
- Document Date:** 04/15/2020
- Document Image File:** No Image File (dropdown menu open)
- Document Status:** No Image File (dropdown menu open)
- E-Mail:** Image File Exists
- Comment:** (text area)
- Block Participation:** ☐ Yes, Block this Document from Being Pushed with a Participation Loan
- Last Push Date:** (calendar icon)
- UPDATE** and **CANCEL** buttons

## 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

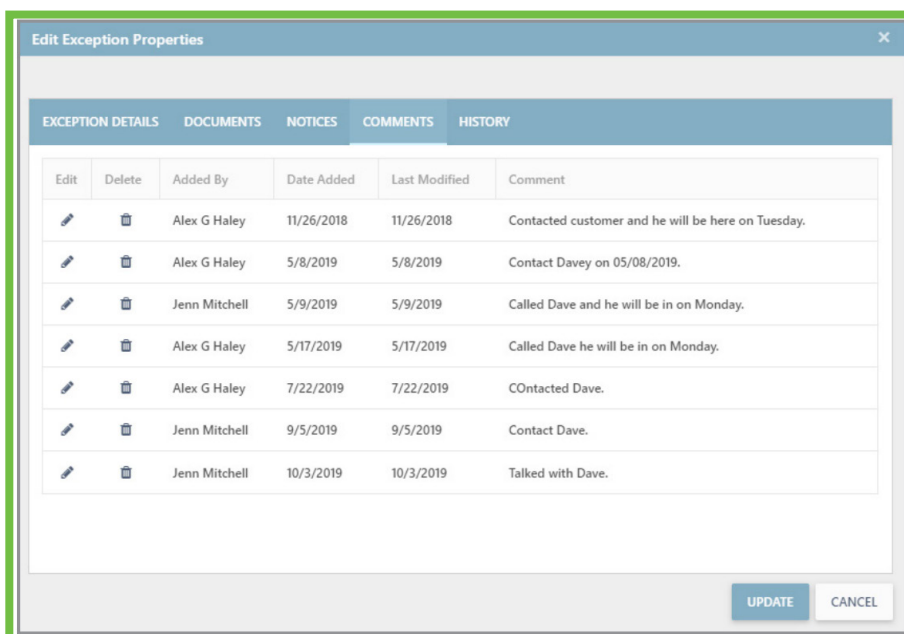
Task exceptions remain a tracked exception until your institution determines tracking is no longer required. At that time the policy exception is manually marked that it is “Not an Exception” and the item is removed from your exception tracking.

## 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 are added for the exception, AccuAccount Track 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 Track user, they are also automatically incorporated into exception reports produced through AccuAccount Track.



