



Yes, your credit union can have e-Receipts!



e-Document Innovation from CU*Answers and eDOC Innovations

Bringing e-Documents Within the Reach of Every CU*BASE® Credit Union!

CU*BASE e-Receipts and Photo ID Capture

Make the switch to a more paperless environment and move your e-document strategy to the next level with CU*Answers e-Receipts and Photo ID Capture System. This system makes it easy to integrate an e-Receipts and photo ID capture system into your daily teller processing.

Already have an e-Document system and considering changing to CU*Answers e-Document strategy? Our system offers you an integrated approach to e-Receipt and photo ID capture, with hooks to move you seamlessly from CU*BASE to your electronic receipts and photo IDs.

Our e-Receipts and Photo ID Capture System allows you to create electronic receipts with electronic signatures and archive them for later retrieval. With it you can scan driver's licenses for later identification of members. Image files are stored electronically with the click of a button.

Data is encrypted and archived in a remote, secure database housed at

the CU*Answers data center or centralized server at your site. The data is organized and indexed in a variety of ways so that the images can be accessed easily by credit union employees later on.

How Do e-Receipts Work?

CU*Answers e-Receipts and Photo ID Capture System capture tools are easy to learn and use. Your staff can be up to speed with minimal training. Whenever a teller posts a transaction in CU*BASE, a separate signature capture application is launched automatically. (If your credit union uses TCDs, this will happen after the normal dispense is complete.)

The employee has the member authorize the transaction by signing an electronic signature pad (just like at the grocery store!).

A receipt without a signature is printed to your existing thermal printer and given to the member, while a separate, signed receipt is stored in our secure centralized database. No more stacks of paper receipts at the teller's desk!

October 12, 2010

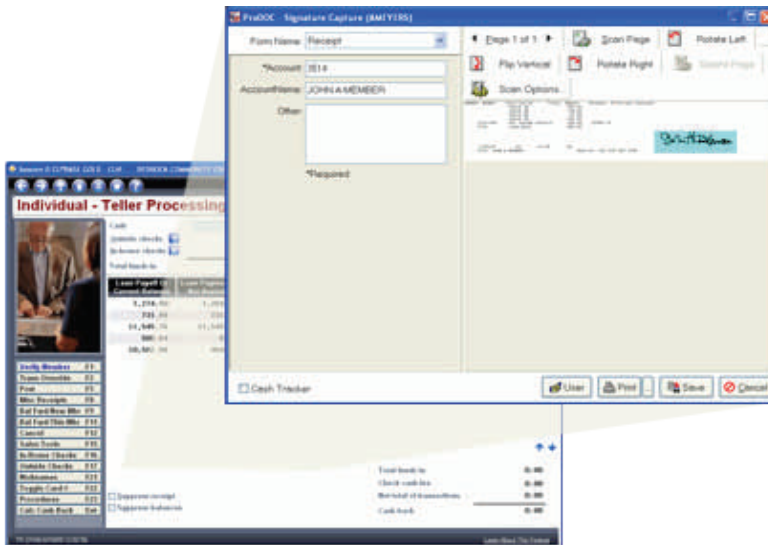
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"We tried paperless receipts with another vendor and found that with eDOC Innovations, it is faster, smoother and easier."

