Are Your Software Settings Providing Optimum Functionality and Compliance?

COMPLIANCE CONCIERGE

» *Compliance Concierge*™ is the only loan origination and deposit account opening software in existence with the trusted WBA Forms at its core. Accepted as standard by bank regulatory agencies, attorneys and the Wisconsin judiciary, WBA Forms help to ensure that today's institutions remain compliant in a volatile regulatory environment.

As a current FIPCO software user, you know we deeply pride ourselves in maintaining the highest level of compliance for our solutions like *Compliance Concierge*™. In addition to compliance, defaults now have greater functionality, to make the time you spend using the software more efficient, and the outcome more uniform. New default opportunities include:

- Fields for Commercial, Ag and Home Equity Lines of Credit
- TRID 2.0 changes
- Notary Table
- Loan Program options

If you're unsure about non-FIPCO-issued changes that have been made to your software, and want to verify that all functionality is being utilized, look to FIPCO's **Admin Analysis Services** to help you stay efficient, effective, and compliant.

"Sometimes, making minor tweaks to the system—which may seem innocuous at the time—can lead to harmful results," said FIPCO Training Coordinator, **Alice Hamilton**. "If you're uncertain about changes you've made to your institution's Admin settings, it really is best to find out for sure." Several examples of modifications that shouldn't be made without FIPCO's guidance include the following:

- Changing fee and prepaid names or lists of values in *Compliance Concierge*™ Loans and Mortgage.
- Officers have changed titles or left employment.
- Employees no longer utilize the software but still have access within it.
- Changing customer types from those that are defaulted and programmed.
- Failing to keep current with Admin changes that are part of software updates and releases.

If you suspect that modifications such as these have been made to your institution's software, or you would like to ensure that all default setting options are in place, our Admin Analysis Services can work with your system administrator to get you back on track. To make the process even easier, we'll do it all using WebEx® internet technology, saving you time and travel.

Why is this important to you and your financial institution? Because compliance is a fundamental component of the financial industry and your organization's success. What's more, it's critical that the Admin areas of FIPCO's software be managed in accordance with your license agreement and corresponding instructions. For more information, contact the FIPCO Education and Training Department at (800) 722-3498.

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Webinars to Demonstrate e-Signature Capabilities

DocuSign®

We've all heard the phrase "Work smarter, not harder," and one way to do so is through effective time management. You and your customers can save hours, or even *days* with **FIPCO's eSignature powered by DocuSign**.

Plan on attending FIPCO's eSignature Powered by DocuSign FREE Webinar on January 30, February 19, or March 7.

With the convenience and security of e-sign capabilities, along with the reliability and compliance you demand, FIPCO's eSignature powered by DocuSign integrates directly with *Compliance Concierge*™ Loan, Mortgage, and Deposit, allowing you to securely send documents to your customers for signatures at account opening, and application and closing stages of the loan workflow. Approvals and agreements can be completed anywhere and on any device, so the process no longer takes days to complete.

Interested in learning more? Join us for a FREE webinar January 30, February 19, or March 7. Registration is required, so be sure to sign up today and see what FIPCO's eSignature powered by DocuSign can do for you! For more information, contact the FIPCO Sales Department at (800) 722-3498, option 5.

From the President

Provide security awareness training for your staff with NINJIO online animated videos.

Pamela Kelly

Technology continues to evolve at an unprecedented rate. Although these inprovements offer a wealth of benefits, cyber crime is unfortunately keeping pace—escalating and compounding the threats to the security of your organization, and to your clients. With 95% of security breaches resulting from human error, educating your staff and your customers has never been more crucial. With this in mind, we recently partnered with an organization called NINJIO to offer their security awareness training NINJIO AWARE.

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As a natural component to our IT Audit & Security Services this program offers online security awareness through 3-4 minute animated videos with lessons that apply to both professional and personal situations. If you haven't had a chance to do so already, I highly encourage you to read the full introduction article in the December issue of *FIPCO FOCUS*, and be sure to watch the most recent NINJIO AWARE video—because, as the foundation of your business, your staff and your customers matter.

Just as your clients are important to you, you are important to us! Last month, we invited you to participate in our 2018 Customer Satisfaction Survey for your candid feedback regarding our products, services, and support. I'm pleased with the positive response, and am happy to report that the results indicate that we are achieving our goals in serving you. For example:

Click here to view FIPCO customer testimonials.
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And… congratulations to Cheri from Woodford State Bank. She won a $100 gift card in a random drawing of all the survey responders.

- 100% reported the FIPCO Software Support Staff to be knowledgeable.
- 99% reported the FIPCO Technical Support Staff to be knowledgeable.
- Overall satisfaction ratings for the Software and Technical Support Staff were 97 and 93% respectively.