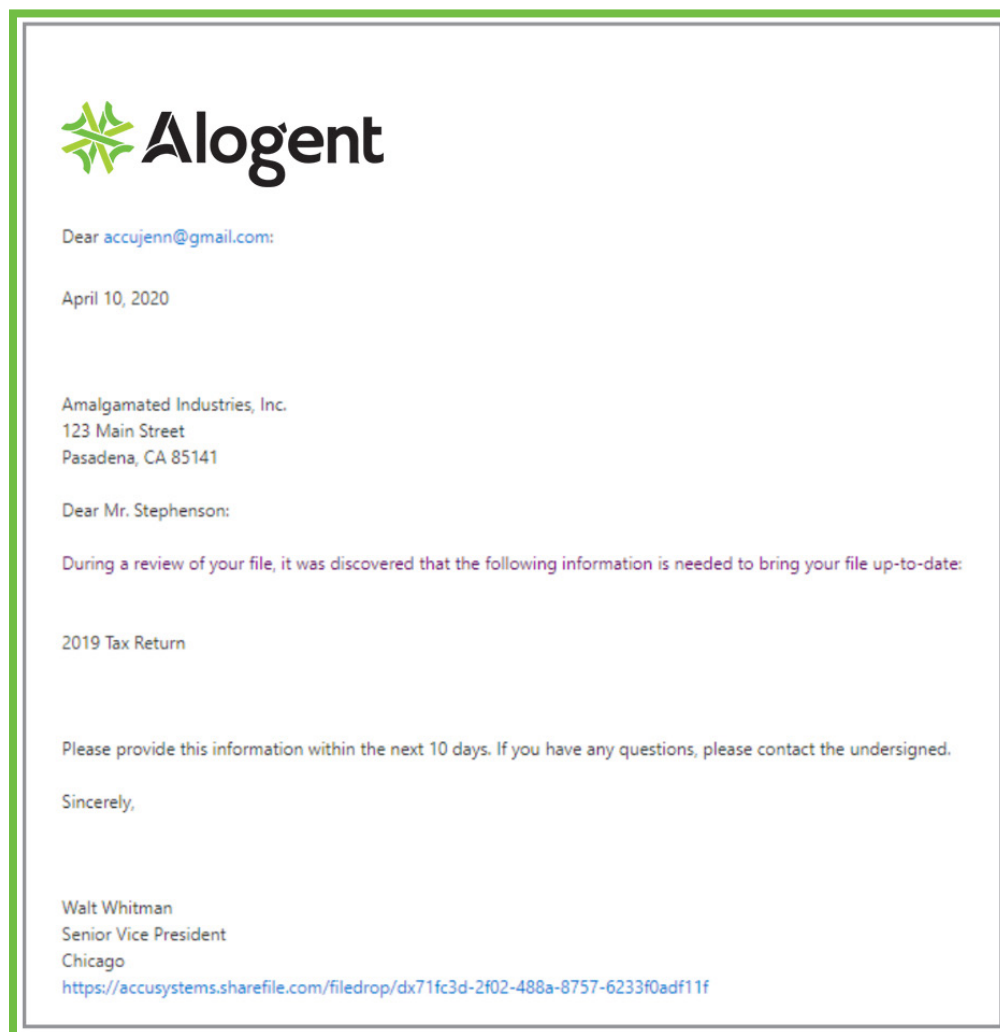
EXCEPTION DETAILS	DOCUMENTS	NOTICES	COMMENTS	HISTORY	
Edit	Delete	Added By	Date Added	Last Modified	Comment
		Alex G Haley	11/26/2018	11/26/2018	Contacted customer and he will be here on Tuesday.
		Alex G Haley	5/8/2019	5/8/2019	Contact Davey on 05/08/2019.
		Jenn Mitchell	5/9/2019	5/9/2019	Called Dave and he will be in on Monday.
		Alex G Haley	5/17/2019	5/17/2019	Called Dave he will be in on Monday.
		Alex G Haley	7/22/2019	7/22/2019	COntacted Dave.
		Jenn Mitchell	9/5/2019	9/5/2019	Contact Dave.
		Jenn Mitchell	10/3/2019	10/3/2019	Talked with Dave.

UPDATE CANCEL

## Notice Letters

As exceptions are defined in AccuAccount Track, your institution will be able to attach a notice letter to the exception. Notice letters offer the following benefits to your institution:

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





## Viewing Exceptions

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

Loan Number	84471						
Borrower Type	Primary		Loan Classification	1 - Exceptional			
Loan Type	Status	Branch	Loan Officer	Origination Date	Balance	Commitment	
CML - RLOC (Approval 2)	Active	Central	Alex Haley	9/10/2018	\$485,000.00	\$0.00	
<div>Documents </div> <div>Exceptions </div> <div>Guarantors </div> <div>Comments </div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>							
Tasks							
Action	Description			Exception	Comments	Notices	Assigned User
	Annual Review						Alex Haley
	Foreclosure: Move Property Insurance to Bank's Name						Jenn Mitchell
	Foreclosure: Notify County to Change Tax Billing Address						Jenn Mitchell
Document Exceptions							
Action	Description			Exception	Comments	Notices	Assigned User
	Missing Board of Directors Approval ( <i>Board of Directors Approval</i> )						X Admin
	Missing HMDA/CRA Worksheet ( <i>HMDA/CRA Worksheet</i> )						John Administrator
Covenants							
Action	Covenant		Current Value	Min	Max	Date	Frequency
There are no covenants available.							

### Exceptions Tab

Every customer, account and collateral held within AccuAccount Track will have an “Exceptions” tab. An exclamation point indicates there are exception items being tracked; a “P” indicates that there are tracked policy exceptions; and an envelope indicates notice letters are available. Clicking on the exceptions tab will display all exception items, to include document related, policy and technical.

### Home/Dashboard Page

Every user of AccuAccount Track 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 home page. Clicking on any name or account number will hyperlink directly to that customer’s file in AccuAccount Track.