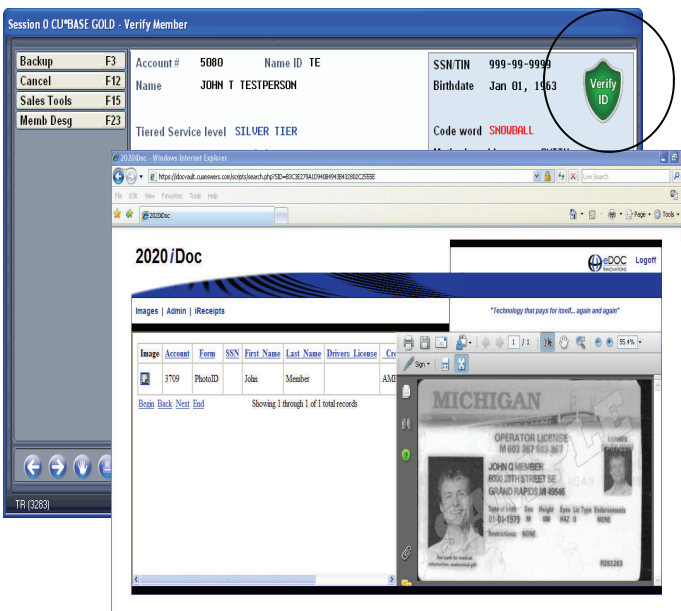
Ray Ward, CEO
Kent County CU



ProDOC™ is a trademark of eDOC Innovations
CU*BASE® is a registered trademark of CU*Answers, Inc.



A capture screen appears automatically when a teller posts a transaction in CU*BASE. The member signs the electronic signature pad, and a receipt is printed to a printer and then saved.



The Verify Member button in CU*BASE makes it easy to view a member's stored electronic photo ID.

what hardware you need to purchase. Then use the sample costs chart on Page 7 to estimate your costs. This will give you a rough ballpark figure to start.

When you are ready to sign up, send an email to info@wesconet.com, and we will contact you to collect the needed information and sign you up for a pre-installation visit. In this email include the name, phone number, and email address of the person who will act as your project coordinator at the credit union.

You can access this signed electronic receipt through a "Retrieve e-Receipt Image" option on the CU*BASE transaction history and Teller Drawer Audit screens.

What about Photo IDs?

Just like e-Receipts, photo IDs such as driver's licenses, state ID cards, or even student IDs can easily be scanned at the teller window or MSR desk and stored using a device called a scanner.

Later, whenever you need to verify the member's ID, you can click the **Verify ID** button from the Teller Funds In, Phone Operator, or Member Inquiry screen in CU*BASE. This button will take you to a CU*BASE screen (not shown) which allows you to select the ID for the appropriate member associated with the account. Multiple IDs can be stored for both the primary member as well as for all joint owners!

Scanning a photo ID takes just seconds, and the information is easily accessed when the member returns to the credit union.

How Do I Get Started?

Prior to signing up, be sure to read the rest of this document carefully. For an initial estimate of costs, use the checklist on Page 8 to determine

After the survey is completed, CU*Answers will submit a quote for your approval. Once sign-off has been received from you, your hardware will be ordered and an installation date will be scheduled for each of your branches.

What Happens During the Install Process?

On the scheduled install day(s), a member of the Systems team will visit your branches and install the system. They will install the client software on your computers, hook up the signature pads and scanners, and set up the iSweep appliance that transmits the images to the central servers. They will also arrange for your Epson thermal receipt printers to be adjusted so that they produce one receipt instead of two. Once the installation has been completed, all PCs will be fully tested to ensure that the software is functioning properly.

What about Training?

Prior to the installation, all of your employees will need to take the e-Receipts and Electronic Photo ID online course to familiarize themselves with the new software that they will be receiving. The course, available through the CU*Answers Online University, will help prepare your staff to create and save e-receipts, capture signatures and photo IDs, and retrieve electronic images from the archives. Complete user guides will also be available to your staff on the CU*Answers website at http://www.cuanswers.com/client_reference.php#E.

What Hardware and Software Will I Need?

A **client application** called ProDOC™ will be installed on all your CU*BASE workstations. (Even if a workstation is not used to create receipts or IDs, the software is needed in order to view stored receipts and IDs later from that workstation.) Refer to the Workstation Guidelines section on http://cuanswers.com/client_pm_bp_network.php to determine if your workstations meets the minimum requirements for ProDOC.

Teller workstations will also require scanners, electronic signature pads and receipt printers. **Epson thermal receipt printers are required in order to use e-Receipts.** Some workstations might need a scanner only, such as an MSR desk used only for opening new accounts.

Finally, you will need a separate iSweep appliance for each office running CU*BASE GOLD.

