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# Printing Electronic Loan Forms

## INTRODUCTION

We're excited to announce the next phase in e-document management, the introduction of an electronic loan forms system that is integrated directly into CU\*BASE. Using electronic loan forms, a loan officer can generate a loan form in an electronic format, have the member sign with a signature pad, print the loan form if needed, and archive the loan form in the secure managed server.

This booklet will cover the configuration for using e-Loan forms, as well as the screens from which you can print the forms.

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For an updated copy of this booklet, check out the Reference Materials page of our website:  
[http://www.cuanswers.com/client\\_reference.php](http://www.cuanswers.com/client_reference.php)  
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# OVERVIEW OF TERMINOLOGY

The following terms are used in this booklet (listed alphabetically):

<i>Term</i>	<i>Description</i>
Custom e-Loan Forms	These are e-Loan forms that are specific to the credit unions and require custom programming.
e-Printer	This is a printer that is specially configured in CU*BASE by a CU*Answers Systems Team member to handle e-Loan form printing.
Generic e-Loan Forms	These are CU*BASE e-Loan forms that are automatically available to all CU*BASE clients—no custom programming is needed.
iSweep appliance	This is the device that is housed at the Credit Union branch that provides the transfer point of the e-Loan form from the loan officer work station and the archive database. This appliance is also used to distribute updates to electronic loan forms or new electronic loan forms.
Pending button	This button allows e-Loan forms to be saved in Pending folder. This allows co-signers to sign loan documents at different times and locations than the initial signer.
Pending folder	This folder is a temporary holding location for documents that require additional action prior to printing and final saving. Credit union employees use ProDOC to access this folder and its contents.
ProDOC	Once an e-Loan form is printed through CU*BASE, this software creates the e-Loan form and displays it on the screen, allowing the member to enter electronic signatures in the appropriate locations.
Signature box	This is the field on the computer screen where the credit union employee can view the signature.
Signature pad	This device is connected to the computer via a USB connection. This device has a stylus which is used by the member to write his or her signature. The electronic signature software collects the imprint of the stylus on the pad and this imprint is then viewable by a credit union employee in the signature box of the e-Loan.

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# CONFIGURATION FOR E-LOAN FORMS

## CONFIGURATION OF CUSTOM E-LOAN FORMS

Before you can use custom e-Loan Forms, they must first be configured to work seamlessly with the CU\*BASE and ProDOC interface.

There are two components to configure and set up your electronic loan form system. First, your loan forms will need to be converted to an electronic format so that they can be sent to an electronic printer. If you are a current CU\*Answers client, this means that any existing forms you have configured for CU\*BASE will need to be converted, as well as any additional new forms you wish to include. If you are a new CU\*Answers client or if you are an existing client with new forms, all of your forms will need to be converted for use with CU\*BASE and will also need to be configured for electronic use.

There are two processes for converting loan forms to the electronic loan format. One process is used for existing loan forms that are already configured on the CU\*BASE system as laser printed forms. With these forms, the form fields must be programmed to accept data from CU\*BASE. The fields are matched to the image of your form for presentation in ProDOC to make the electronic form.

The other process is used for completely new forms that are not currently configured for the CU\*BASE system for that credit union. For these forms, new screens need to be developed to collect the data input at the credit union and new programming is needed to collect this data. Then form fields must be programmed to accept this data, which are matched to the image of your form for presentation in ProDOC to make the electronic form.

These two processes are outlined on the following page.

Once all of these steps are completed, these e-Loan forms are then loaded on the iSweep appliance at each credit union branch. This gives the workstations at that branch access to the e-Loan forms. When updates are made to these e-Loan forms or additional electronic loan forms are created, these e-Loan forms are then added to the iSweep appliance which then distributes the updates.

## Converting Loans for an Electronic Format

A	B	C
New screens are created to collect credit union input data. Programming is needed to collect this data.	Member data from CU*BASE is collected for use with the form .	Individual form fields are created for data from A and B and matched with an image of the form for presentation.

### Converting Loan Forms Currently Programmed for CU\*BASE

- For existing CU\*BASE clients.
- For forms currently configured for CU\*BASE.
- Items **B and C** above are programmed.
- Form fields are programmed to accept data from CU\*BASE and these are matched to the image of your form for presentation in ProDOC to make the electronic form.
- These forms have a development cycle of five to six weeks, after returned signed bid. (Additional time may be required for a large number of forms.)
- These forms are charged at a rate of **\$150.00 per form**.

### Converting New Loan Forms

- For new clients (may also apply to existing clients).
- Items **A, B and C** need to be programmed.
- The credit union is responsible for providing CU\*Answers with forms in either a PDF or PRN format.
- New screens need to be developed to collect the data input at the credit union and new programming is needed to collect this data. Then form fields are programmed to accept this data and are matched to the image of your form for presentation in ProDOC to make the electronic form.
- For new clients, the conversions team will request during pre-site (four to six months prior to conversion) that the loan vendor send copies of all loan forms to CU\*Answers. Once we have a listing of your forms, we will submit a bid to you. Once you return the signed bid, we will begin development, which takes approximately ten weeks.
- For existing clients, CU\*Answers requires a lead time of twelve weeks, with the signed bid being returned ten weeks prior to the desired completion date.
- Development of these new loan forms is charged at our hourly custom form development rate of **\$250.00 per page**.