### **Customer Page – 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 received, and a red dot indicates the document is missing. 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**

If you want to see all exceptions for that customer, to include the credit (customer) and accounts, there is a “Customer Summary” option that will show all exceptions related to that customer. The Customer Summary provides a birds eye view of the entire customer relationship, to include all related accounts, exceptions and outstanding loan balances.

# Reports

Exception By Office

Full Name	Number	Office	Number	Type	Description	Office	Tab	Date	Name
Type: Account - Asset									
Type: Account - CML - Term (Approval 3)									
Allied Industries, Inc.	41052064	Russell Pittman	2584	CML - Term (Approval 3)	Equipment	Alan Haley			Franchisee Notify County to Change Tax Billing Address
Allied Industries, Inc.	41052064	Russell Pittman	2584	CML - Term (Approval 3)	Equipment	Alan Haley			Missing MEGA CMA Worksheet
Allied Industries, Inc.	41052064	Russell Pittman	2584	CML - Term (Approval 3)	Equipment	Alan Haley			Loan To Value Exceeded
Allied Industries, Inc.	41052064	Russell Pittman	2584	CML - Term (Approval 3)	Equipment	Alan Haley			Missing Application
Allied Industries, Inc.	41052064	Russell Pittman	2584	CML - Term (Approval 3)	Equipment	Alan Haley			Franchisee Home Locks Changed
Type: Account - SEC - CML Real Estate									
Allied Industries, Inc.	41052064	Russell Pittman	2584	SEC - CML Real Estate	Property Address	Alan Haley			Missing Information and notarization Agreement
Allied Industries, Inc.	41052064	Russell Pittman	2584	SEC - CML Real Estate	Property Address	Alan Haley			Missing DRH Phase I
Allied Industries, Inc.	41052064	Russell Pittman	2584	SEC - CML Real Estate	Property Address	Alan Haley			Missing Title Insurance Policy Commitment
Allied Industries, Inc.	41052064	Russell Pittman	2584	SEC - CML Real Estate	Property Address	Alan Haley			Missing Third Insurance
Allied Industries, Inc.	41052064	Russell Pittman	2584	SEC - CML Real Estate	Property Address	Alan Haley			Expanding Property

Active Customers By Type

Full Name	Number	Status	Type
Type: Association/Organization			
Veterans Memorial Association	22723489	Active	Association/Organ...
Russell Bank	82996707	Active	Association/Organ...
Type: Commercial			
Berry Lane Sporting Goods	53434314	Active	Commercial
Dickerson First Shop	585030887	Active	Commercial
Vannoy Supply Candy Shop	79-888888	Active	Commercial
Vannoy Supply Candy Shop	79-888888	Active	Commercial
Torrey's Boat Services	789457	Active	Commercial
Torrey's Boat Services	789458	Active	Commercial
Joe Mitchell Jewelry	79-94203	Active	Commercial
Type: Corporation			
Wagonwheel Furniture	1411-9	Active	Corporation
Bridge Distribution Co., Inc.	194823351	Active	Corporation
Net	52742432	Active	Corporation

## Dynamic Reporting

AccuAccount Track has an add-on report writer that allows users to build and customize reports. Dynamic Reporting gives users the flexibility to build custom exception, specific data and pipeline reports. Individual users can be given permissions to build out reports and share them with other individuals or bank wide.

Dynamic Reports give the following customization:

1. Report Naming - Users can name reports specific to the information. i.e. by officer name, customer name, etc...
2. Choose fields from AccuAccount - Users can determine which data fields they want in the report. The fields can have filters (multi-select or search). The end user can then sort and group by those specific fields.
3. Copy Report template - Dynamic Reporting allows you to build out templates and share them with other individuals in your institution or bank wide. This gives other users the ability to start with a report and add or remove fields as needed to customize additional reports.

## Report Features

### Subscriptions

Report subscriptions allow report(s) to be delivered on a recurring schedule. When report subscriptions are created, AccuAccount Track 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

1. Allows a report to be delivered to a single or multiple email addresses.
2. The report can be delivered with the email, a link can be included back to the report in AccuAccount Track, or both options can be selected.
3. 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

1. Allows a report to be produced and saved to a location in your network.
2. The report can be stored in any of these formats: .xml; .csv (comma delimited), .tiff, Acrobat (.pdf file), web archive or Excel (.xls).
3. Three methods are available for the storage of recurring reports:
  - Overwrite an existing file with a newer version;
  - Do not overwrite the file if a previous version exists;
  - 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 Track 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 Track with windows authentication, clicking the hyperlink allows the user to move from the report directly to the specific loan or customer within AccuAccount Track. If reports are delivered outside your network, the hyperlinks will work only if you have configured your firewall to allow access to AccuAccount Track 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.

