



# Enterprise Exchange

THE QUARTERLY NEWSLETTER FROM ENTERPRISE CASH MANAGEMENT

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Annual **Idea Exchange** sets attendance record.

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Quick Reference Cards provide convenient product and service resource.

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New product demonstrations available to help you build your brand.

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Enterprise staffers provide answers to your key business questions in our new quarterly feature **Exchanging Ideas**.

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We invite you to contact our Enterprise representatives with questions and comments about the issues and services discussed in this newsletter:

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## The Year in Review

Enterprise Cash Management is constantly striving to develop and deliver products and services that help you and your business customers operate more efficiently. In this respect, 2003 was an extremely successful year — we worked hard to improve our own business functions so that you could streamline your treasury practices, expand your product solutions and improve customer relations. Below is a summary of the innovations rolled out in 2003.

### EnternetBank

In 2003, Enterprise added several enhancements to EnternetBank,<sup>®</sup> our private-label service that enables financial institutions to provide Web-based information reporting and transaction initiation services to business customers. Highlights include:

- **Cash Concentration** — Location Maintenance for Cash Concentration moved to the Web to make it easier to build your database of Cash Concentration automated clearing house (ACH) transactions. The Cash Concentration module allows your business customers to consolidate daily deposits and gives them the ability to add new cash consolidation locations storing information about the banking relationship in their masterfile.
- **Electronic Account Analysis (AA) Statements** — The electronic AA statements provide quick access to information about your bank's previous month's balance and service information, balance-related trend data and balance adjustment transactions. The online statements replicate the printed report mailed to your bank each month and offer the added choice of viewing the information by individual account(s), account hierarchy (a combination of various demand deposit accounts) or by a combined summary of all accounts for a particular bank.
- **End-to-end Wire Transfer** — This interface is designed to add efficiency and time savings for both you and your business customers. This solution facilitates an automatic feed of your customers' wire transfer instructions from EnternetBank into your wire system. Best of all, it requires no rekeying. Since the service can tie seamlessly into your existing wire transfer system, no manual intervention is required unless you choose. **See page 2**

## The Year in Review

(continued from previous page)

- **Export Features for Cash Concentration, Automated Lockbox, Wholesale Lockbox, ACH and Check History Reports** — By simply clicking on the “Export” option, your business customers are able to export their report data. Reports are offered in either Fixed, CSV (Comma-Separated Value) or BAI (Bank Administration Institute) formats, allowing your business customers to more easily upload this information to their internal systems, store the data for research purposes, search specific items or sort and/or subtotal the information.
- **Event Manager Capabilities for ACH, Positive Pay and Lockbox Reporting** — An added automation feature enables your business customers to automatically receive information about incoming ACH credits and debits and lockbox deposits via e-mail, cell phone or wireless device. With this tool, your clients can access critical information virtually anywhere and at any time.
- **Positive Pay Suspect Reporting** — Suspect reporting has expanded to include Positive Payee suspect items. This service is designed to improve your customers’ chances of detecting check fraud by specifically identifying potential alterations to a check’s payee line — alterations that are common on counterfeit checks produced with desktop publishing systems and typically hard to detect.
- **Shared Authentication** — Currently, your business customers access EnternetBank either from a hyperlink on your Web site, or by entering a customized, private-labeled Enterprise Web site. Regardless, a user ID and password are required when your customers access EnternetBank on our server. Shared Authentication (also known as Single Sign-on) is designed to enable your customers to move from your server to ours with a single sign-on — eliminating the need for an independent authentication at the “door” to our server.

## EZ Lockbox

Enterprise now offers its EZLockbox<sup>SM</sup> Service at six of its Wholesale Lockbox sites nationwide, including Atlanta, Chicago, Dallas, Los Angeles, Philadelphia and Pittsburgh. Originally offered at two of our sites, EZLockbox may be an economical solution for business customers who are not primarily concerned with float and availability, but still need a high quality method for collecting small-volume, high-dollar payments. Customers who desire a national processing network may now also benefit from the service expansion.

