

November 2000

AFCU & STG Roll Out Member Access to Electronic Bank Statements ImGate e-Statement is Fully Operational

The Business Need. Provide continued improvements in Member on-line service by providing Internet access to monthly bank statements. Provide member option to discontinue paper statements in lieu of on-line access to current and historical statements. Through the use of e-Statement, members can access statements within hours of the month-end bank statement cycle. Provide high availability access while,

- Protecting against unauthorized access of client statements.
- Performing improved integrity of the month-end statement delivery cycle.
- Reducing member delays in accessing their month end statements – statements are now available on-line within hours.
- Reducing Customer Service overhead associated with the handling statement issues and postal delivery problems.

- Provide flexibility to expand this service into other related Member account information and services in the future.

The Solution. STG extends its *ImGate* subsystem to include the posting of new electronic bank statements over its existing interface. By using the same *ImGate* architecture employed for check images, STG has added new batch processing and on-line functionality to handle member statements with a natural extension to the existing member home banking interface. With the new e-Statement interface, members can access their current and previous statements as well as access a history list of their available statements maintained in the system (see Figure 1).

Members now have access to both check images and electronic bank statements directly in fractions of a second.

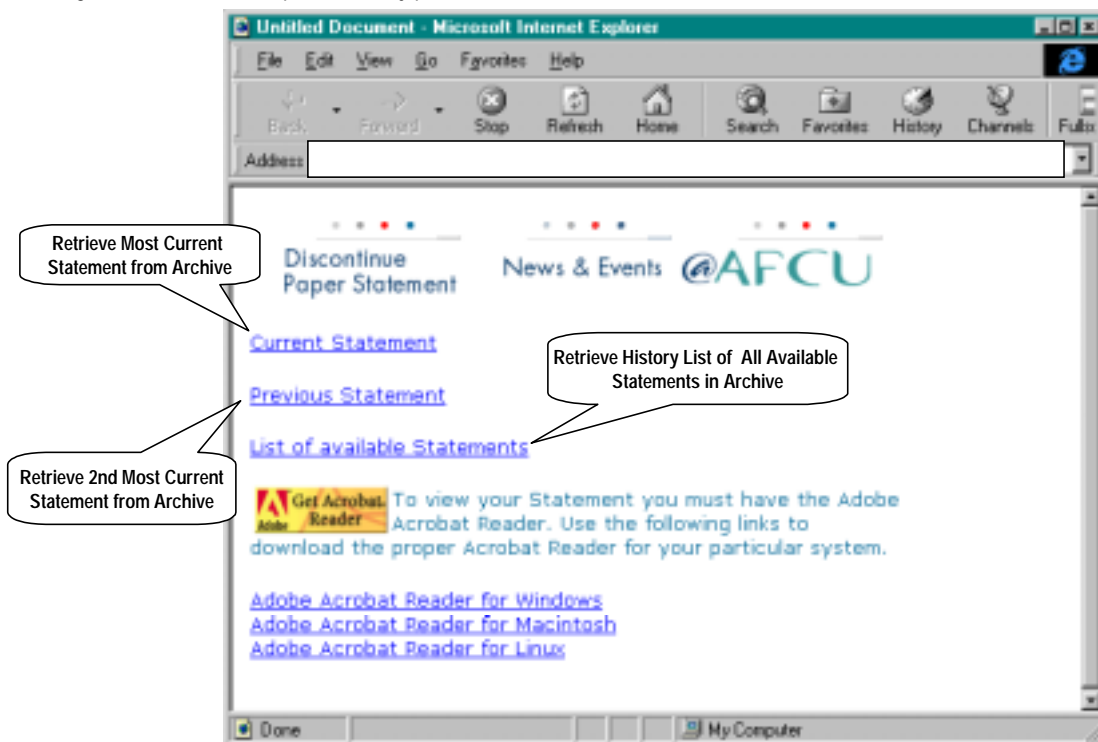


Figure 1. E-Statement Access Screen

Once the member selects their desired electronic bank statement, the system accesses the system through the *ImGate* interface. *ImGate* first looks in the *ImGate* cache for the desired statements and if (and only if) the statement is not in cache does the system go to the back-end archive document management system. This approach relieves the member from having to remember their latest statement date as well as ensures that the fastest retrieval time is achieved in displaying the desired statement.

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 account documents (e.g., check images and accounts statements) through a the Client's Web 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 scheduled batch processing. Two separate *ImGate* batch processes handle the scheduled import of check images and the establishment of electronic versions of member bank statements.

