



Capsilon DocVelocity Advanced Document Management Features Take Workflow Optimization to New Heights

Capsilon DocVelocity's advanced document management features enable you to:

- > Define user roles with specific folder and document access
- > Control operational privileges at a granular level
- > Use Document Tags to differentiate between similar documents quickly and easily
- > Easily identify which documents were used to make underwriting decisions
- > Apply document filters to streamline workflow and eliminate duplication of effort

Hundreds of mortgage lenders, investors and servicers rely on Capsilon DocVelocity for its streamlined, efficient document management workflow. Built from the ground up to optimize mortgage document imaging and data capture, Capsilon DocVelocity accelerates loan turn times and eliminates labor by as much as 80 percent. The new DocVelocity advanced document management features set a new standard for an optimized workflow that improves document security and integrity, speeds common document management tasks, and further accelerates loan production.

The new DocVelocity Role-Based Access feature ensures document security and integrity by giving DocVelocity Administrators the ability to establish user roles that define access to certain documents and determine the specific actions each user role is able to perform on these documents. Additional new advanced document management features enable a faster, more efficient workflow by making it easy for users to filter and work on only the documents relevant to their immediate tasks, and quickly find specific documents using more powerful search capabilities.

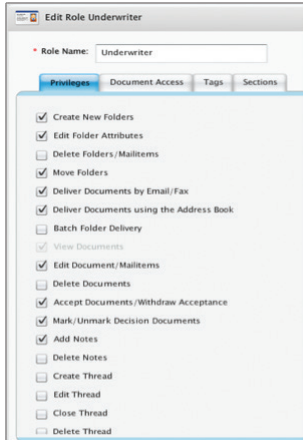
Capsilon DocVelocity's new advanced document management features include the following capabilities:

Control Folder and Document Privileges

The ability to designate who can access certain documents and what document operations they can perform is vital to the integrity of the loan process. For example, only certain job functions or user roles in the organization should be able to access documents containing sensitive information; therefore, controlled access to these documents is an absolute requirement. **DocVelocity Role-Based Access** puts the DocVelocity Site Administrator firmly in control of managing the access rights that are critical to ensuring mortgage document security and integrity. Using role-based access features, administrators are able to establish specific user roles within DocVelocity, and define which loan folders and documents each user role can access, and the actions each role can perform on specific folders and documents. Role-based access is comprised of four key components: privileges, document access, tags, and sections.

Privileges determine which operations authorized users are able to perform on folders and documents based on the users' defined roles. Using the privileges

function, DocVelocity Administrators define a user role's ability to perform actions that range from creating, deleting, editing, and moving folders to accepting, editing, and deleting documents. DocVelocity Administrators are able to define a number of other privileges for each user role, and then assign users to specific roles. For example, first an organization might establish an "Underwriter" user role, and define the properties and permissions for that user role. Next, employees can be assigned to the "Underwriter" user role. Then all employees assigned to that role would have consistent user privileges, making it easy to set up new users quickly and easily.



> With ease and efficiency, DocVelocity Site Administrators are able to define specific actions a user role can perform. In the example above, privileges are being set for the "Underwriter" user role.

access based on their roles or job functions. Administrators have the option of granting users access to all document types and categories or to a very specific subset. The document access function not only improves document security and integrity, but also enables faster, more efficient workflows by ensuring that users view and access only the documents relevant to their tasks, saving valuable time that would be otherwise spent trying to find the right documents.

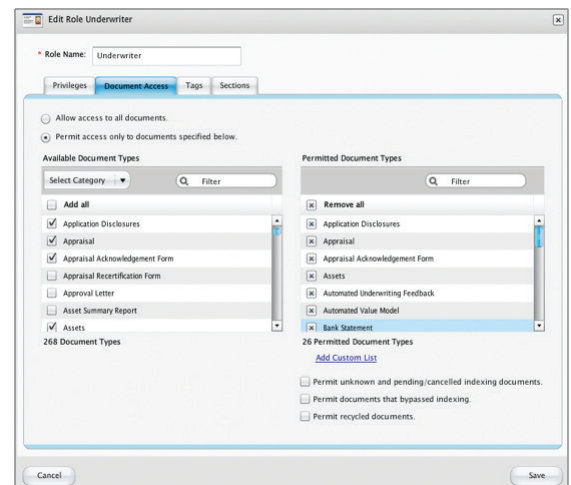
Easily Identify and Differentiate Documents

Tags are descriptors that enable users to better classify and identify documents without the need for adding comments. Often, documents with the same name are filed within a loan folder. This happens because a document might have multiple versions, such as an initial loan application versus a final loan application. Sometimes, different documents are filed with the same name because they are of the same type—bank statements and paystubs. But these financial documents may belong to the borrower or the co-borrower. Without drilling down into the document for deeper inspection, it can be difficult and time-consuming to determine the version of the document and to verify to which party the document belongs.

