



DOCUMENT EXPRESS, INC.

## KEY FEATURES

- Instantaneous delivery of data and documents
- Streamlined business processes
- Verification of customer identity
- Automatic delivery using the most cost-effective channel
- Fulfillment within regulatory delivery timeframes
- Electronic notifications of document status
- Compliance with ESIGN and UETA regulations for electronic signatures

In your business process, getting critical data and documents to customers is of utmost importance. By using electronic delivery, you can give customers secure access to quickly review data, sign and return documents. When deployed enterprise-wide, electronic delivery enables your staff from different locations to instantly and electronically gather documents, create, and send packages to remote customers wherever they are located.

### Streamline your processes and go green

One of the advantages of electronic delivery is the speed. Instead of waiting for days to receive a document in the mail, a notice arrives in the customer's email almost instantaneously.



eLynx's eDelivery services require different levels of authentication to access the system, which is much more secure than regular email. Data and documents are available without using paper, ink, or the energy consumed in preparing packages to mail. It is not just fast and safe, it's green.

### Remain compliant with evolving regulations

Electronic delivery of documents can be used to comply with new legislations. Regulations such as the Housing and Economic Recovery Act (HERA) and the Real Estate Settlement Procedures Act (RESPA), require lenders to send and track fee disclosure documentation.

## Electronic Delivery

Fast. Secure. Green.

Complying with these legislations is seamless with eLynx electronic delivery. Your document packages are delivered securely, immediately, and comply with the timeframes required by regulations.

### Send it and forget it

Electronic delivery of documents is the preferred method — so you get all the benefits of a paperless process. To promote this, customers receive several email notifications encouraging them to access documents electronically. The first notice provides instructions. Subsequent reminder messages are also sent.

But occasionally, a customer decides not to receive the documents electronically or fails to pick up the documents in the allotted timeframe. When that happens, eLynx's integrated print and mail services provide a fail-safe solution. The service can automatically take over, delivering hardcopy documents in a timeframe compliant with regulations. So after you've sent it, you can be sure that the documents will be received.



## Start paperless and stay paperless

By handling signatures electronically, you can give customers secure access to quickly review, sign, and return critical documents. Under the Electronic Signatures in Global and National Commerce Act (ESIGN) and the Uniform Electronic Transactions Act (UETA), electronic signatures hold the same legal status as conventional pen-and-paper signatures. eLynx's electronic signature service meets all the standards required to be enforceable. Using both electronic delivery and signature solutions lets you start paperless and stay paperless throughout more of the loan process.

## Sending documents is simple

Sending documents electronically is easy and requires minimal setup. The most common method of integrating eLynx eDelivery services with your document preparation systems is using an eLynx gateway. The gateway looks and acts like a regular printer on your network. When a document is ready for distribution, you simply print the document to the gateway printer and identify who it is going to. The gateway then encrypts and securely transfers the document to an eLynx server where the recipient can access it.

## Retrieving documents is easy

Documents can be sent to several different recipients electronically. Most times the recipients don't need an eLynx account to retrieve them — the only exceptions are documents sent through the eClosingNet system. The workflow surrounding these critical documents requires extensive verification and pre-registration for document recipients.

Recipients are automatically notified when documents are available for viewing. No downloads, no plug-ins, no special software is required to retrieve documents. And after the recipient consents to receiving the documents, they can be viewed electronically, printed, or downloaded according to your processes.

## A transparent process keeps you informed

The peace of mind provided by the "send it and forget it" electronic delivery and integrated print services is backed up by a transparent delivery process. Automatic notifications and alerts are provided every step of the way. So you don't have to ask what happened to your documents — you already know.

## Customized delivery

It's critical that your customers know who documents are from and what they are for. All email templates to document recipients are set up with your company information and wording. When customers access the documents electronically, your company name and logo can be displayed on screen. It is always clear who is sending documents and what is required to complete the electronic delivery process. They are your documents, so it's your branding that's used.

## Getting started is easy

Because electronic document delivery is an online service, there is minimal or no capital investment to get started. You can start sending data and documents to your customers quickly and painlessly — allowing you to not only streamline your business process but to present a greener public image. Now is the time to take advantage of eLynx technology to optimize your service to customers.

**See firsthand how simple it is to go paperless.**

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