



United Bank of Michigan **Ditches Legacy E-Signature Solution** for a Partner 100% Focused on Financial Institutions



The Details

Location
Michigan

Core Provider
Fiserv Premier

Assets
\$850M+

The Story

United Bank of Michigan is a leading community bank and small business lender that strives to provide responsiveness in helping customers with their financial needs. While they had taken the step of implementing eSignatures for their lending process, it became clear the “one-size-fits-all” approach of their previous provider wasn’t working as expected.

For starters, the solution wasn’t fully integrated with their banking core—causing extra steps, staff frustration, and low adoption. The process was so cumbersome, staff were reverting to old paper-based processes instead. And when repeated promises to fix the solution never came through, United Bank decided it was time to find a partner that better understood their needs.

After conducting a rigorous review process, United Bank of Michigan knew Kinective was the perfect choice because of their financial institution focus, coupled with out-of-the-box interfaces integrated directly to their core.

In other words, **United Bank of Michigan and Kinective were meant to be.**

“As we accelerated our digital-first strategy, it became evident our previous provider couldn’t effectively integrate with our current systems and didn’t truly understand the nuances of how the bank operates. We do a lot of due diligence in making sure a new vendor is the right vendor for us, and Kinective met every established requirement and continues to exceed our expectations. From day one, Kinective’s eSignature platform has been seamlessly integrated with our banking core platform.”

Eric Soya
VP of Branch Operations

Product & Services

Document Automation Solutions

IMMeSignPlus

The Results

United Bank sought out a true banking partner who was two steps ahead of the operational nuances specific to banking—not a generalized offering made for all types of companies. Even more important was a solution that was fully integrated and could make staff lives easier, not more complicated.

Upon implementing Kinective's Document Automation solution, IMMeSign Plus, the team witnessed immediate and transformative results. They gained the capacity to expedite and enhance transaction processing in a paperless environment, delivering an enriched and engaging experience to customers whether they were remote or in-person.

Now, customers can now electronically sign documents at a place and time of their choosing. And when in-branch, United Bank also leverages tablets equipped with IMMeSign

Plus for customers to view and electronically sign documents directly on the tablet itself. Not only does this provide a dynamic customer experience, but it also automates all the back-office processes too!

A consistent experience was also important to United Bank, and eSign Plus enables staff to complete transaction in a completely digital environment. So, no matter what business system employees are producing documents from, or what system clients are signing documents with, the user experience is consistent, easy, and fast.

Transactions are completed with just a few clicks, indexing and archival of documents is completely automated, and customers electronically receive all documents with a click of a few buttons. The exceptional experience United Bank was looking for was fully realized!



100% paperless process



Complete integration to Fiserv



Immediate ROI

“Prior to implementing IMMeSign, completing most transactions required multiple steps, making it time-consuming for employees. Now, transactions are completed, including the indexing and archival of the documents, with just a few clicks. Additionally, we can deliver all documents to our customers electronically, which is not only more convenient, but also safeguards their information and potentially sensitive personal data.”

Eric Soya | VP of Branch Operations

Connect to the future of banking.

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