

The financial services industry is undergoing a dramatic transformation. Financial services organizations of all types — from commercial banks to lenders, credit unions, insurance companies, community banks and investment firms — are experiencing the effects of an increasing number of regulatory mandates and downward pressure on profit margins from increasing competition.

Financial services providers (FSPs) must find ways to differentiate themselves, including the ability to create a competitive advantage by improving the operational efficiencies surrounding their financial services products, not just the products themselves.

OnBase<sup>®</sup> is a software solution that helps FSPs overcome the many challenges involved with gaining a sustainable competitive advantage, including the ability to:

- Increase operational efficiencies**
- Enhance and expand product offerings**
- Improve service levels**
- Lower unit costs**
- Improve customer relationships**
- Increase productivity**
- Ensure regulatory compliance**



The OnBase integrated document management (IDM) solution helps FSPs succeed in these areas and provides a rapid and measurable return on investment.

OnBase is an enterprise-class solution that combines workflow, document management, imaging and enterprise report management (formerly COLD) technologies in a single, web-enabled application. OnBase manages virtually every kind of document (images, reports, statements, application files, web pages, HTML forms, video, etc.) as well as every stage of the document lifecycle (creation/input, storage, retrieval, revision, distribution and web publishing).

OnBase rapidly integrates with existing line-of-business applications and legacy systems (e.g., core processing, portfolio accounting, call center and customer relationship management solutions), to provide a single point of access to information and workflows across the enterprise.

Modular and scaleable in design, OnBase is rapidly deployable in any financial services environment at both the departmental and enterprise levels. Customers select from among more than 40 separately licensed OnBase modules that provide specialized input, management and output functionality.

OnBase customers are encouraged to invest in the solution they need today and then incrementally, cost-effectively expand and enhance the system as their needs grow.

### ONBASE APPLICATIONS FOR FINANCIAL SERVICES PROVIDERS

- New account set-up and maintenance
- Lockbox archival, imaging and distribution
- Imaged positive pay with web delivery
- Account reconciliation with back-office efficiencies
- Statement generation and distribution
- Underwriting
- Signature card verification
- Check truncation with CD and web delivery
- Fraud detection
- Claims processing
- Separately Managed Accounts (SMA)
- Personal trust document management
- Residential and commercial mortgage processing
- Origination, underwriting, closing, audit, servicing and secondary marketing
- Management reporting and statistical analysis
- Workflow applications for operations of multiple departments

Hyland Software, established in 1991, is a leading provider of IDM solutions. More than 2,000 financial services organizations utilize OnBase to gain competitive advantage, reduce costs and streamline operations. To learn more about OnBase, please visit [www.onbase.com/financial](http://www.onbase.com/financial).