*All prices subject to change without notice. Please refer to the current CU\*Answers Pricing Guide sent to your credit union CEO annually for current pricing.*

## CONFIGURING THE WORKSTATION AND PRINTER FOR E-LOAN FORMS

The CU\*Answers System Team must configure your workstation to print to a specially configured e-Printer and install some software on your workstation.

In order to print e-Loan forms, you must have ProDOC installed on your computer. This software displays the electronic loan form on your screen and allows the member to enter electronic signatures.

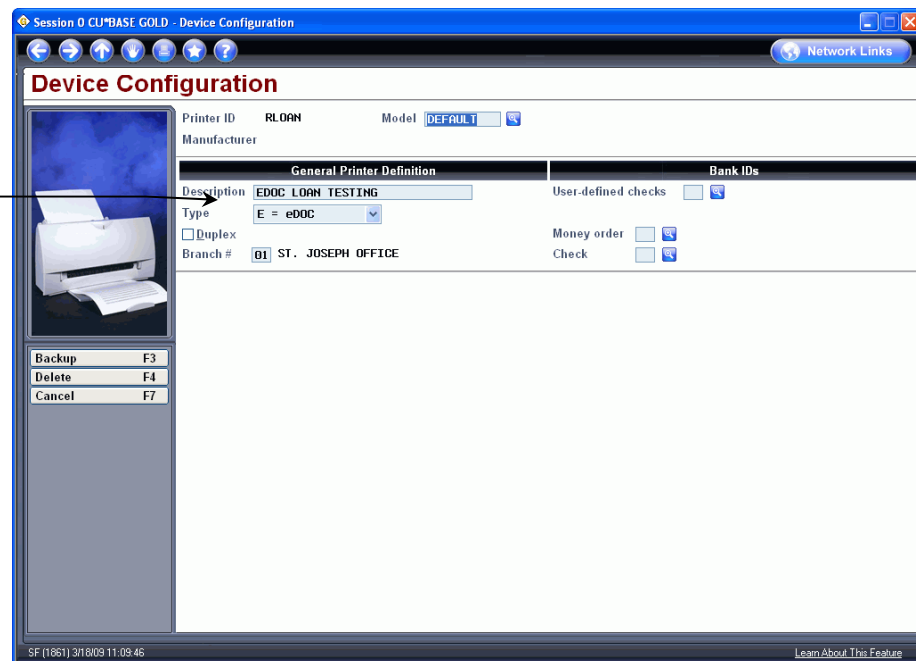
The CU\*Answers technical staff member will configure a printer configured to handle e-Loan forms, and for a print session which points to the iSweep appliance housing the e-Loan forms. Your workstation must be set to use this printer as its default printer. Each workstation will need its own configured printer and print session. With this configuration, your computer will know to display the correct e-Loan forms on your screen in CU\*BASE, and will display updated e-Loan forms as they become available.

- **Contact a CU\*Answers technical Systems Team employee to assist you with this setup, including installing ProDOC, and configuring the printer, the print session and the terminal configuration for your computer.**

### Configuring the e-Printer

Each workstation will require its own individual e-Printer. That way the e-Loan forms that you print will only display on your computer. When configuring an eDOC printer, it must be configured with a Type of E = eDOC.

This printer has a  
Type of E = eDOC.



### Configuring the Terminal Workstation

The printer then needs to be associated with your terminal workstation. (See the configurations below.) If you select to make the e-printer (eDOC printer) your default, the screens where you print the loan forms will automatically default to show only the e-Loan documents. To view the standard loan forms, you will need to select a laser printer on the loan form screens.



The e-printer is selected here as the default printer for both Custom loan forms and loan application denial forms.

## HARDWARE REQUIREMENTS

Your loan officers will need a signature pad for the member to use to authorize their loan documents with electronic signatures or electronic initialing. One option is to print a paper version of the loan and have the member use a full-page signature pad (see below) and a special stylus. As you progress through the electronic loan form, the member simply signs the electronic signature pad.

Another option would be to have the member sign a smaller size signature pad as you move through the document.



Smaller Size Signature Pad



Full Page Signature Pad

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# DAILY ROUTINE FOR E-LOAN FORM PRINTING

In order to print these e-Loan forms, you must first log into both ProDOC and your printer session for the e-Printer. You should log into them at the same time that you log in CU\*BASE in the morning. Use your ProDOC username and login to log in to ProDOC. Use your CU\*BASE username and password to log on the printer session.