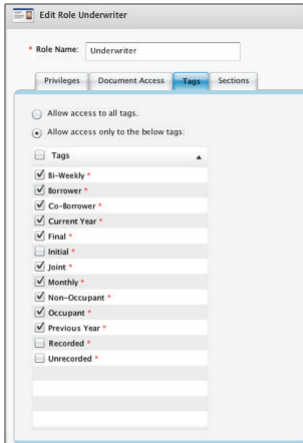
Tags enable authorized users to apply additional qualifying attributes that make it easier to differentiate between documents with the same names, and quickly identify the exact documents needed to process the loan. In DocVelocity, Tags appear beside the document name, providing valuable informational cues about the document. At a glance, users

By defining specific access rights and the actions available to each user role, lenders and servicers make sure that only authorized users can view sensitive documents and take certain actions, ensuring document security and integrity.

The next step in defining user roles is to select the document categories and document types that specific job functions or user roles can access. Building on the previous example, after creating the "Underwriter" user role and selecting the types of actions that role can perform, the DocVelocity Administrator further defines the role by selecting the document categories and document types the "Underwriter" role needs to access in order to perform that job function. **Document Access** is the feature used to define categories and types of documents users can



> DocVelocity Site Administrators can conveniently select the specific document types a user role will be able to access. In the example above, document access rights are being set for the "Underwriter" user role.



› From a predefined list, DocVelocity Site Administrators can select the specific tags a user role will be able to use. In the example above, the list of tags that the “Underwriter” user role can use are being set. The site administrator also has the ability to create new tags as needed.

can easily identify the document they need. This capability eliminates the need to open up and inspect multiple documents and accelerates loan processing. And, since Tags are structured data, unlike comments, Tags can be leveraged by automation engines for reporting and other functions.

Filter Documents Viewed

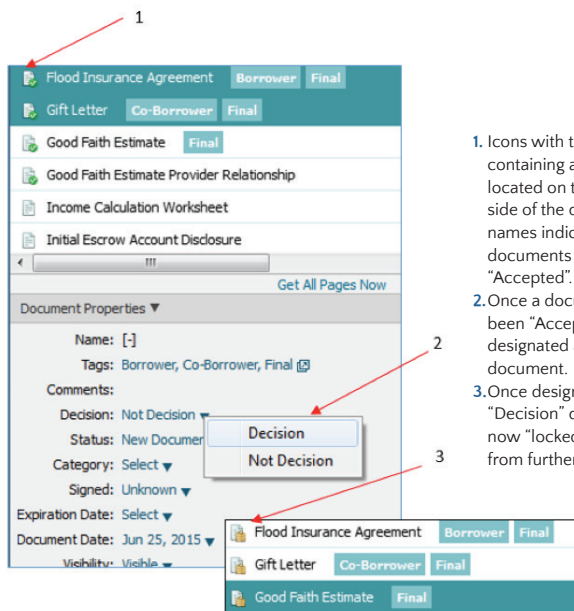
Sections provide the ability to grant access to groups of documents—New Documents, Accepted Documents, or All Documents. The Sections feature saves time and speeds loan processing by displaying only documents relevant for users’ workflows.

Streamline Workflows and Eliminate Duplication

New DocVelocity Document Properties help streamline workflows by providing additional information to eliminate confusion and duplication of effort. The following document properties have been added or enhanced to improve efficiencies and speed workflows: accepted, decision document, expiration date, and document date.

Documents in DocVelocity folders can now be marked as **Accepted**. The “Accepted” property indicates that a document has been reviewed and meets the criteria established by the lender. Once a document is marked as “Accepted,” users are prevented from making changes to the name and contents of the document. After a document is accepted, it can then be marked as a Decision Document, but only by users that have that specific authority. This demarcation is useful in helping underwriting indicate if a document was used in making the underwriting decision. Once marked a Decision Document, that document is protected from the inadvertent removal of document tags. In addition, an **expiration date** and a **document date** can now be associated with a document. The expiration date is displayed immediately next to the document name. Users can also record revision dates.