(The following sections cover these requirements in greater detail.)

Considerations for the iSweep Appliance

Each credit union branch needs its own iSweep appliance. The iSweep is used to transfer e-Receipt and Electronic Photo ID images from your branch to the server at our secure data center where they are archived. The iSweep appliance also allows us to distribute updates to the client software throughout the network, similar to the way the GUAPPLE device handles your GOLD updates.

Each iSweep appliance requires an open port on your communications switch as well as an available electrical outlet where your iSweep appliance will be located. The appliances do require a *switch*, not a hub. High speed internet access is a requirement for iSweep. These requirements will be verified during your pre-install visit.

“Adoption has been easy since it’s just another electronic device. Our members are used to it. There are a lot of advantages including being able to view the electronic receipts with signatures at the end of the day.”

Dave Keim, CEO
Western Districts Members
Credit Union

Considerations for Electronic Signature Pads and Scanners

You will need to determine if each teller workstation will have its own individual electronic signature pad and scanner. These hardware items are connected to a USB port on the computer, and each device only works for the computer to which it is attached. Teller stations will each require two open USB ports, one each for the electronic signature pad and scanner respectively. (The drive-through window PC does not need an electronic signature pad, however. See Page 6 for more information about options for

your drive-through windows.)

Electronic Signature Pads

We offer a signature pad that is backlit, with a durable glass front and an active stylus that includes a three-year renewable warranty.

We recommend using a backlit model so members to see their signatures more clearly as they sign their name on the signature pad since their signature has lighting behind it. The active stylus allows the pen to collect the signature information more accurately.

Scanners

The scanner we recommend scans the size of a driver’s license and fits neatly into the smaller work area of a teller station.

What about Receipt Printers?

Your credit union must use thermal receipt printers if you want to transition to e-Receipts. If you have not yet implemented thermal receipt printers for your teller workstations, you will need to factor that into the price of your system. For more information about thermal receipt printers check out the Thermal Receipts document available on our website, or contact a Systems representative.

If you currently have Carswell printers, the output of your receipt printers will also need

to be changed so that they only print one receipt—the member copy. The one exception is the drive-through window receipt printer, which will still need to print two receipts (unless you select the wireless option). See page 7 for information about the cost of this procedure. Both Carswell Epson Thermal Printer Series 3 and 4 are supported, however it is not recommended that you mix Carswell and non-Carswell printers.

See the following page for a list of available options for your drive-through PCs.



Thermal Receipt
Printer



Driver's License Scanner



Signature Pad

Drive-Through Window Options

The standard electronic signature pad is physically connected to the teller computer by USB connection, and therefore it cannot be sent through the drive-through canister to a member for them to sign an electronic receipt. Therefore you'll need to choose an alternative procedure for handling electronic receipts generated at the drive-through window.

At this time, CU*Answers has approved three drive-through options. They involve either scanning a signed receipt into the system, saving signed paper receipts, or sending a wireless signature pad in a canister to a member.

Details on the options are listed below.

Drive-Through Options

	1 Scan Receipt with Signature	2 Retain Paper Receipts	3 Canister with Electronic Signature Pad
Availability	Available Now	Available Now	Available Now
Brief Description	The credit union prints two copies of a receipt. The teller has the member sign one and return it. While processing the receipt, the teller scans this signed receipt into the database	The credit union prints two copies of a receipt. The teller has the member sign one and return it. The credit union retains the paper receipt with signature and does not archive a signed electronic receipt	The teller sends a wireless electronic signature pad to the member through the tube to capture the electronic signature
Technology Needed	A scanner	This method does not require any additional technology	Wireless pad
Advantages	The electronic signature is archived with the receipt and can be viewed online at a later date	No additional cost is incurred	Ability to collect electronic signature - no paper needed
Disadvantages	This process involves an additional step of scanning in a paper receipt (with signature) as the electronic receipt is processed	The signature is not electronically archived with the receipt. Paper receipts must be retained for future reference	This is the most expensive of the options. The equipment is more costly

If the third option is selected, the cost of a wireless electronic pad and its installation must be factored into the cost of conversion. This wireless option allows you to send a wireless signature pad for members to sign while they are in their car.