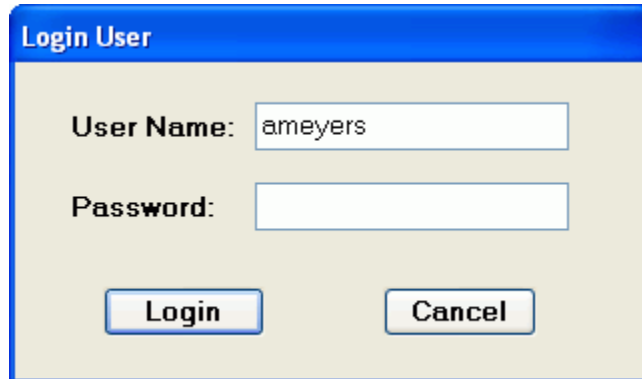
To logon ProDOC, use the ProDOC icon on your desktop.

ProDOC Icon



Use your ProDOC username and password to log on to ProDOC.

ProDOC Logon Screen

A screenshot of the ProDOC login dialog box. The title bar is blue and contains the text 'Login User'. The dialog box has a light beige background. It contains two text input fields: 'User Name:' with the value 'ameyers' and 'Password:' which is empty. Below the fields are two buttons: 'Login' and 'Cancel'.

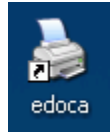
Once you have logged in, a ProDOC icon will be displayed in the right hand side of your Task Bar.

ProDOC Icon in Task Bar



You will also need to logon to the printer session which is attached to your e-Printer. Be sure to log on to the printer session attached to the e-Printer. You may have additional print sessions attached to other printers, such as a receipt printer.

Icon for the printer session (not receipt printer)



Use your CU\*BASE password to log on to the printer session.

Printer Session Logon Screen

A screenshot of a Windows-style dialog box titled "Signon to iSeries". The dialog has a blue title bar with a question mark icon and a close button (X). Inside the dialog, there is a small printer icon on the left. To the right of the icon are three text input fields: "Server:" containing "WESCODEV.CUBASE.ORG", "User ID:" containing "AMEYERS", and "Password:" which is empty. At the bottom right of the dialog are two buttons: "OK" and "Cancel".

Once you have logged into both your printer session and ProDOC, you are ready to print your electronic loan forms.

# SELECTING THE E-LOAN FORMS

The rest of this manual will assume that the eDOC printer has been set as the default printer. With this configuration in place, your computer will default to show the loan forms that are e-Loan forms. Only e-Loan forms will show on the screen initially. You will then be able to select a standard printer to show a comprehensive listing of all CU\*BASE standard loan forms (as opposed to e-Loans printed by the eDOC printer).

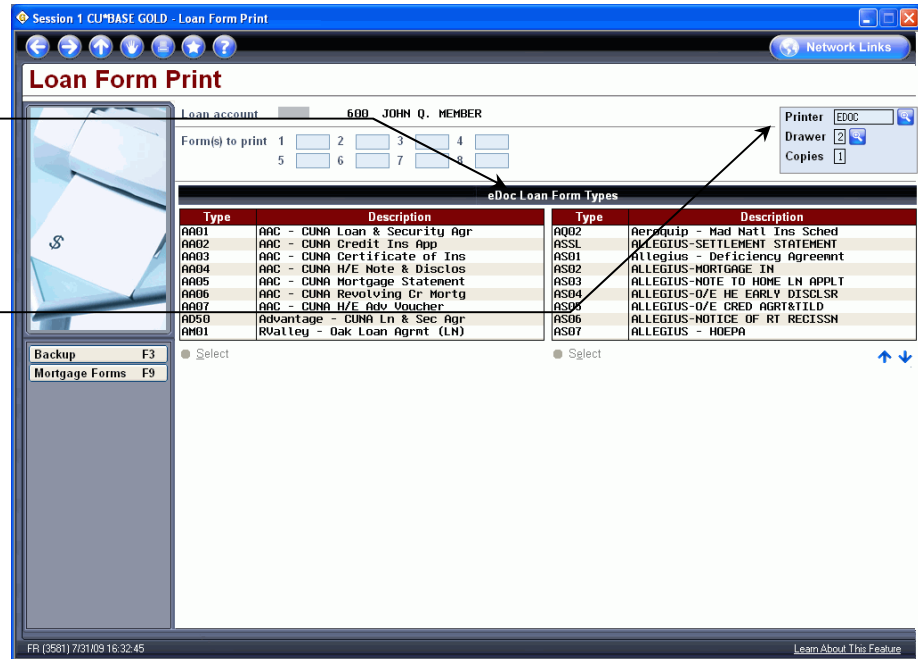
- You cannot simultaneously view both your laser forms and electronic loan forms.

You can access e-Loan forms from three different CU\*BASE Screens: Print Loan Forms, Print Loan Form Application and Loan Creation.

