

Regardless of what vault you use, there is no substitute for your due diligence when it comes to your archived images.

Even the best imaging system is not perfect. There are a lot of moving parts and people involved every day to make it all work. There is always the risk that one of these components will fail. As a result, data can be lost or damaged. Therefore, **it is important that you do not take any image storage system completely for granted.**

Do not let solid solutions or capable vendors lull you into a mindset that can put you at risk. It's your data and ultimately it is **your responsibility** to ensure your images are archived correctly.

Just because someone clicked "save", that does not necessarily mean the image saved successfully. Although during peak times it might take several minutes for the processing to complete, it's still worth the time to check back after a bit to **make sure the documents you just saved are where you expect them to be**, and that they can all be viewed with no errors.

What should you do to ensure your images are archived correctly?

Be sure your due diligence includes the following:

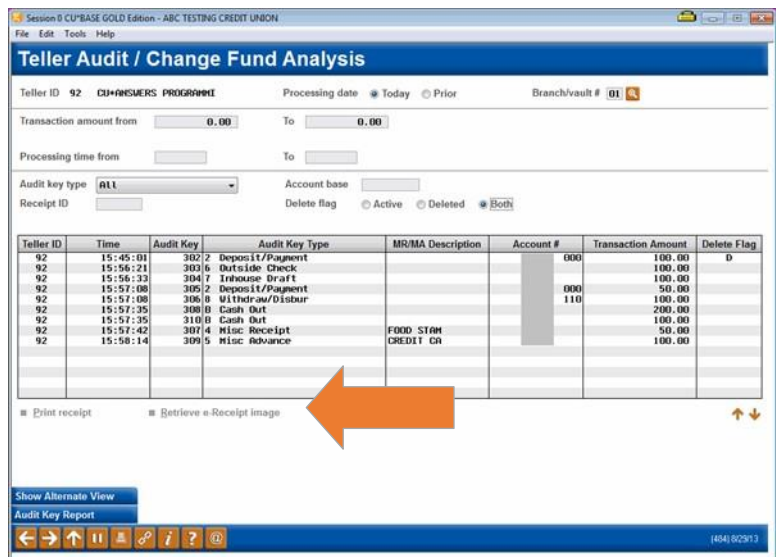
Make sure your tellers, loan officers and MSRs take the extra minute to double-check that documents sent to the vault actually made it there. Before you get rid of your originals, be sure to scan the vault to make sure all documents are present and accounted for. Have a contingency plan for the day when those images don't happen to be available for one reason or another.

What are best practices for daily audits?

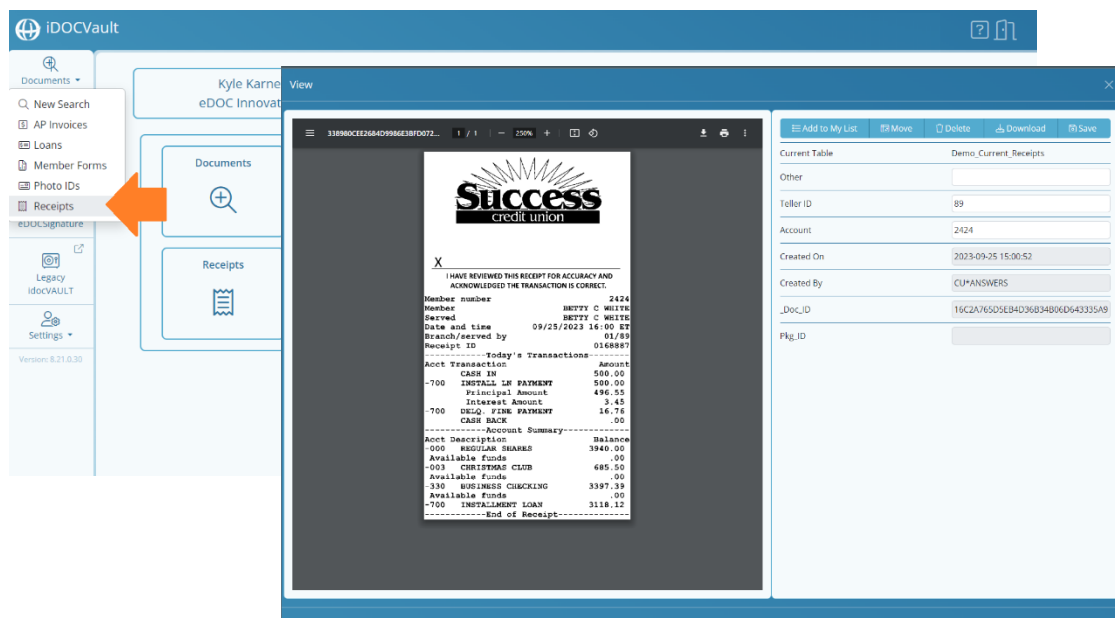
Checking Receipts

Tellers should check receipts to verify they made it all the way to the vault. Not all receipts need to be verified, but it is a good practice to check some from different points throughout the day.

Method 1 - From Teller Audit, select a transaction and click *Retrieve e-Receipt Image*, as shown to the right.



Method 2 – Alternatively, log into idocVAULT and search and retrieve receipts by day and teller ID.



What are best practices for daily audits? (cont.)

