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AFCU & STG Cooperate to Introduce Member Access to Check Images Using Existing Member's Home Banking Interface

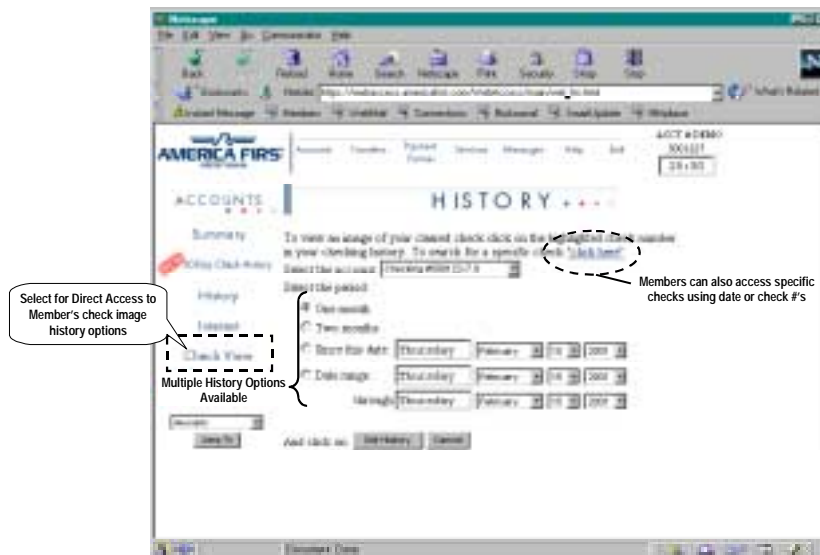


Figure 1. Home Banking Introduces Check View for Direct Member Access to Check Images

The Business Need. Provide dramatic improvement for Member on-line service and reduce time consuming Customer Service overhead by providing direct member access to check images. Achieve significant improvement in member use of on-line banking service through the enhancement of check image access.

- Provide members 24 hour secure access to cleared check images directly from member desktop.
- Protecting against unauthorized access of client checking account data and check images.
- Eliminate the need for special software or plug-ins to commercial Web Browsers.

The Solution. AFCU partners with STG and CFI ProServices¹ to extend AFCU existing home banking environment to provide seamless access to documents, including check images. Through the establishment of a common document exchange interface, CFI ProServices Home Banking applications can now access *ImGate* and a range of information content which AFCU maintains within its internal document management systems.

With the STG *ImGate* system, AFCU's existing 20,000 home banking members can now have secure access to almost 2 million check images through a single menu selection on the CFI ProServices WebAccess home banking interface. This single interface links members to a range of check history options with direct links to cleared check images (see Figure 1, above).

Once the member selects their desired check the system will search and retrieve the check image from the system. The most recent check images are maintained within the *ImGate* cache preformatted and scaled for immediate display to the member. Checks which are not current are searched for within the AFCU

document management system. Once found the check is properly formatted and scaled for display to the member.

Check images which are contained within *ImGate* cache are retrieved within *milliseconds* of the request. Images which are not contained within the *ImGate* system are retrieved in several seconds if the member has a established home banking account or may require several minutes if a member's account must be initialized.

The System. The *ImGate* system consists of an On-Line Process and a Batch Process (Figure 2). The On-Line process supports near real-time member access to integrated account data to include account related documents. Today these documents include check images through a the Client's Web Home Banking storefront. A separate *ImGate* batch process is integrated with the client's existing legacy capture subsystem or print services to capture the documents and maintain the *ImGate* cache through a regularly scheduled series of batch processes.

At AFCU, an *ImGate* batch process handles the nightly import of check images and a separate batch process continues to manage the deletion of aged check images and inactive accounts. Through these batch processes *ImGate* continues to maintain up-to-date account and check access without the need for operator intervention or administrative overhead. Check images for AFCU home banking accounts are processed from tapes (or files) which contain all checks which have been posted and scanned that day.

The *ImGate* batch process sorts through the daily volume of scanned check images to identify that subset of AFCU members which have signed up and are authorized to use the Home Banking Internet services. Checks for authorized member accounts are parsed, converted and scaled before being stored in the *ImGate* cache. A file of valid AFCU personal banking subscriber Account #'s changes daily as new member accounts are approved.

¹ CFI ProServices was AFCU's vendor of choice for Home Banking solution. STG and CFI Proservices cooperated on the establishment of a common document exchange interface for the transfer of information content.