MNLOAN #20 Print Loan Forms (eDOC Printer Selected)

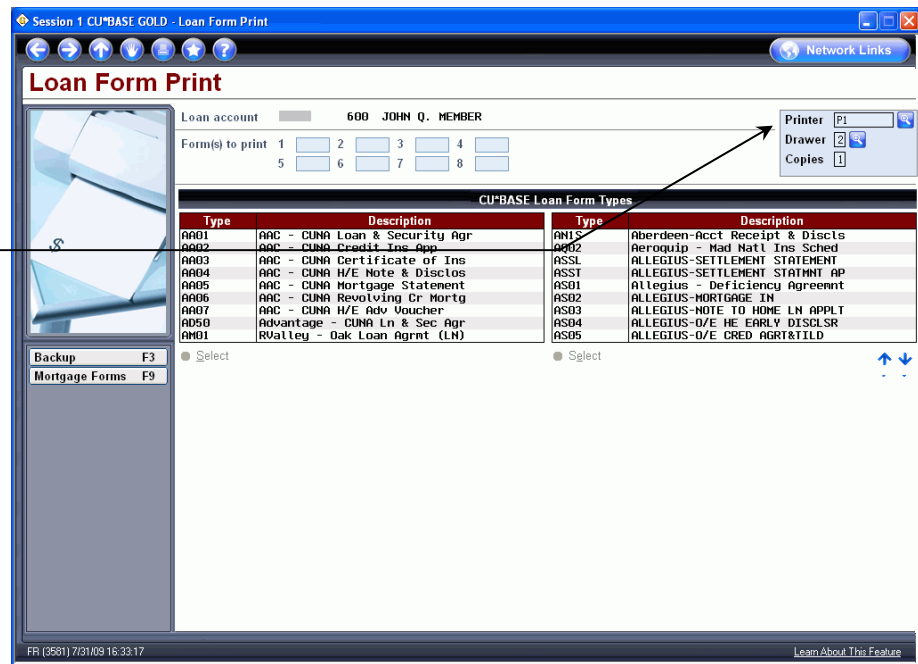
This label indicates that eDOC loan forms have been selected. Note how this changes with the next image.

Here the eDOC printer is selected so the e-Loan forms are listed on the screen. This would be the default with the previously shown configuration.



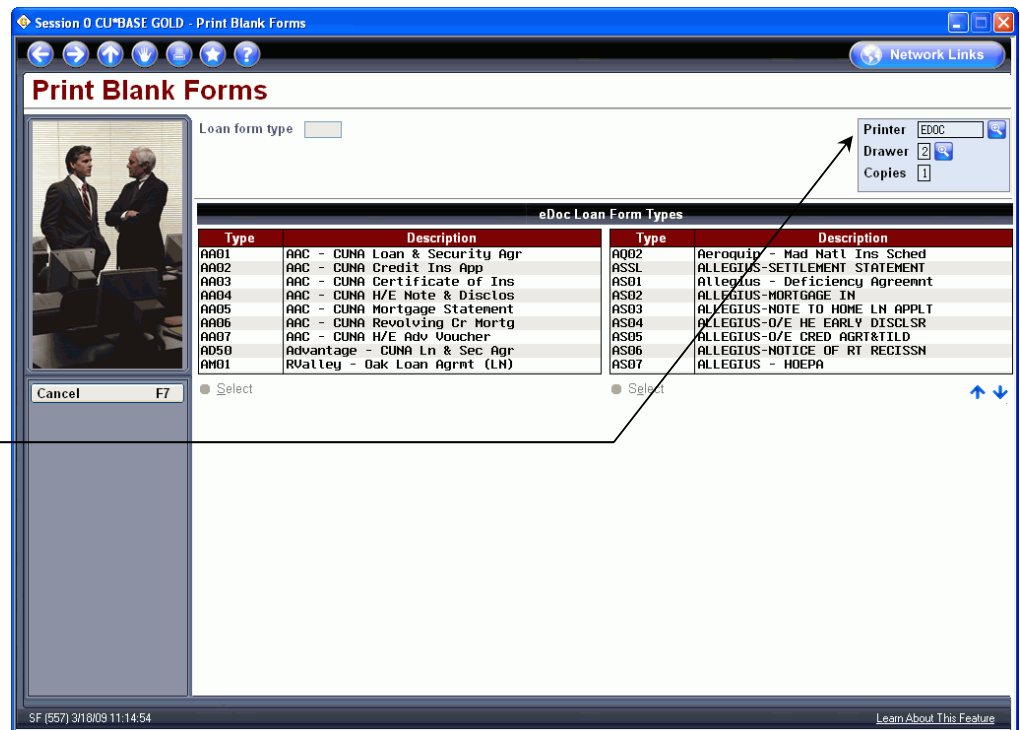
Same Screen (Laser Printer Selected)

If you change to a laser printer, all the standard CU\*BASE loan forms will show on the screen. The label above the loans also indicates that we are currently viewing CU\*BASE loan forms.



Print Blank Loan Forms (eDOC Printer Selected)

Here this screen defaults to show the e-Loan forms that can be printed with the selected eDOC printer. You can change this printer to view a listing of the CU\*BASE loan forms.



