

Unlock Your  
Company's  
Full Potential

Automating **Banking and Financial Services** Business Processes

# KeyBridge



# // Would you like to dramatically increase efficiency, meet customer demands, reduce costs and ensure compliance?

If so, it's time to enlist the services of **KeyMark**, an award-winning document management solution provider. With KeyMark, clients can eliminate paper, automate functions such as post-close mortgage processes, cut costs, enhance operational efficiency and improve customer satisfaction. Furthermore, our financial services clients have better managed and controlled risk factors through automated reporting functions.

## Key Benefits of Document Management Automation

- **Accountability/Compliance**  
Stay in compliance with industry, state and federal regulations
- **Transparency**  
With audit trails and automatic notifications, you'll receive visibility into documents and processes and identify problems before they occur.
- **Integrity/Protection**  
Protect the integrity of your data and guard against any interruptions.
- **Availability**  
Ensure documents are available when and where you need them and are accessible to the right people through security controls.
- **Retention/Disposal**  
Maintain your electronic documents and information for an appropriate time and develop rules for when and how long documents are stored.

"One of the biggest challenges before our implementation was maintaining efficiency while continuing to grow. Now, everything is located in one central electronic location that can be accessed anywhere, anytime."

— LYNDELL ELAM, *Grandbridge Real Estate Capital, LLC*

## Key Difference Automation Can Make

Automating your business processes can help to reduce the number of tasks employees would otherwise do manually — essentially meaning that you'll have more time to focus on other important tasks.

Automation can also help you increase accuracy and consistency through standardization of processes throughout your organization, and improve quality of service to customers. Our solution leverages your existing technology, helping to improve the speed of your business processes.

Through a combination of rules and filters, our solution automatically triggers workflows based on your core processes, by routing documents to the appropriate users. The system allows for simultaneous viewing, enabling parallel processing when appropriate. And based on user-defined rights, users only see the documents they need to complete their work.

## Key Highlights

- Identify, organize, and maintain all of the information created or received by your bank or financial services organization in its day-to-day operations, whether information arrives in electronic or paper format. Examples include; checks, statements, loan documents, applications, forms, signature cards and more
- Capture, collect, and manage content according to your business rules so work gets done faster and more accurately
- Automate workflow for functions such as loan and mortgage processing
- Automatically create and populate loan, credit and new account applications and forms
- Automate data entry through OCR (optical character recognition) of fixed form and dynamic documents
- Provide an easy-to-use interface for quick searches and accurate retrieval
- Track your documents anytime, anywhere
- Reduce printing, mailing and storage costs
- Provide management with accurate productivity statistics
- Prevent the loss of documents
- Generate and distribute statements
- Automate life cycle management from document creation to final disposition
- Ensure compliance with state and federal regulations including the USA Patriot Act, SEC, Check 21 and the Dodd-Frank Act
- Integrate with existing line-of-business applications and legacy systems

// **Banking** Today's banks face increased competitive and margin pressures, more regulations to protect borrowers and a higher level of scrutiny from auditors.

As technology continues to infiltrate every aspect of our daily life, banks must also adapt to changing industry and customer preferences. A 2010 survey by the American Bankers Association shows that most bank customers (36%) prefer to do their banking online compared to any other way of banking. In addition, more and more customers are using mobile devices to check balances, transfer funds and pay bills.

KeyMark provides banks with the document management solutions to **meet** these **challenges and succeed** in today's competitive business environment. With KeyMark's specialized solution for financial organizations, banks can eliminate paper and realize cost savings from automated business processes such as loan origination and signature card verification. They can also enhance operational efficiency and ensure customer satisfaction. Our solution can be deployed at multiple sites, including branch locations and teller windows.

## Key Banking Solution Areas

Regardless of the department or function, KeyMark can help meet the needs of every function of a bank's business.

### Account Origination

The time consuming process of account origination can be greatly improved with KeyMark's banking solution. Our system replaces manual steps and paper-based transaction by automatically capturing and maintaining details and documents needed to open a new account. The solution also ensures automatic new customer screenings as directed by the USA Patriot Act.

