

# Paperless Applications for the Banking Industry



**DOCULIVERY™**

Online Document Solutions

### Paperless Applications for the Banking Industry

Today, environmental concerns are at an all-time high and old-fashioned paper processes are coming under intense scrutiny. Saving trees and the billions of gallons of water used to make paper, are a growing priority. This growing movement in the banking industry highlights the fact that trusting paper for communication is no longer viable.

Banking today requires electronic data to be compliant and secure. Storage of this data is imperative. Being environmentally sensitive is important, but electronic data must efficiently work across an array of communication platforms in all types of office settings.



Topping all this a very important concerns in banking today --security. According to researcher James Van Dyke, people who bank on line can reduce their chances of identity theft victims by about 10%. From processing, to balancing, to verifying and communicating, few industries today generate more paper than the banking industry.

#### The Paper Chase

- Average cost to store a single paper document — **\$20**
- Average cost to copy a document an industry-standard 9-11 times — **\$18**
- Average cost to locate a single misfiled document — **\$120**

When you consider the time and money is wasted battling archaic banking systems, it is easy to see how the losses add up. With banking failures on the rise and industry trust at a standstill, bank decision-makers are working harder than ever to slash the administrative and customer-based costs.



**You don't adapt to Doculivery, Doculivery adapts to you.**

## Paperless Solutions with Doculivery

Doculivery consolidates data into a unique web-based tool accessible from any Internet-ready location. Secure online pay stubs, W-2 and 1099 forms, invoices, and customer statements are created and delivered in less time and at far less expense than traditional paper models. Additional features include online payment, automated fillable forms, single sign on support from any site and targeted search & reporting tools. Any or all of these further optimize the banking experience.

## Enterprise Resource Planning (ERP) With Doculivery

### *Is this your bank's scenario?*

Your bank has grown rapidly but the existing systems are not well integrated, are not providing good visibility into core processes and are consuming IT resources at an increasing rate. Operational efficiency needs to improve to sustain additional growth.

Here are the reasons:

The success of an ERP application is the ability of end-users to effectively execute your business processes. This means that each end-user must:

- Adopt and use the application
- Be able to effectively execute the key functions for their specific role
- Reach a level of proficiency where they can execute efficiently

### **The most crucial factor determining your long-term business results from an ERP application is the ability of your end-users to execute your business.**

An ERP solution has its fingers in all aspects of running your bank. In addition, a good ERP can improve your bank's customer service and response time when solving issues. A good ERP will standardize and accelerate banking processes at all sites, while facilitating connecting with banks' partners and suppliers. An ERP can even help a bank maintain compliance with government regulations.

For banking, it is imperative the ERP package supports multiple currencies and languages, as well as regulatory compliance with the U.S. and in foreign countries. The financial management applications may also include tools for creating and adhering to budgets, cash-flow management, expense management, risk management and tax management.

### **Info Form Benefits**

- Increases staff productivity
- Consolidates data from multiple forms
- Exports to XML, CSV, or HTML formats
- Searches by the data element of your choice
- Creates and distributes customized reports
- Simplifies query process for ad hoc reporting
- Protects data from intrusion and loss

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## Streamlining Your Banking Operations with Doculivery

*More bank customers would sign up for paperless options if banks and other financial institutions offered it.*

Consider: Most financial institutions do not offer a paperless option. Institutions like Bank of America, Citibank and Wells Fargo encourage customers to bank exclusively online, but they are in the minority. Only 44% of the large banks surveyed offered a no-paper option for checking and savings accounts. This number dropped to 33% when surveying retail banks issuing credit cards.

### Security

Doculivery utilizes SQL server redundancy, SSL encryption, GeoTrust certificates, and firewall protection to minimize exposure and prevent critical data loss.

### Ease of Use

User-friendly design incorporates targeted search tools, along with customizable features that create lower staff learning curves.

### Flexibility

Doculivery's web-based system consolidates data from existing legacy systems allowing revisions and upgrades, custom features, and customer-centric enhancements unmatched by older, less dynamic programming models.

## Eliminating paper saves the bank money.

### Few banks offering the paperless option really promote it.

Few financial institutions offer any kind of financial incentive to forgo paper. Given how much paper statements cost to create and mail (75 cents to \$2 a pop), banks would do well to show how business savvy they are and thus encourage their customers to follow suit.