The Print Blank Loan forms also defaults to the e-Loans (due to the configuration previously shown). By changing the printer, you can view a listing of the standard CU\*BASE loan forms.

## Printing a Loan Application (eDOC Printer Selected)

This screen also defaults to the e-Loan forms due to the configuration.

Printer ID: **EDOC** Drawer: **2** Copies: **1**

CU\*BASE Standard Forms

Application type: **[Dropdown]** Forms to print: 1  2  3  4   
 5  6  7  8

Include Applicant's comments  
 Include Co-applicant's comments

Loan officer worksheet: **[Dropdown]**

Type	Description	Type	Description
ASST	ALLEGIOUS-SETTLEMENT STATMNT AP	ELOW	GEN LOAN APP WORSHEET (EDOC)
AS1A	ALLEGIOUS-PRELIM TILD	FR7A	Frankenmuth - Addendum
AS3A	ALLEGIOUS-NOTICE HM LN APPL	GFBA	Prospera - CUNA Good Faith Est
AS4A	Allegius-App revolv credit pln	GFCT	Svcs Ctr - Oak Tree Good Faith
BTHE	Berrien - CUNA H/E Application	GFHA	NOT USED - Hardin Good Faith
CV1A	Cumberland - CUNA Adverse AP	GFKV	TEST FOR BI
EAP1	GENERIC SHORT APPLICATION-EDOC	HCSA	Harris - CUNA Adverse Act (AP)
EAPP	GENERIC LOAN APPLICATION(EDOC)	HRAP	Hometown - MM Master Applic
EAP1	GENERIC SHORT APPLICATION-EDOC	HTAP	Heartland - Application
EDED	LOAN DENIAL NOTICE (EDOC)	HTCA	Heartland-MasterCard Applicatn

Buttons: Loan Req/Personal, Employment, Income, References, Assets, Real Estate Loans, Loans/LOCs, Credit Cards/Debts, Misc/Comments, Summary, Print

Again, the Print Loan Application screen defaults to the e-Loan listing, but by changing the printer a listing of the standard CU\*BASE loan forms is shown (see following image).

## Printing a Loan Form Application (Laser Printer Selected)

Printer ID: **PI** Drawer: **2** Copies: **1**

CU\*BASE Standard Forms

Application type: **[Dropdown]** Forms to print: 1  2  3  4   
 5  6  7  8

Include Applicant's comments  
 Include Co-applicant's comments

Loan officer worksheet: **[Dropdown]**

Type	Description	Type	Description
ASST	ALLEGIOUS-SETTLEMENT STATMNT AP	ELOW	GEN LOAN APP WORSHEET (EDOC)
AS1A	ALLEGIOUS-PRELIM TILD	FR7A	Frankenmuth - Addendum
AS3A	ALLEGIOUS-NOTICE HM LN APPL	GFBA	Prospera - CUNA Good Faith Est
AS4A	Allegius-App revolv credit pln	GFCT	Svcs Ctr - Oak Tree Good Faith
BTHE	Berrien - CUNA H/E Application	GFHA	NOT USED - Hardin Good Faith
CV1A	Cumberland - CUNA Adverse AP	GFKV	TEST FOR BI
EAP1	GENERIC SHORT APPLICATION-EDOC	HCSA	Harris - CUNA Adverse Act (AP)
EAPP	GENERIC LOAN APPLICATION(EDOC)	HRAP	Hometown - MM Master Applic
EAP1	GENERIC SHORT APPLICATION-EDOC	HTAP	Heartland - Application
EDED	LOAN DENIAL NOTICE (EDOC)	HTCA	Heartland-MasterCard Applicatn

Buttons: Loan Req/Personal, Employment, Income, References, Assets, Real Estate Loans, Loans/LOCs, Credit Cards/Debts, Misc/Comments, Summary, Print

Additionally when you create the loan, by using F10-Forms you can access a Form Window which allows you to select to print specific loan forms. If the default printer is an e-DOC printer, the e-Loan forms will appear in this listing. Change the printer on the following screen to view the listing of standard CU\*BASE loan forms.

Loan Creation Screen

Loan account #  MARY MEMBER  
 Loan category 14 NEW VEHICLES  
 Application # 70811  
 Assign account type  605 Low 605 High 608  
 Approval ID  Collector ID  Interviewer ID  92  
 File verification date  Aug 23, 2009 [MMDDYYYY]  
 Credit report #  (Primary borrower)  
 CU risk level

**Additional Information**

Collateral  Participation loan  Variable rate loan  
 Automatic transfer  Additional signers  Credit card maintenance  
 Payroll deduction  Payment matrix  ACH maintenance  
 Link to dealer  Pledged shares  
 Disburse funds  
 Form(s) to print 1  2  3  4  5  6  7  8

**Keyboard Shortcuts:**  
 Backup F3  
 Cancel F7  
 Form Window F10  
 View Credit Rpt F20

**Warning:** If a recent credit report exists for this member, the Credit rpt # and CU risk level fields will be filled in automatically, using the most recent report on file for the primary borrower. This links the report to this loan so that it will be archived and available for viewing throughout the life of the loan. Any additional signers on this loan will also be linked to the most recent credit report in their name, if one exists in the file.