### Administrative Services

KeyMark's solution even offers automation efficiencies to your bank's essential back-office functions such as human resources, accounts payable and finance. From ensuring that accurate employment packages are compiled, to shortening your accounts payable payment cycle, workflow helps automate tasks.

### Checks/Vouchers

KeyMark's solution provides end-to-end check processing results from the moment checks are received through the moment payments are posted and electronically deposited. Incoming mail is automatically opened, scanned, and processed, whether it is received electronically or sent by mail. Checks, stubs and other information (including envelopes and handwritten notes) are scanned, imaged and outputted into the system. KeyBridge automatically captures payment amount, no matter the format (CAR/LAR/OCR) and accurately deposits the amount.

### COLD (Computer Output to Laser Disc) Reporting

KeyMark's solution simplifies access and management of electronic reports, providing secure electronic access to reports such as bank statements, invoices, etc., for both your customers and staff. The solution enables customers to access statements online, reducing customer service calls and increasing customer satisfaction.

### Credit Card Accounts

Banks can improve the credit card application process by automatically capturing, classifying and extracting information from application forms.

### Legal

The legal departments of today's banks are faced with the responsibility of tracking court cases and litigation related to their customers — and maintaining all related supporting documentation. KeyMark's solution provides both a central repository and lifecycle management system for legal document management. The system offers search capabilities and a reduced compliance risk.

## // Capture

### Branch Capture

KeyMark's solution captures information at your branch and main offices as early in the process as possible, so that it is available to the

systems and people that need them. Automation improves access and communication between your branches and the back office and improves

processes such as account opening, loan origination and check and payment processing.

#### | BRANCH CAPTURE |

#### | CENTRALIZED CAPTURE |



MULTI-FUNCTION  
DEVICE



HIGH VOLUME  
SCANNER



COLD



EMAIL

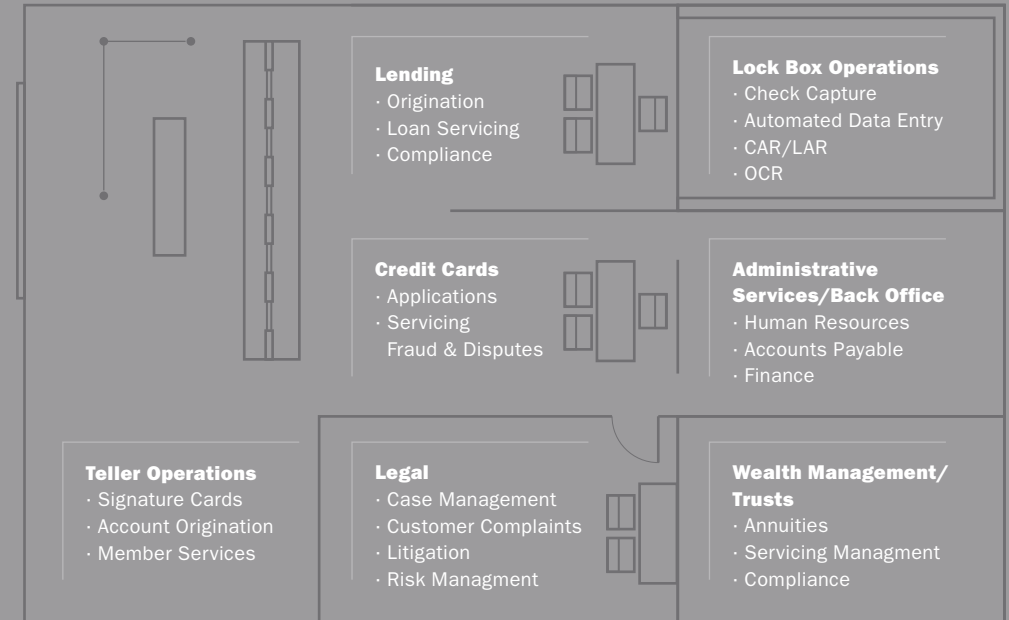


FAX



OCR - DOCUMENT CLASSIFICATION | AUTOMATED DATA ENTRY

## // Process Automation



## // Archive

RETENTION CONTROL | RECORDS MANAGEMENT | REPORTING

# Automating every area and process within your banking operations.

### Lending

KeyMark's solution can help your bank manage loan documentation, make better credit decisions and meet workflow needs through a single, integrated system. Workflow can automate functions such as completing loan packages, producing reminder notices and forwarding packages to loan officers for review. The solution provides the information necessary to make solid lending decisions in a timely manner. All of this is backed up by detailed tracking of documents and reliable reporting.