How Much Will It Cost?

Adopting the e-Receipts and Electronic Photo ID system is not as expensive as you might think, and the savings you will enjoy because of your participation in the CUSO are significant. Specific costs for your credit union will depend on the number of branches you have and the number of workstations that need to be able to store and retrieve e-documents.

Costs include the hardware, a one-time installation fee, and the travel expenses for the installation. Factor in an additional cost to change the output of each receipt printer (not including the drive-through window) to print one receipt instead of two. Please note that the canister drive through costs listed below are optional.

Sample Costs

Remember that this is just a tool to estimate your costs. A complete quote will be submitted for your approval following your pre-install visit.

Cost per Workstation	
Electronic Signature Pad	\$313.95 each
Scanner	\$165.00 each
Cost per Branch	
iSweep Appliance (one per branch)	\$479.00 each + \$34.00/mo.*
Cost per Credit Union	
Electronic Receipt and Photo ID Installation	\$3,000.00 + T&E
Miscellaneous Costs (if applicable)	
Additional Epson Thermal Printer (Series 4)	\$330.00 each
Change output (from two receipts to one) for all Carswell Data Product thermal printers	\$150.00
Optional Canister with Signature Pad for Drive through with Installation	\$1,200.00 each

*Included in the \$34/month maintenance cost is a lifetime replacement warrantee.

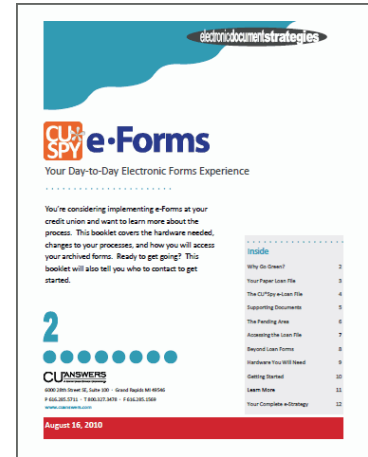
Interested in learning more about e-Document offerings including e-Loan Forms?

Check out our companion brochure and documentation posted at

http://www.cuanswers.com/pdf/cb_ref/Day-to-day_e-FormsExperience_book2.pdf

We're Taking Orders Now!

Schedule your pre-install visit now! Begin with the checklist below to estimate what you will need. Then send an email to info@wesconet.com with the contact information for your project coordinator. We'll be in touch!



		Resource/Notes	<input checked="" type="checkbox"/> Done!
Sign Up	Plan for your hardware needs (we will help you define this list during your pre-install visit):		
	<ul style="list-style-type: none"> • iSweep Appliance(s) <i>One appliance per branch; must have switch with open port and working power outlet. High speed Internet access is required.</i> 		
	<ul style="list-style-type: none"> • Electronic Signature Pads <i>How many will you need?</i> 		
	<ul style="list-style-type: none"> • Scanners <i>Will every workstation need the same model? How many will you need?</i> 		
	Receipt Printer(s) <i>Will you need any additional thermal printers? Will you need Series 3 (Serial) or Series 4 (USB)</i>		
	Email your contact information to info@wesconet.com		
Before Install	A technician calls you to collect additional needed information to sign you up for a pre-install visit		
	A technician visits your location for a pre-install visit to confirm your hardware and software needs; a quote will be provided following this visit		
	You return the signed quote authorizing CU*Answers to proceed with ordering equipment		
	Prior to the install date, all employees take the online training for e-Receipts and Electronic Photo ID		
Install Date	WESCO Net installation professionals come and install the system in each of your branches		
After Install	CU*Answers Customer Service support staff works with you to provide additional support		
	Online training materials continue to be available for your staff on the CU*Answers website		

Contact CU*Answers

info@wesconet.com • 800-327-3478

