

Major Inefficiencies of not going paperless.

Inefficiency: Courier costs transporting signature cards

The issue

Signature cards that originate at a branch office have to be copied and then sent to the main office where they are then filed in the central signature file.

Ask yourself these questions:

- Are signature documents transported between facilities?
- Is a courier used or a credit union employee?
- What is the courier or employee time and travel expense incurred?
- If an employee serves as a messenger, is a credit union vehicle used?
- What portion of depreciation, insurance, and fuel is allocated to messenger activity?
- Are other documents/checks transported as well?
- Are documents filmed before leaving the branch?
 - How much does this cost?
- Are documents transported in fireproof boxes?
- What portion of Credit union bond premium covers destruction of documents?
 - What is the cost of that portion?

What is the solution?

Signature cards are readily available through the **member-centric view** in every service location. Signature snippets can be captured for instant signature verification. Member service is improved and courier costs are eliminated as cards are immediately captured and transportation or reproduction is not required. Paper costs can also be eliminated and processes streamlined through use of **eSign and Capture**.