Use F10-Forms to view the following screen which, due to the e-DOC printer configuration, shows only e-Loan Form Types:

Type	Description
AA01	AAC - CUNA Loan & Security Agr
AA02	AAC - CUNA Credit Ins App
AA03	AAC - CUNA Certificate of Ins
AA04	AAC - CUNA H/E Note & Disclos
AA05	AAC - CUNA Mortgage Statement
AA06	AAC - CUNA Revolving Cr Mortg
AA07	AAC - CUNA H/E Adv Voucher
AD50	Advantage - CUNA Ln & Sec Agr

**Keyboard Shortcuts:**  
 Backup F3

You can also print several generic loan forms as well as your customized loan forms. Access these generic e-Loan forms from the Print Loan Forms screen (MNLOAN #20), the Loan Application screen, and the Print Loan screen. You can also print the blank loan forms via your e-document printer. The generic loan forms currently available include: the generic 5-page Loan Application, the Short Form loan application, the Loan Officer Worksheet, and the Denial Notice Form.

# PRINTING AND AUTHORIZING E-LOAN FORMS

Use CU\*BASE to generate your electronic loan form the same way that you print your laser loan forms. An electronic copy of the loan form will appear on the screen pre-populated with the member data collected in CU\*BASE. This electronic presentment is similar to the way an electronic receipt is presented in ProDOC, if you are currently using that system.

- Please allow for a brief delay before the form is presented.

Individual fields will appear at each location where you need the member to sign or initial the loan form. By pressing the Tab key you can advance through fields on the loan form, each time allowing the member to sign or write initials on the signature pad, thereby authorizing each section of the loan form. Once the member signs the signature pad and you tab to the next field, that field becomes the active field. The field with the signature is then locked so that no other authorization can be entered.

- To clear a field of its contents, right click on the field and select Retry. To clear the contents of all fields, use the Re-Sign button at the top of the ProDOC form.

Example of Electronic Loan Form with One Signature

To clear the contents of all of the fields in a form, click the Re-Sign button here. To clear an individual field of its contents, right click on the field and select Retry. Note: This does not apply to fields populated by CU\*BASE.

This example is a one-page form, but the loan officer could use this section of the screen to move to additional pages when present.

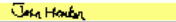
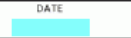
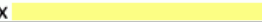
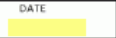
This electronic loan form is presented on the loan officer's screen in the ProDOC software. Notice how the member data from CU\*BASE is already populated.

Here the member has signed his or her signature. This field is now locked and the active field is now the next field, the date field. See the example on the following page.

## Close Up of Signature Line of Electronic Loan Form

Before you press Tab, the signature may appear smaller, but once you press Tab, the signature will stretch and will appear as shown here.

By signing below as Guarantor, I agree to be bound jointly and severally and acknowledge receipt of copies of the loan documents:

GUARANTOR'S SIGNATURE X 	DATE 	CO-GUARANTOR'S SIGNATURE X 	DATE 
--	---	--	---

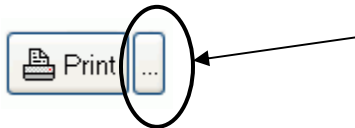
As mentioned in the Hardware Requirements section of this document, you have the option of either using a full page signature pad or a smaller signature pad to collect the signatures or initials. See the Hardware Requirements on page 7 for pictures of these options.

Once signatures or initials have been collected for all of the fields, a copy of the electronic loan form can be printed for the member by clicking the Print button. See image on previous page to view the entire ProDOC screen. Note the buttons shown below are on the lower right hand corner.

### Button Bar of ProDOC - Print



- **NOTE:** The Ellipsis next the Print button allows you to select whether to print the forms with or without signatures. Generally you would select to print the forms with signature, if no signatures exist, the forms will still print. **Do Not select the Print Original Files option.** This selection used with e-Receipt printing. You have the option of changing this selection at a later time.



## ARCHIVING THE E-LOAN FORM

Once the form is printed, click the Save button to archive a copy of the electronic loan form. The electronic loan form will then be archived in the CU\*Answers secure managed server.

- **WARNING!!** Once this button is clicked, you cannot alter the electronic loan form. See the next section “Additional information needed to complete form” for information on how to save a “pending” version of the form so that additional information can be added at a later date, such as a co-signer’s signature.

### Button Bar of ProDOC - Save



## ADDITIONAL INFORMATION NEEDED TO COMPLETE FORM

Sometimes you cannot complete the electronic loan form in one sitting. For example, you may need a parent to co-sign a loan for their child. This cosigner may not even want to come to the same branch where the loan was originated. ProDOC has an easy-to-use Pending option that allows for just this type of situation.

