



Customer Success Story | Financial Services

Utilities Employees Credit Union

Credit union streamlines signatures in loan processing with the Integration for DocuSign® eSignature

Utilities Employees Credit Union (UECU), a nationally recognized Best of Bauer credit union, has provided exclusive financial services for utility and energy employees for over 80 years. An OnBase by Hyland customer since 2009, UECU strives to consistently create efficiencies in its loan processing and document management practices.



CUSTOMER

Utilities Employees Credit Union

INDUSTRY

Financial Services

SIZE

45,000 members

LOCATION

Wyomissing, Pennsylvania

SOLUTION NAME

Integration for DocuSign® eSignature

The Challenge

To provide its members with greater convenience and expedite signatures in loan processing, UECU deployed DocuSign®, a fast and secure cloud-based electronic signature solution. However, there was a notable gap between OnBase, where documents were processed, and DocuSign, where documents were signed. This created additional manual tasks and extraneous documentation for loan processors.

To create a seamless and automated connection between its OnBase solution and its electronic signature application, UECU turned to the OnBase Integration for DocuSign eSignature.

“Rather than multiple documents, unsigned and signed, we have one signed document with a history of when it was created, the queues it went through in the workflow, and when it came back from DocuSign.”

– Dirk Vanderbent, programmer database specialist

The Solution

Before integrating its enterprise content management (ECM) and electronic signature solutions, UECU loan processors spent 45 minutes manually indexing an average of 25 documents on a daily basis. Each document

Since integrating OnBase and DocuSign, UECU now indexes documents once and processes them as a single transaction throughout the entire lifecycle

was indexed twice, as two separate files for the same transaction: first for the initial ingestion into OnBase and a second time when retrieved as a signed document from DocuSign.

To further complicate the situation, when indexing was complete, loan processors couldn't easily tell which of the two related documents was the signed version and which was the unsigned version.

Since integrating OnBase and DocuSign, UECU now indexes documents once and processes them as a single transaction throughout the entire lifecycle. A custom application for Symitar, UECU's loan origination system, exports the documents in a compatible import format. OnBase is then scheduled to routinely import these documents and initiate a workflow where loan processors can review, approve and make edits before automatically uploading documents to DocuSign with the touch of a button.

Processors have additional flexibility to upload a document to DocuSign in "draft" status, where they can make further changes to the signature placeholders or personalize communications to the signer.

Once a member signs a document, the solution automatically returns it to OnBase, eliminating the need for the loan processors to manually download and re-index the document. Loan processors can search for a single document, view its history and click the provided DocuSign button to verify signatures directly within the OnBase interface. This improves visibility and also ensures that a consistent document history follows the document throughout its entire lifecycle.

With the success of its initial implementation, UECU plans to further leverage the integration between OnBase and DocuSign in other departments that have similar signature automation requirements, such as managing member applications.

The Difference

Saves time and reduces duplication of efforts: Loan processors no longer spend 45 minutes each day indexing documents into OnBase twice, reducing the risk of user error and allotting time for more valuable tasks.

Improves visibility with one consistent view: "With the DocuSign integration, it's one document with one consistent history," said Dirk Vanderbent, programmer database specialist. "We can easily produce an audit trail of each document from the point of origination to when it's signed and returned from DocuSign."

Provides flexibility and automation: Using the OnBase Workflow interface, loan processors have the flexibility to review documents, correct errors and ultimately decide when documents are ready for signing – without leaving the process. OnBase Workflow automates the upload to DocuSign, allowing loan processors to focus on other valuable tasks.

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