These new document properties also provide additional filtering mechanisms that save time and speed loan processing. They also improve efficiency and eliminate duplication of effort by ensuring that documents that have already been processed and accepted do not change.

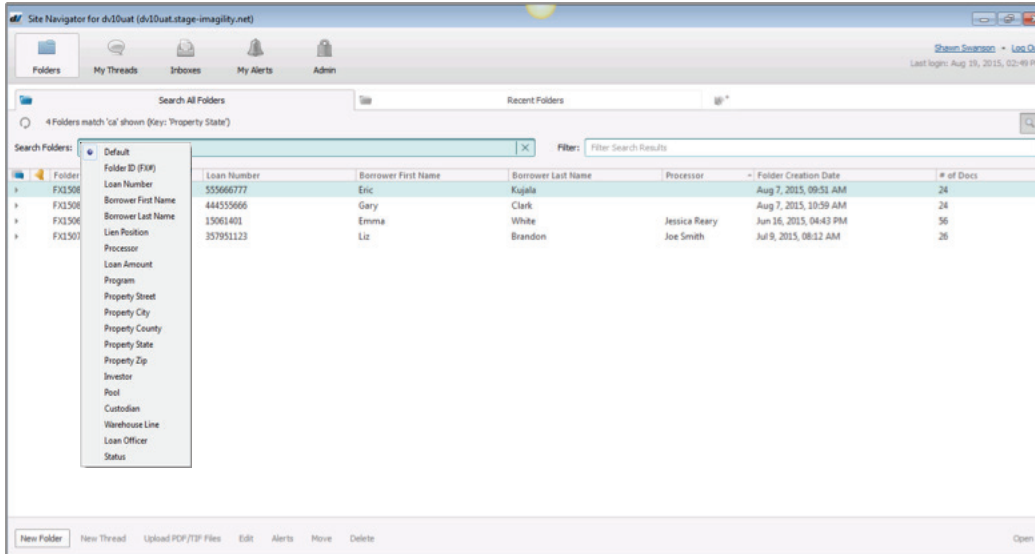


1. Icons with the green circle containing a checkmark located on the left hand side of the document names indicate that these documents have been “Accepted”.
2. Once a document has been “Accepted”, it can be designated as a “Decision” document.
3. Once designated as a “Decision” document, it is now “locked” and protected from further changes.

Quickly Locate Loan Folders and Documents

Lenders and servicers often have large volumes of loans to process. So, having the ability to find a specific loan quickly and easily is an important requirement for loan processing efficiency. To help speed loan processing, Capsilon just made the Search Folder function in DocVelocity more configurable, making folder search faster than ever. For instance, users can now query folders by specific folder fields. In addition, filters can be applied to

locate a specific folder within search results. DocVelocity’s improved search features narrow search results, making it far easier and faster to find specific loans. Search performance is also significantly improved because only the first 100 results are displayed, rather than the entire set of results which could potentially return thousands of entries. Results beyond the first 100 can be viewed quickly and easily by paging through the results in increments of 100.



> Users can query folders by selecting a specific folder field to use in the search. Once the results are returned, users can apply filters to narrow the search results further. Users can also configure the results display to show only the fields they want to see.

Take Workflow Optimization to the Next Level

Capsilon DocVelocity’s advanced document management features set a new standard for workflow optimization. Using these powerful new features such as customer-defined role-based access controls, filters, additional document property settings, and advanced folder search—organizations are able to improve document security and integrity, accelerate common document management tasks, and speed loan production.

Capsilon Corporation

One Sansome Street
 San Francisco, CA 94104
 Tel: 800.660.7183
 Email: info@capsilon.com

About Capsilon Corporation

Capsilon provides comprehensive cloud-based document and data management solutions that enable mortgage lenders and investors to increase productivity and lower costs, while ensuring compliance. The company’s flagship product, Capsilon DocVelocity®, is a document imaging and data capture platform built specifically to address the needs of large mortgage lenders. Headquartered in San Francisco, Capsilon serves many of the mortgage industry’s most innovative lenders, including two of the 10 largest residential mortgage lenders in the United States. For more information, visit www.capsilon.com.

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