In this case, instead of clicking the Save button, you would click the Pending button. Clicking this option saves the loan form in a temporary location so that it can be accessed at a later date for future editing.

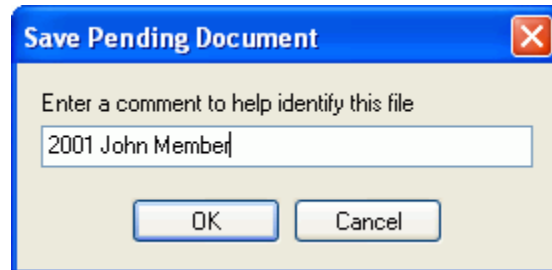
- **NOTE:** The Pending option locks any fields containing data. If a member has already entered a signature or initials in a field, you will not be able to change the information once the Pending option is used. At this point you will only be able to gather signatures and initials for empty fields (fields without data).

Button Bar of ProDOC - Pending



A dialog box will appear, allowing you to label the e-Loan Form so that it is easy to identify at a later date. In the example below, the member's account number and name were included.

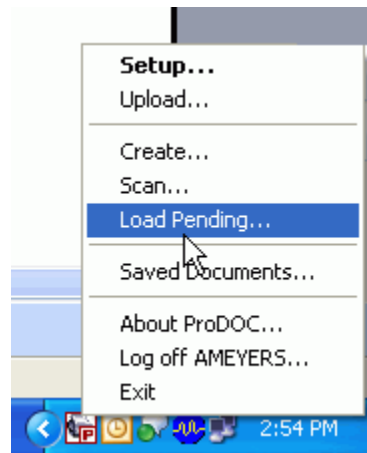
Identifying the Form for the Pending Folder



Click OK, and the form disappears from the screen.

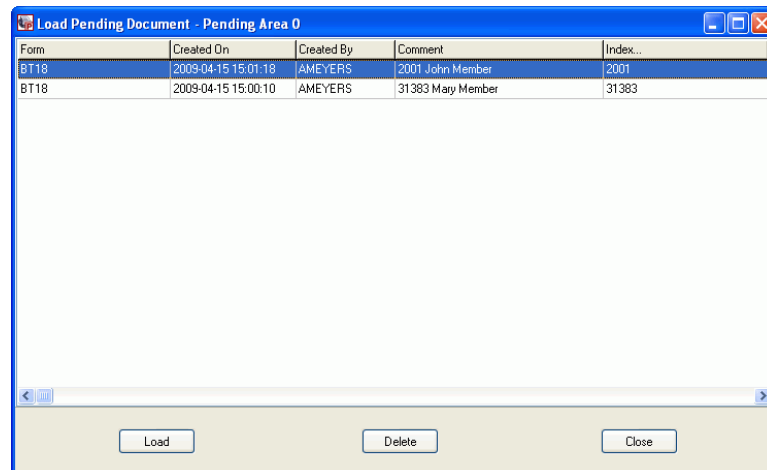
When the parent, in this example, comes to the branch of his or her choice, the loan officer simply right clicks on the ProDOC icon in the Task Bar and chooses Load Pending.

## Selecting the Pending Folder



The Pending folder will open allowing you to select the desired e-Loan Form. This folder will list all the pending loan forms for the credit union. Some credit unions choose to have sub-folders by branch. Simply select the form and click the Load button.

## The Pending Folder Selections



The e-Loan form will open allowing you to collect the additional information. Collect the additional needed signatures. (Signatures collected prior to saving the electronic loan form in the Pending folder cannot be changed at this time.)

### Collecting Final Signatures

Simply click the Print button to print the loan and then Save button to archive the loan to complete the process.

# APPENDIX A: TROUBLESHOOTING

## Electronic Loan Forms vs. Laser Forms

The difference between electronic loan forms and Laser forms is the output. A laser form is made up of PCL (print) files that go directly to a printer without software in between. An electronic loan form produces a data file that is sent to the imaging software (ProDOC), instead of going directly to the printer. ProDOC reads the file, interprets the data, and maps fields for a result similar to the paper laser form... except it's in a digital image format.