## Sample Reports

AccuAccount Track 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									
accu SYSTEMS									
Customer Name	Customer Number	Account Number	Account Type	Account Description	Account Amount	Exception / Comment	Exp. Date	Date Excepted	Ex. Wt
Officer Name: Mary Shelley      Exception Count: 114									
<a href="#">French Quarter Luxury Automobiles Inc.</a>	<a href="#">431862456</a>				\$0.00	Missing Financial Statements	--	10/4/2019	E 0
<a href="#">French Quarter Luxury Automobiles Inc.</a>	<a href="#">431862456</a>				\$0.00	Missing Financial Statements	--	10/4/2019	E 0
<a href="#">French Quarter Luxury Automobiles Inc.</a>	<a href="#">431862456</a>				\$0.00	Missing Financial Statements	--	10/4/2019	E 0
<a href="#">French Quarter Luxury Automobiles Inc.</a>	<a href="#">431862456</a>				\$0.00	Missing Financial Statements	--	5/28/2014	E 0
<a href="#">French Quarter Luxury Automobiles Inc.</a>	<a href="#">431862456</a>				\$0.00	Missing Financial Statements	--	1/6/2016	E 0
<a href="#">French Quarter Luxury Automobiles Inc.</a>	<a href="#">431862456</a>				\$0.00	Missing Financial Statements	--	9/13/2015	E 0
<a href="#">French Quarter Luxury Automobiles Inc.</a>	<a href="#">431862456</a>				\$0.00	Missing Financial Statements	--	10/4/2019	E 0
<a href="#">French Quarter Luxury Automobiles Inc.</a>	<a href="#">431862456</a>				\$0.00	Missing Financial Statements	--	5/28/2014	E 0
<a href="#">French Quarter Luxury Automobiles Inc.</a>	<a href="#">431862456</a>				\$0.00	Missing Financial Statements	--	1/14/2015	E 0
<a href="#">French Quarter Luxury Automobiles Inc.</a>	<a href="#">431862456</a>	<a href="#">FP1_2</a>	Master Floorplan Agreement	Master Floorplan Agreement & Note	\$95,000.00	Expiring General Liability Insurance	11/20/2010	11/20/2010	E 0
<a href="#">French Quarter Luxury Automobiles Inc.</a>	<a href="#">431862456</a>	<a href="#">FP3_1</a>	SEC - Floorplan Item	1995 Porsche 356 Speedster 81079	\$350,000.00	Missing Vehicle Title/Lien Notation	--	5/13/2014	E 0
<a href="#">Little House Gift Shop.</a>	<a href="#">015853418-1</a>	<a href="#">159154_1</a>	SEC - CML S/A and UCC	Gift Shop Inventory -- now existing or hereafter acquired	\$1,850.00	Expiring UCC Filing	1/18/2011	1/18/2011	E 0
<a href="#">Little House Gift Shop.</a>	<a href="#">015853418-1</a>	<a href="#">159154_1</a>	SEC - CML S/A and UCC	Gift Shop Inventory -- now existing or hereafter acquired	\$1,850.00	Expiring General Liability Insurance	3/12/2011	3/12/2011	E 0
<a href="#">Little House Gift Shop.</a>	<a href="#">015853418-1</a>	<a href="#">159154_1</a>	SEC - CML S/A and UCC	Gift Shop Inventory -- now existing or hereafter acquired	\$1,850.00	Missing UCC Search - Post Filing	--	5/13/2014	E 1

## Checklists

AccuAccount Track 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 Track.