### Member Services

Your employees will be empowered to deliver better service with a KeyMark solution in place. With secure rapid access to accurate information, your employees can deliver faster, more personalized service to your customers.

### Signature Cards

Storing and retrieving paper-based signature cards is a cumbersome task for banks. With KeyBridge, all signature cards are electronically scanned and indexed and each account is verified to have a signature card on file. When a signature comparison is required, the image can be instantly retrieved, transforming a function that once took minutes into seconds.

### Wealth Management

A bank's ability to respond quickly and effectively to the needs of its wealth management customers is essential. KeyBridge provides the infrastructure banks needs to deliver timely and accurate service to all its customers, including those with sizeable assets.

// **Lending** Managing documents is the most tedious, labor-intensive, yet critical task in the lending industry. At KeyMark, we understand that the multitude of information stored and administered by lending institutions, such as applications, checks, statements, verifications etc., can be an overwhelming challenge to manage. Whether you need to improve originations, closings, or internal processes, our document management solution helps lenders automate processes, reduce the time between application and closing and stay in compliance with regulatory changes.

## Lending Solution Features

KeyMark helps automate loan processes from front-end to back-end.

Consumer, commercial and mortgage lenders turn to KeyMark for help with increasing efficiency, accuracy and customer service. Our lending solution, KeyBridge, automates loan processes from front-end to back-end through scanning, automatic document identification, automated data extraction, sorting, document management, workflow and storage. Whether you are processing less than 200 loans per month or thousands, KeyBridge can help you increase your agility, reduce operating costs and improve compliance without sacrificing security.

Using KeyBridge, documents are automatically identified by type such as HUD, Note, 1003, etc., eliminating the need for tedious manual pre-scan preparation and sorting. Once identified, automated extraction of data such as mortgages, loan amount, etc., can assist not only in automatically indexing those loans, but facilitating business rules and enabling underwriting, post-close auditing and more. Through automated workflow, processes such as forms routing, data submissions and electronic signatures are electronically handled.

With the recent surge of regulatory changes (including the Dodd-Frank Act), investor guidelines and market demands, today's lending institutions must find ways to achieve greater regulatory compliance efficiencies. KeyMark's solution simplifies your document processes, lessening the burden of disclosure. And, with instant document access, your organization will be well prepared for audits.

Furthermore, through KeyBridge's records management feature, users can control the lifecycle of important documents. With the ability to create rules for how long specified documents are stored or flag "on hold" items, you'll have a solid retention system in place and will be prepared for both audits and complex regulation changes.

Our solution seamlessly integrates with your loan origination system, providing instant, secure access to all loan documents and data. With immediate access to customer files, our lending solution will give you the ability to provide rapid responses and exceptional service. It has been designed to be scalable, so you can start small or implement enterprise-wide.

"What once took hours to complete is now accomplished in approximately 30 to 40 minutes. That's how long it now takes for incoming information to be scanned, classified and prepared for a loan officer, from the time it arrives within our offices. The solution has cut loan processing time in half."

— MARK PHIPPS, *director of information technology at  
South Carolina State Housing Finance & Development Authority.*

## // Capture

## | DISTRIBUTED CAPTURE |



PAPER



E-DOCUMENTS



EMAIL



FAX

## | BULK CAPTURE |



BULK

CLASSIFY // SEPARATE // EXTRACT // REVIEW

**Origination**

KeyBridge reduces the time to locate required documents by 93% or more. Capture paper, email, fax, PDF, XML, WORD and SMART documents.