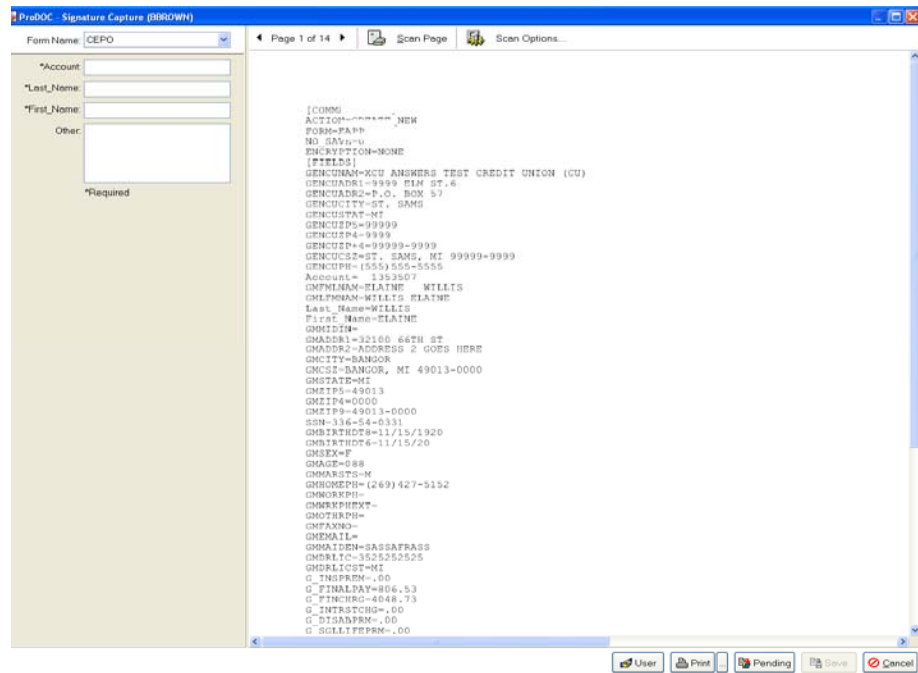
The printer ID determines the types of forms that will display in CU\*BASE. If an e-printer is entered in the "Printer ID" field of the "Print Form" screens, only electronic loan forms will display and print. Likewise, if the "Printer ID" field has a laser printer in the field, only laser forms will display and print.

This is why it is very important that the printer ID and the print session created for the workstation match. A laser print session will direct forms directly to a printer. An eDOC print session will direct forms to a "ToPrint" or "PrePrint" folder for imaging.

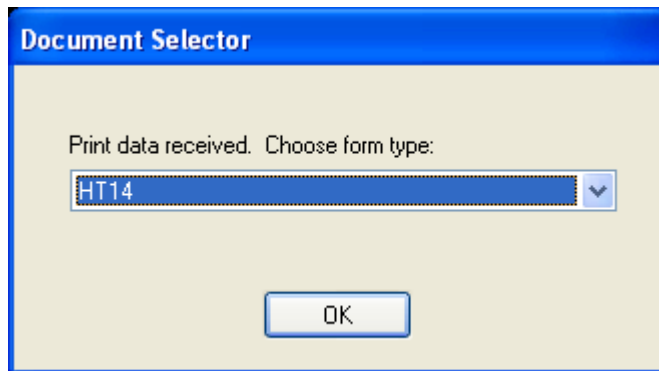
Please contact a member of the CU\*Answers Client Services department to determine if the print session is configured properly.

## ProDOC Displays Data File

Below is an example of what the screen will look like when the data file is printing incorrectly to ProDOC. This occurs when the data File is "popping" up in ProDOC.



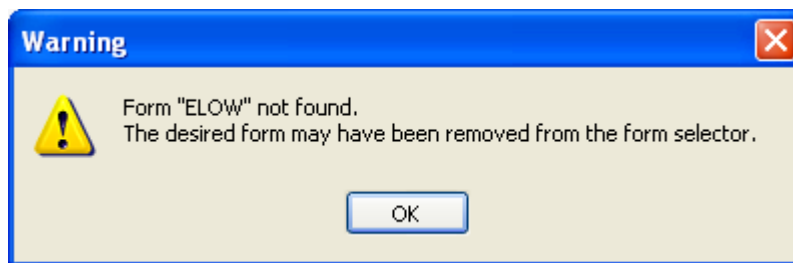
Or, the following dialog box may precede the ProDOC popping up:



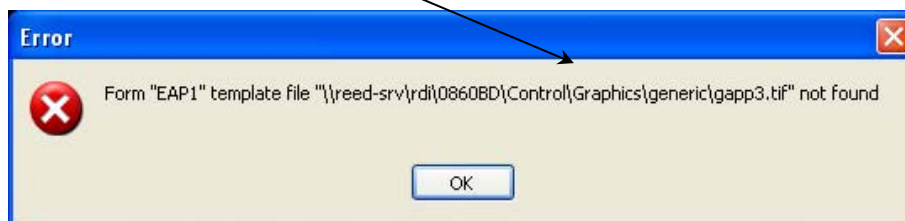
For assistance with correcting the print session settings, please contact a member of CU\*Answers Client Services Department.

### Warning Message: Form not found

Sometimes you will receive a message including the words “form not found.”



This is the path determined in Prodoc.def file



Both are messages that will occur if there is an issue with the ProDoc.def file.

Contact eDOC Innovations if you have an in-house eDOC server. If you utilize the CU\*Answers ASP solution, contact a member of the CU\*Answers Client Services Department.

### Data File is Printing

If the data file prints to a physical printer, several pages of text will print.

Please contact the Client Services Department to ensure that the print session is configured properly.

## Form not Appearing in ProDOC (not "Popping" in ProDOC)

If a form is printed in CU\*BASE and ProDOC does not open with the form, close ProDOC and restart the program. If the problem persists, please contact the Client Services Department.