Any Town Bank & Trust  
Credit Documents - Entity

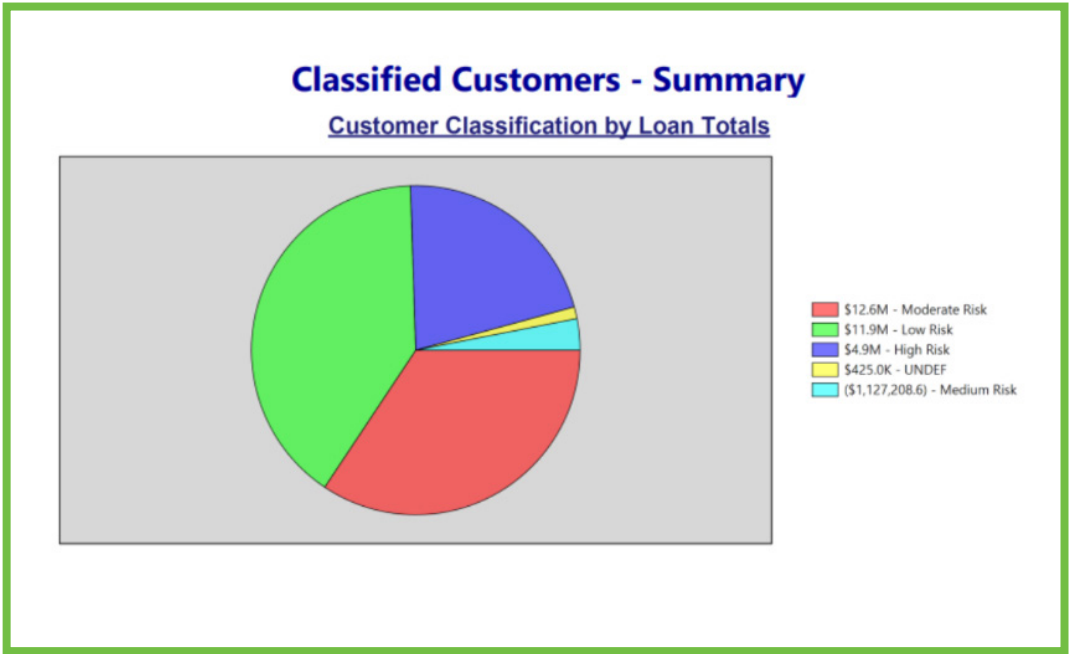
Customer Name:	99 Fitness Express	Customer Number:	1
Loan #:		Loan Description:	
Loan Officer:	Walt Whitman	Employee Loan:	Yes No

In	File	Req	uit	ed	Wai	N/A	Name of Document	QC
							<b>Entity - Bankruptcy</b>	
						*	Bankruptcy Filing	
						*	Legal Filings	
						*	Other Bankruptcy Items	
							<b>Entity - Correspondence</b>	
		*					<b>Correspondence</b>	
							<b>Entity - Resolutions (Not Loan Specific)</b>	
*	*						Resolutions (not loan specific)	
							<b>Entity - Corporation</b>	
*	*						Certificate of Good Standing/ Existence	
*	*						Articles of Incorporation	
*	*						Bylaws	
*	*						Bylaws	
							<b>Entity - Limited Liability Company</b>	
						*	Certificate of Good Standing/ Existence	
						*	Articles of Incorporation	

## Related Entities

AccuAccount Track 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.

# Classified Customers or Accounts



## Policy Exceptions

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

# CORELink

When viewing customer information in your core or other system, CORELink (included with the AccuAccount Track purchase) allows users to initiate a hotkey (Ctrl + Alt + L) and hyperlink to the customer's page in AccuAccount Track. This screen to screen link allows your institution to:

- 1. Save Time**
- 2. Increase Productivity**
- 3. Simplify the search process**
- 4. View information in seconds**
- 5. Saves steps, just click and view**
- 6. Stop searching in two places**

There are many providers of core systems in the financial services industry. Many of these core providers also offer a document imaging system to their clients.

When looking at a core imaging system, the core provider often shows the tight interface between their document images and the core system. When looking at a customer in the core system, you can click on an icon or hyperlink and immediately view the underlying document. This can be a pretty compelling feature, but is it the most efficient way of viewing documents for your institution?

When considering this feature, you must consider the end user. Do the job duties for that end user keep them operating in the core system all day? If the answer is yes, then the core interface brings value to your institution.

What if the answer is no? An end user in your lending department might be in core system for just a few hours each day. As they perform their duties they may also be in the document preparation or credit analysis system, in a word processing or spreadsheet application, or a secondary market underwriting application. For this user, the core interface brings value for only a small portion of their day.

Do you have a trust department? Is that department on a completely different core system? If this is the case, the core interface provides no value for these end users. When using AccuAccount Track as your imaging and document management solution, end users who do not operate in the core system throughout their work day will enjoy the benefits provided by our CORELink application (provided at no additional charge).



