

Compliance and InfoSecurity - Applying the Right Resources

Increasing financial regulations and the growing sophistication of cyber fraud forces credit unions to more closely examine each tech-related decision. More than ever they require solutions that enable them to maintain compliance and enhance existing security measures, all while managing the same pressure to increase productivity.

It is essential for credit unions to select products that allow them to achieve seamless integration, high levels of efficiency AND security to reduce operating costs. At Integrated Media Management (IMM), we specialize in paperless technologies that electronically streamline historically paper-based processes, which results in our clients enhancing member service and easing employee workflow. Not to mention that without paper, credit unions become more cost effective, eco-friendly - and far more secure.

Electronic document presentment: IMM's fully automated, browser-based document presentment application, TotaleAtlas, includes intuitive document selection that is pre-determined by the institution and delivers the appropriate documents for each form set. Required signatures are completed using an iPad or digital signature pad, which are stored as non-editable PDFs following approval. Automating the scanning and indexing of these documents eliminates labor intensive scanning and the keystroke errors that are common with manual procedures.

Remote digital signature capture: As regulators warn against transmitting sensitive data and documents through email, TotaleAtlasWeb captures digital signatures via the Web, allowing users to securely complete electronic documents remotely. Enforceable security features include Knowledge Based Authentication, public key infrastructure (PKI) digital signature technology and encrypted document transmission, which prevent documents from being tampered with in any way.

Teller receipt automation: TotaleReceipts automates the output of teller receipt transaction, storing applied and submitted signatures as non-editable, indexed PDFs. The solution enables tellers to serve multiple lanes by capturing signatures in both drive-through and kiosk environments. Coupled with our Check 21 solution, institutions automatically capture check images and data at the point of presentment while electronically truncating checks to drastically reduce errors that often occur during manual data entry. Users can securely exchange cash letters with images, verifying MICR lines for readability and detecting any image file discrepancies. Removing preprinted receipts and checks saves money and eliminates the risk of lost or mishandled paperwork.

Pre-printed paper check elimination: Laser printing online and batch institution official checks on blank stock security paper, TotaleChecks eliminates the cost of preprinted checks and the challenges of storing them securely. Data is merged with the encrypted check template and digitized signatures are applied based upon institution-defined logic and printed to a LaserJet printer. Eliminating preprinted checks in favor of this automated solution reduces the risk of fraud, as paper checks can possibly get into the wrong hands.

Credit unions need technologies designed to improve efficiency as regulatory requirements increase, enabling their employees to focus on quality member service, achieve growth objectives and respond to the changing industry landscape. However, they do not have to sacrifice productivity to uphold compliance and apply proactive security measures. Rather, paperless processes allow a credit union to enhance these efforts across the entire institution without interrupting its mission to serve the community.

Nish Shah Chief Technology Officer



Nish Shah

is the chief technology officer for Integrated Media Management® (IMM), a document output management and automation technology provider specializing in the paperless technologies that automate the space between a financial institution's core host system and imaging backend. Joining the company in 2000, Shah leads the company's strategic technology initiatives in addition to managing all technical definition, design and product development. Shah has been a pioneer in teller capture solutions for Check 21 and instrumental in forging the interfaces with many of the financial institutions' CORE system providers. Shah started at IMM with more than ten years of experience in systems architecture, workflow automation, electronic forms, output management, document imaging systems and various leading software technologies. Shah holds a bachelor's degree of computer information systems from DeVry Institute of Technology in Phoenix, where he graduated with honors.

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