## Customer 24/7 Service

### Banks that do offer the paperless solution, do not offer enough support services.

Having 24/7 technical services is a huge plus in bringing your customers into the green environment of your bank. With Doculivery, this service option is readily available and may be something your competitors are over-looking.

### E-mail alerts for suspicious activity

Most institutions also will not alert your customers via e-mail if a suspicious transaction occurs in their account. With Doculivery, this is an added incentive for customers to choose your bank. Doculivery is supported also on many mobile and smart phones allowing easy access from anywhere at anytime.

### Access to Historical Data

With Doculivery, there is no limit to prior statements customers can access online. All historic data is all accessible and readily available.

Since banks are required to keep statements for seven years, customers should be readily able to have instant access to those materials rather than having to make a request for archived copies to be mailed. Your customer has greater service; your bank has greater customers. With single sign on support, customers can easily access information from a corporate intranet or other website for greater account access.

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## Can Your Bank Afford Not To Use Doculivery?

- **Instant ROI.** No capital up front investment ; only a minimal cost for set up and integration and branding that is virtually returned after only a few months of system use.
- **Quick deployment.** The average set up time from contract execution to a live system is only 3 to 5 weeks - with a fully supported facilitation all the way to ensure a smooth operation to a paperless system.
- **Speed, Convenience and Ease.** Paperless banking allows your customers to track finances and manage accounts online at any time.
- **Get More Organized.** Customers can view, save or print their statements when they like. Losing statements is outdated. The bank saves money.
- **Requires little to no IT resources.** Doculivery is web hosted and maintained by NatPay - allowing you to focus on saving time and money - not purchasing costly software upgrades or expensive maintenance.
- **Eliminate Clutter.** Paperless statements significantly reduce the amount of mail and paperwork collected.
- **Increased Security.** On-line banking customers usually have a good firewall and software to combat pop-ups, spy ware and viruses. Customers understand that to manage their financial life on the computer, they need to be diligent about making sure protections are in place and updated regularly.
- **Alerting services.** With Doculivery, your bank can alert customers when account events like payment due date or exceeding limits occur. This simply means greater customer service offered by your bank.

### Doculivery eliminates many countless costs in banking today.

The average cost to copy a document, with the consideration to be between nine and eleven times is \$18. The average cost to locate a single, misfiled document, is \$120.

#### Faster Payment

Enabling customers to pay their bill with a few quick clicks encourages them to pay faster. When Doculivery e-Statements are offered with the Click-To-Pay option, payment cycles are generally shortened by several days.

#### Reduced Lockbox Expenses

Offering an electronic payment option greatly reduces the number of paper remittances received. Less paper means fewer costly lockbox deposits.

#### Simplified Reconciliation

Click-To-Pay payments are conveniently recorded with simple reconciliation in mind eliminating the number of clerical errors that delay account reconciliation and lead to time-consuming research efforts.

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## Magnifying the Clearer Choice for ERP and Banking – Doculivery

Doculivery offers an array of solutions targeting the banking industry. Our experience in the banking industry enables us to design highly tuned software solutions that offer ease of use, integration and long-term results. Whether it is back office automation or the addition of front-end customer, vendor and employee communications via the Internet, Doculivery delivers software solutions that grow with the success of your bank.

### Doculivery Features

With Doculivery, you can enter, edit, and review bank communications using any computer or wireless device. You do not have to rely on new software or hardware that begins to outdate itself the moment you open the box.

You can use Doculivery to generate online status reports detailing banking performance at any level. If you need to generate that same report every week, it is simple with Doculivery. You can automate commonly used reports so that these are created on your timetable. You can also customize the list of recipients who should receive the report and those authorized to review it.

Doculivery's data collection function can be customized to work with your existing expense reimbursement process. This means associates can submit their requests remotely and review them at any time. Templates for commonly required forms, including state-specific disclosure and replacement forms, acknowledgements, address changes, or policy information requests, are easy to retrieve, complete and submit.