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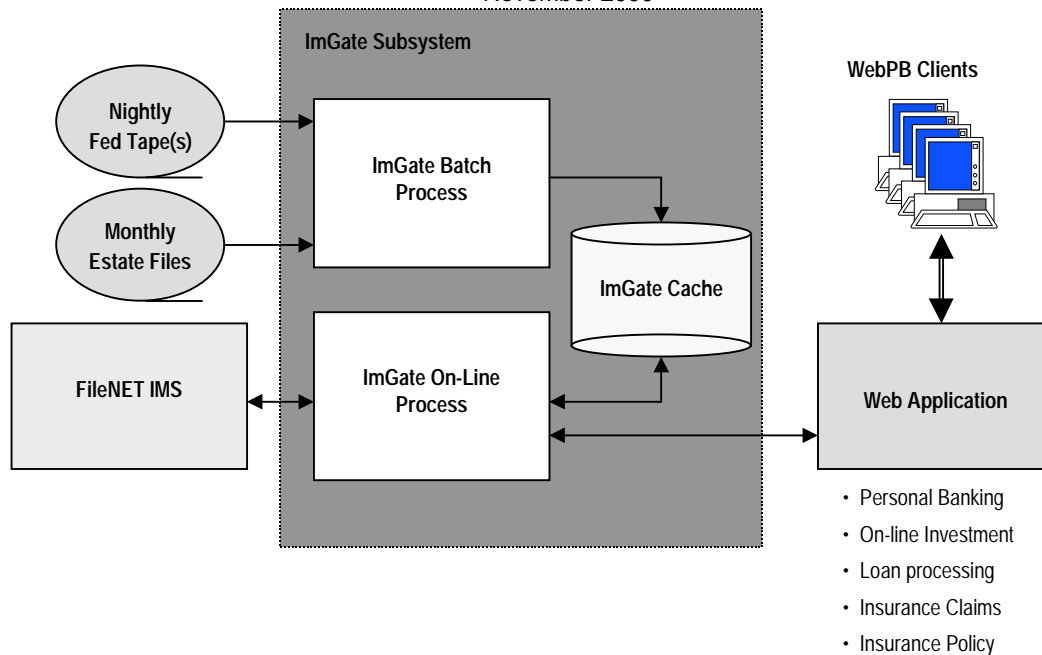


Figure 2. Top-Level Overview of *ImGate* Subsystems

Check images 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 which are associated with the stored client list of 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 Web personal banking subscriber Account #'s changes daily as new member accounts are approved.

Member statements are processed by a separate batch process which operates off of the monthly member statement print files. These files can be in many formats and are typically mainframe print formats such as Advanced Print Format (AFP) or XEROX Metacode Format. The *ImGate* batch process is specifically designed to handle the conversion of large volumes of documents in multiple files. The batch process is designed to parallel process print files and to provide integrity tracking of the operations. Special auditing features of the batch process allows the reconciliation of the conversion process and the ability to recover in the middle of the operations should a planned or unplanned interrupt occur. The batch process converts the statements from the mainframe print format into a PDF format viewable using the Adobe Acrobat™ reader (see Figure 3).

The *ImGate* batch process has several integrity verification and validation features to ensure that the statement processing is complete and consistent with the statements which were to be printed. In addition, an integrated tracking and reporting system maintains a file of members which have selected to "Discontinue Paper Statements". This file is used to turn off the mainframe print of those members, saving both service time and postage associated with the packaging and delivery of paper statements.

The *ImGate* System Administrator Function provides the ability to control the operation of the system and tune the system as it grows (reference Figure 4). 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); statement *month-end dates* are established and used for batch processing; a *current date* is also used to set the no-earlier date for member access to current month's statements and a series of batch processing control parameters.

With the *ImGate* directory structure the system is always available for member access. Throughout 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

Set <i>ImGate</i> Control & Execution Parameters
<ul style="list-style-type: none"> × Cache aging parameter (60-days) × EDMS image retention (7-days) × EDMS retrieval wait timeout (20-seconds) × Statement Month End Dates × Statement Current Date × PDF Conversion Control Parameters: <ul style="list-style-type: none"> × Max_number of Concurrent Jobs(5) × Process All Statement = Y × Process Off Client List = N