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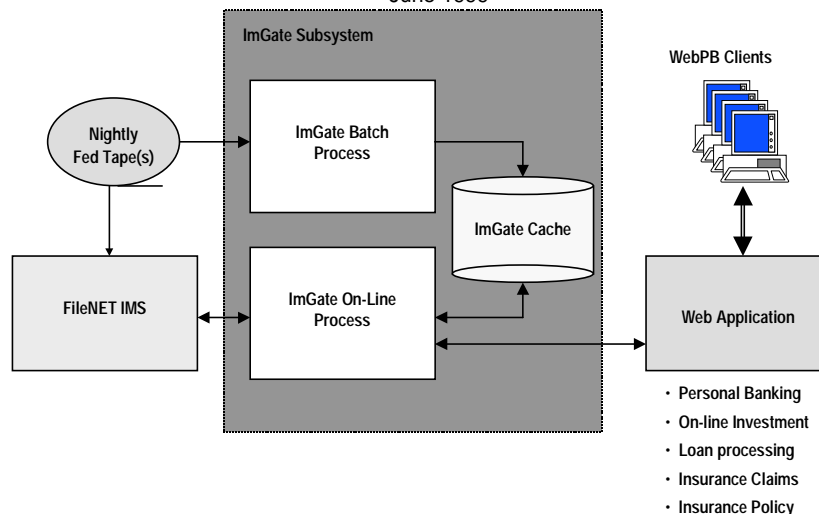


Figure 2. Top-Level Overview of *ImGate* Subsystems

The *ImGate* System Administrator Function provides the ability to control the operation of the system and tune the system as it grows. Several control parameters are available to the Administrator; including the ability to establish the *length of time (aging)* the statement is retained in the *ImGate* system; the length of time the *statement is retained* when pulled from the document archive (e.g., FileNET IMS retention) and a series of batch processing control parameters.

With the *ImGate* directory structure, the system is *always available* for member access including the several hour batch conversion process the system is on-line and available for member access of existing statements. This provides high system availability to

members in the same manner that members have continuous access to their check images during the nightly check image maintenance processing.

Additional information on the *ImGate* Subsystem can be obtained by contacting

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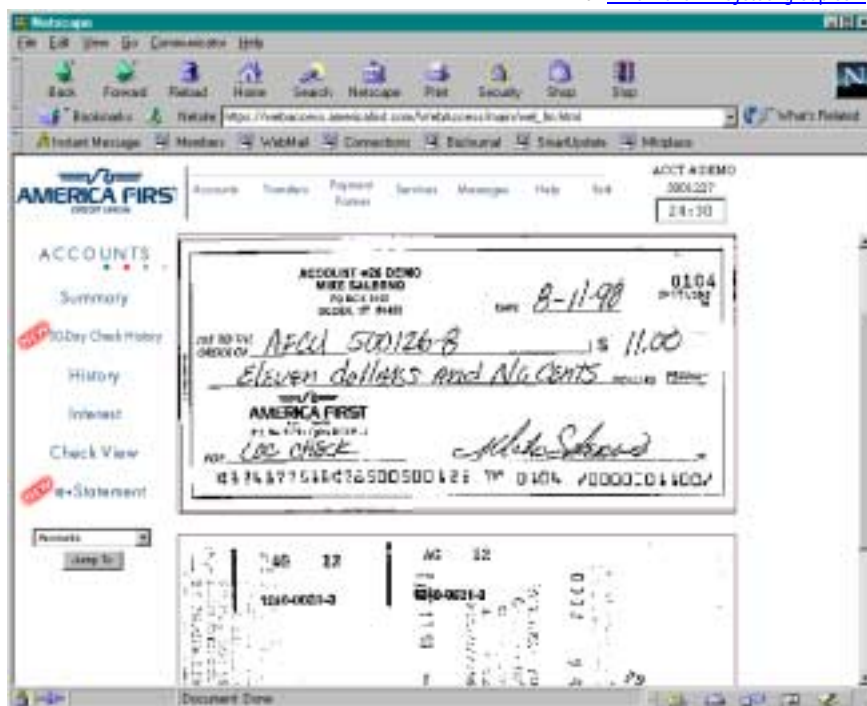


Figure 3. Direct Check Image Viewing Now Available Through *ImGate*