Best of all, these forms are submitted with minimal staff assistance or intervention. This function can also be used to draw prospective customers to your bank's website. *Further, you can use the form function for quote requests and lead generation.*

### InfoForm Benefits

- Increases staff productivity
- Consolidates data from multiple forms
- Exports to XML, CSV, or HTML formats
- Searches by the data element of your choice
- Creates and distributes customized reports
- Simplifies query process for ad hoc reporting
- Protects data from intrusion and loss



## Data Distribution

Take advantage of Doculivery's two-way data exchange to distribute a variety of information, including trial balances, performance statistics, and banking data, throughout multiple business channels. Associates can review the data from any computer with Internet access or web-enabled wireless device. Even better, you can use Doculivery to inexpensively transmit banking information and even policies to many of your banking customers. You can select either a "push" or a "pull" approach for delivery.

Simply put: A user-friendly "push" allows your customers and vendors to receive their information without logging onto a website. A customer-centric "pull" approach draws visitors to your website where you can then target them for marketing purposes.

### Anywhere Access

Doculivery's components consolidate data into a unique web-based tool that can be accessed from any Internet-ready location.

### Security

Doculivery utilizes SQL server redundancy, SSL encryption, GeoTrust certificates, and firewall protection to minimize exposure and prevent critical data loss.

### Compliance

Customizable user entitlements safeguard privacy, and random offsite testing ensures coverage for any contingency. Doculivery enables users to quickly and easily retrieve documents required for regulatory review or legal response.

## Security

With Doculivery you can inexpensively expose customers to valuable policy update information such as interest rate changes, banking changes or policy changes. Using Doculivery's data distribution module could save your bank thousands of dollars each year in postage and paper alone. User-friendly design will increase requests online. You can easily retrieve the answers you need and transmit search tools, along with them using the Doculivery system.

## Flexibility

Doculivery's web-based system consolidates data from existing legacy systems allowing revisions and upgrades, custom features, and customer enhancements unmatched by older, less dynamic programming. Funds Collection and Distribution

## Click-To-Pay and Click-To-Collect Components

Once you begin providing vendors and bank customers with electronic invoices and statements, you will enjoy a shorter payment cycle. Doculivery's electronic payment feature encourages immediate payment and reduces collection efforts.

## Click-To-Pay

This function allows bank customers and vendors to conveniently pay online without making a long-term commitment to recurring debit transactions. Customers also enjoy the benefit of selecting payment options and amounts directly from their statement screen. Unlike traditional programs, interactive payment records can be accessed immediately and integrated into existing accounting programs. Individual branch locations can even use the electronic payment mechanism to transfer funds among corporate accounts. Doculivery can also be integrated into any bank's existing system for final funds processing.

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## Click-To-Pay

This function offers electronic access to office funding, so you can distribute funds to individual branches from the home office for a variety of uses, including claims payments for policyholders. Policyholders can even collect electronic claims payments and acknowledge receipt and disclosures online.

## Simplified Reconciliation

Click-To-Pay payments are conveniently recorded with simple reconciliation in mind eliminating the number of clerical errors that delay account reconciliation and lead to time-consuming research efforts.

## Security

Doculivery utilizes SQL server redundancy, SSL encryption, GeoTrust certificates, and firewall protection to minimize exposure and prevent critical data loss. Other security features include:

- Redundancy through multiple Internet pipes/ISPs
- Pure non-routable TCP/IP intranet
- Enterprise-class Ipswitch e-mail server with server-level bi-directional Norton antivirus and Declude spam filtering
- Industry-leading firewall technology provided by Sonicwall hardware and third-party intrusion detection and monitoring managed by Peak 10
- All customer production websites utilize 128-bit SSL3 encryption powered by GeoTrust
- PGP encrypted FTP transfers and data files

## Compliance

Customizable user entitlements safeguard privacy, and random offsite testing ensures coverage for any contingency. Doculivery enables users to quickly and easily retrieve documents required for regulatory review or legal response. NatPay is also a SAS 70 Type II audited company.

## Low Learning Curve

Doculivery's user-friendly design incorporates customizable features in order to keep your staff learning curve low. With single sign on support, Doculivery is available to users within current systems - paperless billing and statements are easily accessed in systems that you already use. This feature makes the system even easier to access and use.