**CORELink** is easily activated from any application or core system your end user may use. By simply pressing a combination of keys, CORELink goes to work. When one or more key fields is identified (such as tax identification number or account number), CORELink will automatically hyperlink the user to the correct customer and account home page within AccuAccount Track. By eliminating the need to access the core system to use their tight integration or logging into an imaging system to connect to customer and account documents, CORELink provides your users a quick and seamless method to access these vital customer records. Please note that the institution must be using Windows Authentication in conjunction with AccuAccount Track for CORELink to function properly.

## Integration & Synchronization

... **Synchronization** refers to the idea of keeping multiple copies of a dataset in coherence with one another, or to maintain data integrity ..." (Wikipedia)

"... **Integration** is the process of linking together different computing systems and software applications physically or functionally, to act as a coordinated whole ..." (Wikipedia)

Integration? Synchronization? Why is it important to address these items as you look at an exception management system? If you currently pull your data from your core provider for use in a different application, you are synchronizing your core system to a different application. Synchronization with an exception management product should be just as simple, and with AccuAccount Track it is.

At Alogent our products are built on the concept that **synchronization & integration with other applications will typically save labor, automate tasks and workflows, and increase the accuracy of the underlying processes**. Understanding and exploring the benefits of these items will help your institution choose a product that offers the best solution to your needs.

### What are the benefits of Integration/ Synchronization?

Integrating or synchronizing data already existing in your system(s) to AccuAccount Track is extremely cost-effective when compared to the costs and potential inaccuracies created by re-keying this vital data. Integration/ synchronization of this data offers many benefits:

1. The nightly data export and import process creates or updates customer and account information in AccuAccount Track, such as TIN, Customer Name, Account Types and Numbers, etc.
2. Maintenance performed in your system will automatically update AccuAccount Track. This eliminates the need to perform the same maintenance in two systems, thereby reducing inconsistencies and input errors. You have the ability to "lock" certain fields in AccuAccount Track so that these fields will not be updated or overwritten during synchronization.
3. Daily loan balances are brought into AccuAccount Track. This information is useful when setting thresholds for exception tracking and when looking at the customer's outstanding relationship and liabilities.
4. Account statuses, such as a closed or paid off account, can be automatically set. Based on your institution's needs, this may or may not stop any exception tracking.

### **What does our institution need to do?**

Dependent upon your core or other applications, a single query or series of queries or exports will need to be created that include required key data. There is minimal information required to build your customers and accounts, however, the more fields you can pull into AccuAccount Track, the more your institution will benefit from what AccuAccount Track has to offer.

After the queries have been built, the data will be reviewed and validated by Alogent. When the testing phase is complete, you will set your queries to automatically run on a daily basis. From that point forward, AccuAccount Track's internal processes will upload your data, affording you all of the integration/synchronization benefits previously listed.

### **When Do We Synchronize Our Data?**

The most common data synchronization or integration point is with the institution's core system, and happens after the account is active on the core system (post booking).

## **Frequently Asked Questions Regarding Synchronization**

### **Do you have an agreement with my core provider to allow data synchronization?**

Synchronization with AccuAccount Track starts with queries your institution creates and schedules to produce. AccuAccount Track then pulls the data to create your customers, accounts, and required document sets. No agreements are needed with your core provider for this process.

### **Our Trust Department has a different core than deposits and loans. Is this a problem?**

Multiple systems are not an issue with AccuAccount Track – you will simply create and schedule queries from each of your vendors. The post-booking integration with your primary core system is included with the AccuAccount Track purchase, and additional integrations will incur a separate charge.

### **What do I have to do in order for data to synchronize?**

Once your queries have been created, validated and scheduled, there are no additional job duties placed on your staff related to Synchronization.

### **What format do my data query reports need to be in?**

They need to be in text format – Tab Delimited, Comma Delimited or Fixed Width or XML.

## Wrapping it Up

Picture yourself viewing the exceptions for an entire customer relationship, in one system, right from your desktop.

Customer and account information pre-populates into the system, eliminating the need for re-keying of data. Missing exceptions activate automatically. Exceptions for recurring documents automatically produce. Incorporated policy exception tracking. Integrated notice letters that are easily generated. Exception reports automatically emailed to your users.

With all of this functionality combined into AccuAccount Track, you will save time, effort and money by eliminating many of the manual processes used to manage and monitor exceptions.

**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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