**Underwriting**

Documents are stored in "virtual" folders providing underwriter all the necessary information for quicker, more accurate decisions.

// Workflow/  
Business  
Processes

ORIGINATION

UNDERWRITING

POST-CLOSE AUDIT

ELECTRONIC DELIVERY

SERVICING

BULK PURCHASE AUDIT

## // Archive

## ○ INTEGRATION

**The Right Results**

- Scan without separator pages and barcode labels
- Secure, searchable and highly available archival
- Audit trails ensure compliance and record when and who made changes to documents
- Double-click to access documents from LOS
- HTML/E-Form/ XML support
- Extensive security and assignment of user rights
- Supports audit activities through instant document access
- Maintain and enforce compliance with state and federal regulations (USA Patriot Act, SEC, Check 21, Dodd-Frank Act)
- Realize time, cost, and labor savings of not having to continually monitor compliance

## ○ ARCHIVE &amp; RETRIEVE

LOS / SERVICING SYSTEM INTEGRATION

KeyBridge automates loan processing from origination to post-close compliance audit.

**Post-Close Audit**

Reduces post-closing time by 50%. Checklists and the business rules engine ensure accuracy and compliance.

**Electronic Delivery**

Automatically outputs loan files in proper stack order and the correct electronic file format. Clients have realized a \$100,000 reduction in annual shipping costs alone.

**Servicing**

An easy-to-use interface provides access to loan documents, improving productivity and customer service. Automated workflow handles repetitive tasks such as collections, payments, reminder messages, notifications and activity reporting. Solution is ideal for servicing documentation on any type of loan (commercial, residential, reverse mortgage, conventional and more).

**Bulk Purchase / Audit**

Eliminates the need to send teams of auditors out by utilizing remote scanning. Automates audit processes.

**// Debt Servicing** If you work in the business of servicing mortgage and secured loans, then you're well aware of the importance of fast access to loan documents. Immediate access to borrower documentation improves responsiveness, internal operations and the ability to make timely, accurate decisions. With KeyMark by your side, debt servicing organizations can significantly reduce the costly human involvement in repetitive tasks such as payments, account management and compliance checks.

## Solution for Debt Servicing

Regardless of loan type, KeyMark can help you reduce costs and secure compliance.

Once a loan has been transferred to your organization, KeyMark's solution enables you to easily collect the required loan data — whether it is transmitted electronically or through the mail. The information is then indexed and stored into a secured central repository for easy searching, locating and organizing of documents.