## Archive Research

The Archive Research tool facilitates data analysis and allows banks to determine which individual data elements should be searchable. Report scheduling, distribution and user access levels are also customizable for any organization. Records by default are stored for 7 years - with options available to extend your storage capability to any time period. Compliancy is not an issue with all of your bank's records conveniently stored in one centralized, easily searchable database. That's the Doculivery difference!

## About NatPay

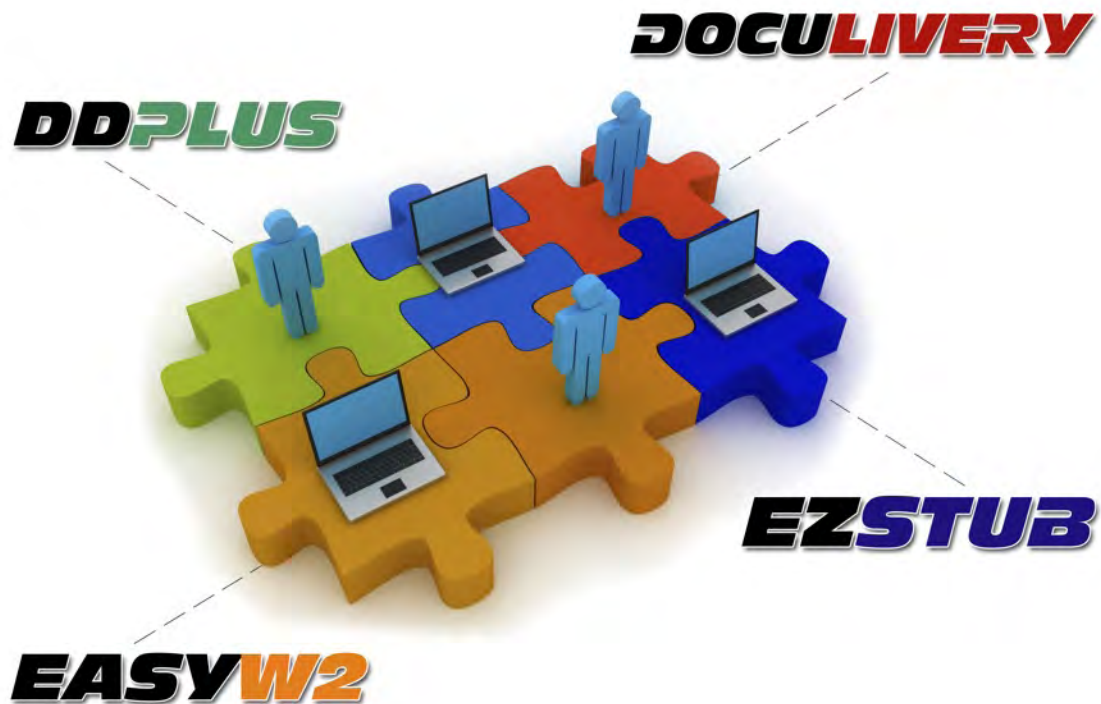
NatPay was founded in 1991, and became the first company to offer third-party processing of Direct Deposit for employee payroll. Our company has been profitable since inception. This core competency has grown to over \$7 billion annually making NatPay the leader in third-party processing of Direct Deposit.

Eight years ago, NatPay introduced the first electronic pay stub branded as EZStub. In 2007, NatPay introduced Doculivery – a fully web-hosted SaaS delivery of Enterprise Resource Solutions. This includes but is not limited to Payroll, AR/AP, full HR paperless functionality, CSR/CRM, and other marketing solutions.

NatPay is an innovator in the online document solutions industry with over 19 years of information distribution experience. We provide online document solutions to over 7,000 clients across the nation.

NatPay offers a comprehensive portfolio of payroll, human resource, and financial solutions with services that help clients do what they do best — run their business. With customized SaaS (Software as a Service) solutions and online document management services, NatPay provides their clients relief from administrative hassles so they can focus on their human capital needs and profitability by reducing G&A costs and streamlining business processes.

NatPay is bonded through two major insurance carriers and uses a third-party accounting firm to perform an annual audit of its records. We are also HIPAA compliant as well as a SAS 70 Type II audited organization.



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