



Case Study | Financial Services | Telhio Credit Union

Credit union uses electronic signature integration for incredible member service

Customer

Telhio Credit Union

Industry

Financial Services

Size

44,900+ members
6 branches

Location

Columbus, OH

OnBase Integrations

DocuSign®
D+H Touché®
D+H UltraData®
Microsoft® Outlook

Departments Using OnBase

Business Services
Enterprise-wide Accounting
E-services
Human Resources
IT
Lending
Member Service
Retail

The Challenge

Telhio Credit Union's processes relied heavily on paper and manual tasks – especially loans. Embracing the exciting changes that digital technology is bringing to member service, Telhio decided to implement DocuSign's digital signature solution to make its loan process more efficient. Luckily, the organization was already using OnBase by Hyland enterprise content management (ECM).

That meant integrating the two solutions would be quick and easy, even as Telhio switched loan origination systems during the process.

The Solution

Early in 2015, Telhio began offering members the service of digitally signing loans, uploading and storing them in the secure environment provided by OnBase. Keeping things moving quickly and efficiently, workflow makes sure the loans are accurate and complete before automatically forwarding them through the process – alerting stakeholders as it does.

Captures all documents and information digitally

Loan officers easily capture all the forms, documentation and information they need in digital format, uploading everything into OnBase, which automatically indexes and stores the information according to document types. Workflow then manages the signing process, moving documentation through the process and ultimately to a post-funding audit queue, where additional title work is done, if necessary.

Telhio's ultimate goal is to handle every type of loan it offers this way.

OnBase
by Hyland

“Instead of having a folder full of paper at the end of the process, loan officers have everything they need digitally at the beginning of the process.”

– Systems Administrator, Telhio Credit Union

Improves member service

Users and members were so happy with digital signatures for the loan process, loan officers started asking the Systems Administrator to immediately give them access to the solution – even before it was their turn to receive the solution. And this was from users who were typically resistant to change. Even though the Systems Administrator was extremely happy with user adoption, she needed to make sure there were good use-case scenarios before rolling out the solution on a wide scale. Then came the big question.

“I have a member who needs a loan, but can’t leave the house,” said a loan officer. “Can we use digital signatures to help her out?”

Of course, that’s what Telhio did. Because that’s what credit unions are all about – treating members like family. The member simply signed her loan package online, without ever leaving her home.

Increases speed and accuracy

The OnBase integration for DocuSign creates secure, legally binding e-signatures that promote faster processes because they rely on digital documents, signing, storage and retrieval instead of paper.

“Instead of having a folder full of paper at the end of the process, loan officers have everything they need digitally at the beginning of the process,” said Telhio’s Systems Administrator. “I’ve had loan officers tell me they can ‘bust out a loan in 10 minutes.’”

The solution also gives Telhio the ability to leverage audit trails – allowing the organization to know exactly which employees have accessed or signed documents and when. This helps Telhio proactively comply with regulations while also quickly providing the necessary documentation needed for internal and external audits.

The Difference

Captures documents and information digitally: Loan officers easily capture all the forms, documentation and information they need in digital format.

Improves member service: Members are so happy about the digital signature solution, they’re calling Telhio and requesting it themselves.

Increases speed and accuracy: With instant access to all the information and documents they need, loan officers can prepare loans in 10 minutes.

Learn more at OnBase.com/FinancialServices »

OnBase[®]
by Hyland