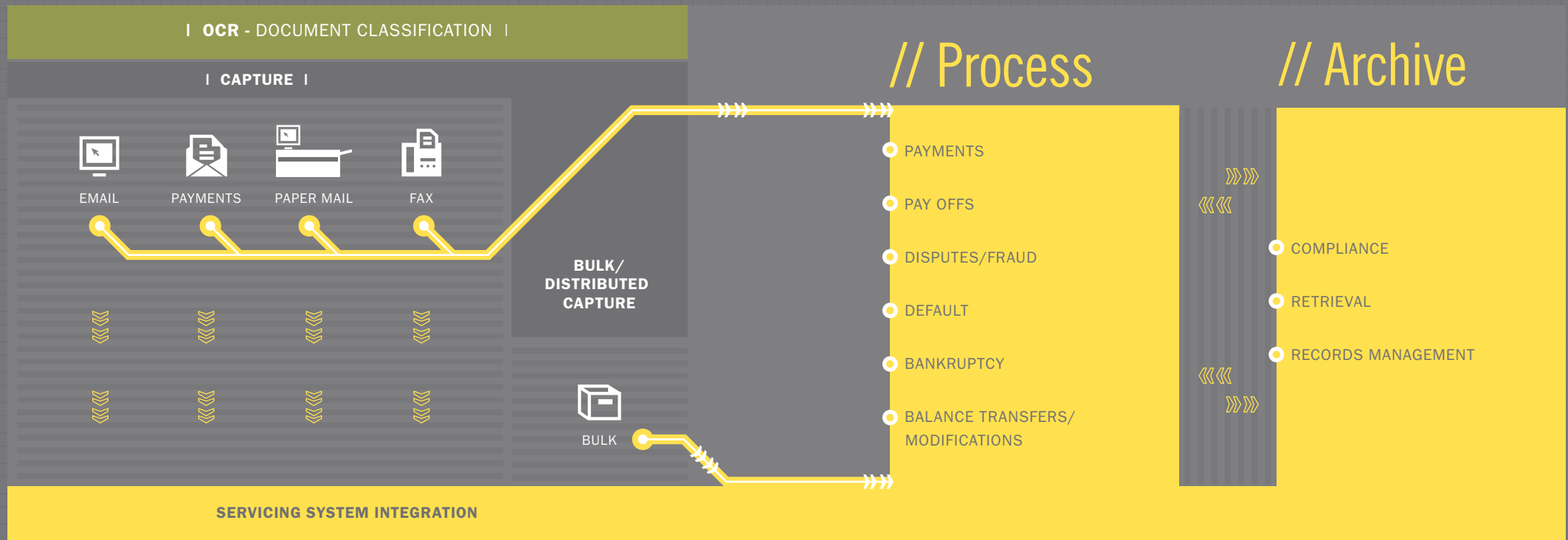
However, document workflow management is what makes KeyMark's debt servicing solution stand out. While virtually every business has documents that flow from one area to the next, the number of documents and processes involved in the debt servicing industry is intense. KeyMark works with your existing systems and procedures to engineer solutions that automate repetitive and time-consuming business processes that were previously completed manually. Examples include; tracking a document's progress from beginning to completion, sending reminders when payments are overdue, corresponding with investors and collecting and paying taxes and insurance. Automated document workflow will enhance the efficiency of how documents move throughout your organization, decrease manual errors and enable you to deliver improved customer service.

KeyMark's debt servicing solution integrates with any office application and is applicable to the servicing of any type of loan (commercial, residential, reverse mortgage, conventional and more).

"We went through an extensive process to select them (KeyMark) and they have exceeded our expectations."

— SECURITY FINANCE

## // Capture



Automated indexing, storing, and workflow provides faster access to loan documents.

**Data Capture**

No matter how incoming loan documents are received (mail or electronic format), data capture provides document separation and extraction capabilities to structured and unstructured loan documents. It also automatically extracts handwritten and printed data from scanned documents, removing the need for manual re-keying.

**Automated Workflow**

Workflow electronically transmits loan documents through your business processes. Documents can be managed without the need for printing or routing. Workflow efficiently takes care of automated processes such as issuing payment reminders, corresponding with investors, etc.

**Archival**

Retain the electronic documents you need for future reference. Automatically define how long documents should be kept and manage the destruction timeline of the documents.

## The KeyMark Difference

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As a trusted industry source, KeyMark has been providing clients with customized document technology solutions since 1996. Our solutions have led to numerous industry awards and satisfied clients. And, with our experience working with clients in the banking industry, KeyMark has the tools, expertise and knowledge to add value to your business.

Yet KeyMark is so much more than just a solution provider. By paying close attention to the individual needs of our clients, we provide unrivalled solutions that are customized to your current operations, challenges and goals. Rather than merely serving as a software vendor, we take pride in our innovative solutions, fine-tuned processes, complex implementations and unparalleled support.

To us, every client is our highest priority. We stand apart by forging long-term relationships with our clients. Long after the implementation is over, we're there for our clients, providing support and continuing education and training.

## The KeyMark Approach

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Our approach is simple. We customize every one of our innovative solutions to the unique goals, operations and challenges of each individual client. Our highly experienced team maintains a focus on ongoing customer satisfaction and continued productive and relevant use of the solutions we deliver.

## Interested In Learning More?

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KeyMark has the expertise to help you automate your banking business processes while saving you time and money. We'd be happy to share some of our document management banking success stories with you.

**For more information, please call 866.494.0500 or email [info@keymarkinc.com](mailto:info@keymarkinc.com).**



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