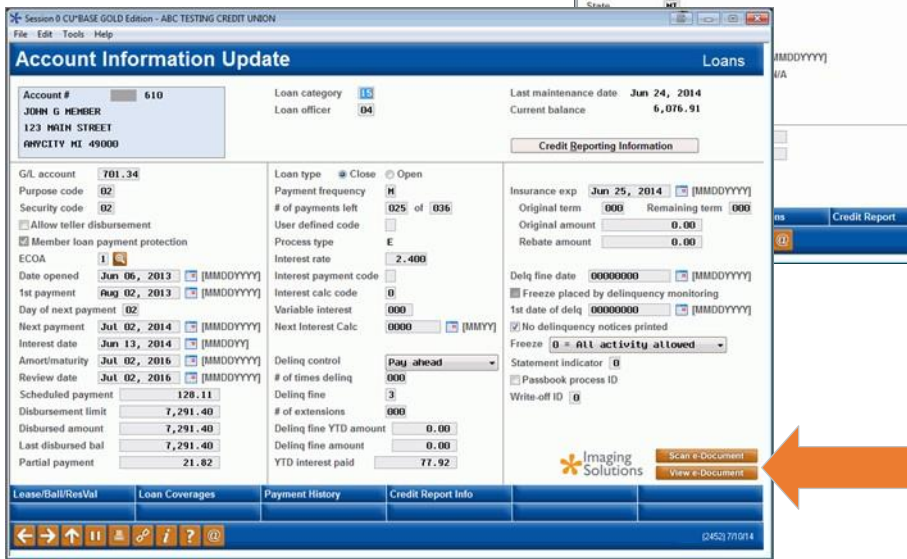
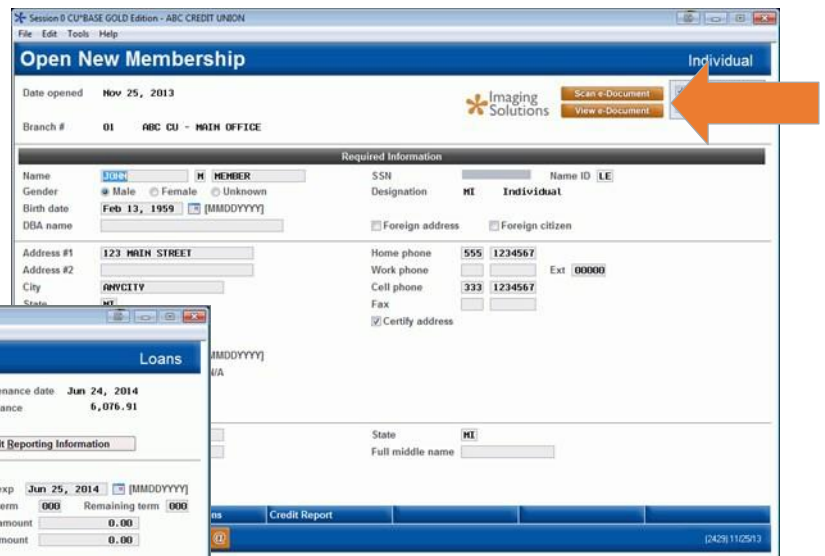


Checking higher value documents

Loan officers and Member Service Representatives should check that each higher value document is archived as expected. Add this check as a step in your procedures for archiving loans and signature cards, for example.

Bake it into the process as a necessary, internally auditable step for your lenders and Member Service Representatives.

It only takes a second to use the *View e-document* button in CU*BASE that links directly to your vault, as shown in the *Account Information Update* and *Open New Membership* screen.



How can you recreate images that did not make it safely to the vault?



If you have the source document:

Scan the document into your imaging system.

If you do not have the source documents to scan:

Photo IDs: Uncheck the *Photo ID* checkbox on the Secondary Names screen. This will prompt the teller to rescan the member's ID the next time they visit your branch. Access the *Secondary Names* screen via Inquiry and then by clicking the *Secondary Names* button.

Loan Forms: You may reprint the loan forms without a signature using CU*BASE. To do this use **Print Loan Forms** on the Lending Functions (MNLOAN) menu. Enter in the account number and suffix of the loan and press Enter. Then complete the *Form(s) to Print* fields for each of the forms you wish to print, and use Enter to begin printing. Once they display in your imaging system, save them to the archive as usual.

Receipts: You may use CU*BASE to reprint a receipt without a signature (last 90 days only) using Phone Operator. Enter the account and select the suffix and then *History*.

Transactions with receipts will have a dot in the *Print Receipt* column. Click the dot and then use *Print* to reprint the receipt. Once the receipts display in your imaging system, save them to the archive as usual. (CU*Spy users, you may also have this receipt on a CU*Archives DVD.)

What are best practices for annual audits?

Be sure you understand your contingencies. Know what your disaster recovery plan is, what it isn't, and test it once a year minimum. Contact the CU*Answers Business Continuity team if you need assistance.

Jim Lawrence, Manager of Business Continuity and Recovery Services, CBCP
616.285.5711 x156 | jim.lawrence@cuanswers.com

Contact our imaging solutions experts for more in-depth Imaging solutions consulting.

Want an in-depth evaluation of your e-Documents processes and procedures? Let our team of Imaging Solutions experts go to work for you!

Kyle Karnes, Manager of Imaging Solutions 616.285.5711 x 226
kkarnes@cuanswers.com