Figure 4. System Administrator Control Parameters

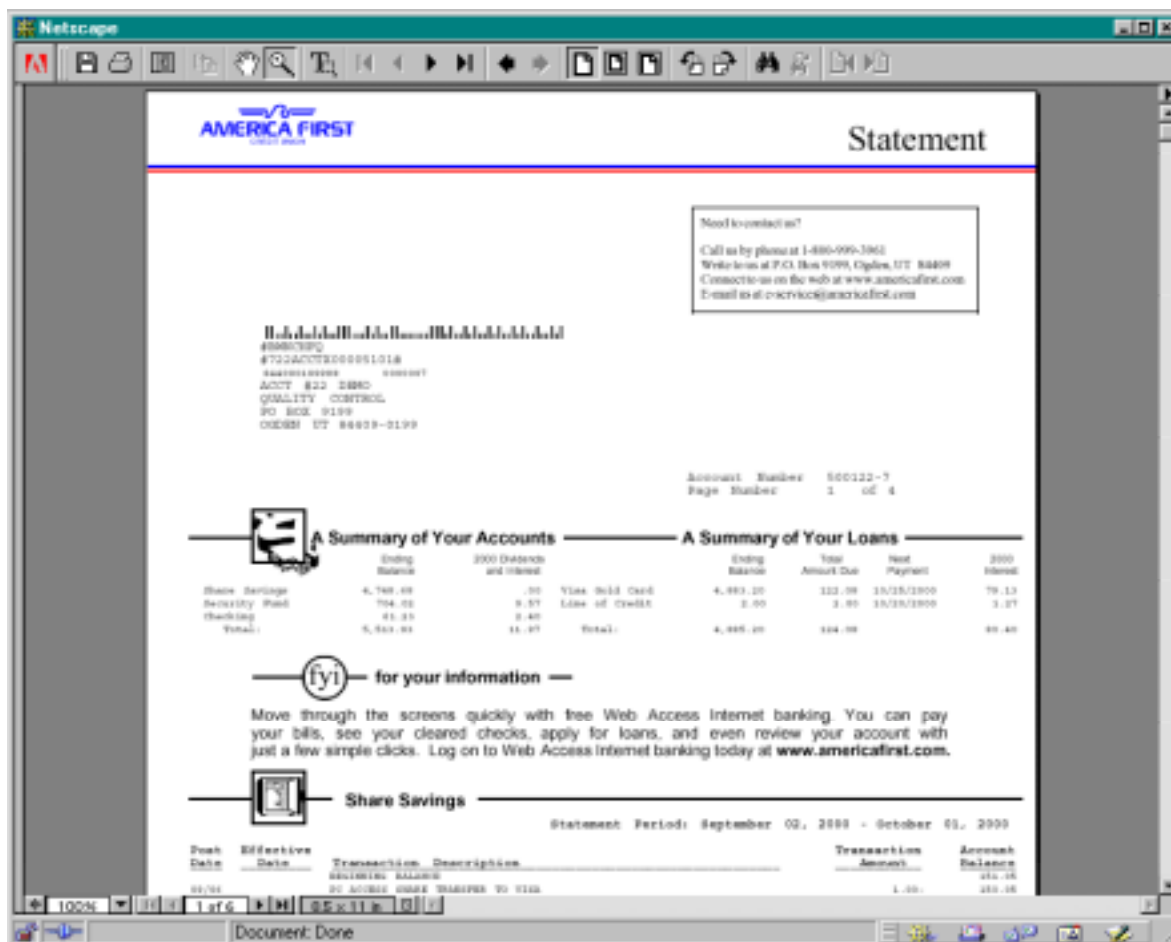


Figure 3. Direct Electronic Statement Viewing Now Available Through *ImGate*

Current Status of the America First System. Today, America First members are using the system with increasing regularity. Members can retrieve and view their monthly bank statements at the same time they view their cleared checks. The system responsiveness allows sub-second access of account documents directly from their own personal computers without having to call into the Client's Customer Service Center and request documents to be mailed or faxed.

Members can search back statements to locate checks and then in a mouse clicks retrieve lost checks and print these checks from their home in seconds. With *ImGate* online support the Client's customer service load is reduced significantly allowing the staff to improve service in other areas.

Today the *ImGate* system is handling over 80,000 on-line members accessing over 1 million bank statements and 6 million check images. This online repository is continually changing as new checks and statements are being added to the system, (with outdated checks being deleted). Over the past year *ImGate* online usage has grown by 300% in the number checks being managed. The system continues to operate 24

hours a day, 7 days a week. Each week the system turns over between 700,000 and 800,000 check images using nightly batch processing services. Each month the system processes over 200,000 statements; deleting outdated statements from the on-line high-speed cache and moving outdated statements to the on-line archive. During this activity the system remains fully operational servicing member requests in fractions of a second.

The system is Fully Y2K compliant and met the millenium transition without a single problem. *ImGate* clients were open and conducting business for their members on January 1, 2000.

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

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