While we are satisfied with the recent survey results, we are always striving to make them even better. Contact us today at (800) 722-3498 and let us know how we can exceed your expectations. As we begin the new year, the FIPCO professional staff and I thank you for your continued support and partnership, and we wish you prosperity and happiness in the future.

Pam Kelly is President of FIPCO® and can be reached at *pkelly@fipco.com*.

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Share with Your IT Staff: To ensure you continue to receive FIPCO emails, please make sure your IT staff "whitelists" FIPCO and our provider, MailChimp. The IP addresses to use are: *205.201.128.0/20*, *198.2.128.0/18* and *148.105.0.0/16*. Visit http://mailchimp.com/about/ips for more information.

Compliance Concierge™ User Manual Available on FIPCO Website

Have you joined the online community utilizing the new FIPCO website? Enhanced to support you in your daily operations, the redesigned site provides a wealth of helpful online tools—like the *Compliance Concierge™* software user manual. Here's how to access this essential information:

1. Open the FIPCO website in your browser (make sure you're logged-in to continue.)
2. Select **Concierge Support**
3. A sub-list will appear. Select **Resources**.
4. A new web page will appear. Select **Manuals**, and click the link for the specific manual you wish to use.

Looking for something specific? Just use the **[Ctrl] F** function to search within each PDF to find exactly what you're looking for.

While you are on the revamped website, please take a moment to drop us a note. We've been working on enhancements like improved navigation to frequently-used web pages such as Forms Library, WebEx Sessions, and Blank Forms, as well as a more robust online shopping cart that's integrated with Shopify® for online orders and credit card use. Use it for ordering teller supplies, mortgage booklets, and more. Let us know if we hit the mark!

Should you require assistance getting set-up on the new site, or have any additional questions, we'd be happy to help. Contact us today at (800) 722-3498, option 4 for software support.

January Software Training

We offer courses that are designed to best fit your needs—online, in-house, and customized options as well. Upcoming FIPCO Education and Training courses are scheduled for:

(All events are *Compliance Concierge™* training courses.)

Date/Time	Course
Jan. 3, 9-11am:	Commercial Webinar
Jan. 3, 1:30-3:30pm:	Ag Loans Webinar
Jan. 4, 9-11am:	Real Estate Purchase Webinar
Jan. 4, 1:30-3:30pm:	Real Estate Refinance Webinar
Jan. 7-10, 8:30am-4pm:	Loan and Mortgage 4-day Training
Jan. 14, 1:30-3:30pm:	Basic Consumer Loans Webinar
Jan. 15, 9am - noon:	Deposit Accounts Webinar

You'll Wonder Why You Waited So Long

If you're ready to make repetitive data entry a thing of the past, take a closer look at FIPCO's software interfaces. In addition to eliminating the need for duplicate data entry, these unique tools can help you save time, streamline productivity, and reduce the potential for data and compliance errors. Be sure to visit the FIPCO website to see all the available options for your institution, including our newest offerings:

Fiserv Premier – Formerly known as Fiserv Navigator, this interface captures data from *Compliance Concierge™* Loans or Mortgage, and sends it through the Fiserv Premier PTP program where it is checked for validity according to your institution's Fiserv Premier configuration. User security information is configured on the Fiserv Premier host system to ensure that only authorized institution employees can upload loan information. Settings are also available within the *Compliance Concierge™* Admin settings to prevent unauthorized access.

FIS ID Verification/OFAC Watch – FIPCO has offered our **FIS Qualifile/ChexSystems** interface for years, and recently developed an interface to *Compliance Concierge™* Deposit for **ID Verification/ OFAC Watch**. As an add-on feature to the current FIS QualiFile/ ChexSystems, this interface verifies the identity of individuals and businesses by cross referencing more than 23 billion records, screens government watch lists, and assists with compliance by addressing requirements of the PATRIOT Act and OFAC regulations.

Factual Data's Loan Review Report – A Loan Review Report (soft pull credit report) provides an overview of new information over the last 30, 60 or 90 days, or a comparison if the original credit report was ordered from Factual Data. As an add-on interface to **Factual Data's Bureau Express** interface, the **Loan Review Report** can summarize changes between current credit data and original Factual Data credit report, show total debt of applicant and co-applicant, and much more!

Check Ordering Interfaces – These one-way interactive interfaces transfer customer information from *Compliance Concierge™* to check vendor websites, and allow users to seamlessly complete the check ordering process. FIPCO now offers four check ordering interfaces to *Compliance Concierge™* Deposit including Harland Clarke, Deluxe, Main Street Checks, and Bank-A-Count (Checks for Less.)

Click here to see more about our check ordering interfaces!

FIPCO's eSignature powered by DocuSign – This innovative solution integrates directly with *Compliance Concierge™* Loan, Mortgage, and Deposit, allowing you to securely send documents to your customers for signatures at account opening, and application and closing stages of the loan workflow.