## Wholesale Lockbox

We continue to invest in Wholesale Lockbox imaging technology. This year we began offering a new Dual-sided Image Service. Dual-sided Image captures information from both sides of a remittance document in a single step, accelerating processing and eliminating the need for re-association of information. This service expansion makes imaging a viable and more attractive option for companies that routinely use dual-sided remittance documents, such as health care providers, who receive explanation of benefits forms.

## Disbursements

We augmented our East Coast disbursement solution — Enterprise Flex Disbursement — to provide check images on the day of presentment via an image transmission to your bank. Enterprise Flex Disbursement is designed to work with your bank’s existing Account Reconciliation, Positive Pay, Internet and other disbursement-related products. In addition, it enables your bank to designate the account number to be placed on the magnetic ink character recognition (MICR) line of the checks (up to 10 digits) and to include your own branding and logo.

## Electronic Data Interchange

The Enterprise Electronic Data Interchange (EDI)-based solution, has been expanded to include Enterprise EDI FastTrack. This new option allows business customers who lack EDI capabilities and who do not want to invest in EDI translation software to transmit a single file to Enterprise for translation to payment files.



## Training

To meet our customers' growing desire for additional reference materials, we expanded our Web-based Enterprise Resource Center to enable you to "build" your own customized EnternetBank Guidebook (i.e., training manual) by selecting text that pertains to the EnternetBank service(s) used by your bank. The site also displays screen captures and helpful tips to help you become more familiar with EnternetBank.

We also responded to your requests for more help understanding and selling treasury solutions to your business customers, by developing a set of Quick Reference Cards. This new tool can serve as an aid in selling situations, with new employees who need to become familiar with Enterprise offerings or when you simply want to better understand a specific product or service. The Quick Reference Cards provide consistent information about each Enterprise service, including its function and benefits. In addition, the cards call out key selling points for each service, measures of quality control and cross-sell ideas. (See related article on page 6.)

## Implementations

To more effectively meet your needs and promote a more seamless approach to customer service, our Implementations group has been restructured to provide a higher level of support and increased accessibility. Now, all of our customer banks will be assigned to work with a dedicated Bank Level Manager and an Incremental Project Manager. These two managers will work with your Enterprise Client Support Administrator, giving you a more robust support team on a day-to-day basis, as well as during new service implementation.

## Marketing Support

To help with your marketing efforts, the Enterprise team released two promotional CDs that can run unassisted and serve to introduce prospective buyers to EnternetBank and its full range of services. These CDs can be customized with your bank's logo. (See related article on page 10.)

We also had three releases of a functional CD-ROM demo designed for "hands on" demos by your sales and product staff.

For additional information about any of our 2003 accomplishments, please contact your Enterprise Cash Management representative or send an e-mail to [ecm@mellon.com](mailto:ecm@mellon.com). ●





Exchange...

Discuss...

Gather...

Collect...

Ideas.

## Join us in Pittsburgh for the Enterprise Cash Management Annual Idea Exchange.

The conference will be held at the Omni William Penn in Pittsburgh, PA on April 20 & 21, 2004. Watch your mail for a detailed agenda and registration form\* in first quarter 2004.

\*Registration for the Annual Idea Exchange is complimentary.

# Enterprise Hosts Annual Idea Exchange

By Nancy Neurohr, CTP, Enterprise Product Manager

The 2003 Enterprise Idea Exchange was held Oct 1-3 at the Hyatt Regency Pittsburgh International Airport and provided an excellent opportunity for customers to share ideas with Enterprise representatives and vice versa. Roy Martinez, Vice President of International Banking & Treasury Services for Pacific Capital Bank, N.A., summed it up best: “This is a great opportunity to meet with our Mellon partners, obtain updated product information and meet our counterparts from other Enterprise banks.” For the record, this year Enterprise achieved our highest attendance to date for this annual event.

“*This [conference] is a great opportunity to meet with our Mellon partners, obtain updated product information and meet our counterparts from other Enterprise banks.*”

*Roy Martinez*

*Vice President of International Banking & Treasury Services, Pacific Capital Bank, N.A.*

## Day 1 – Basic Training

The conference kicked off with an optional half-day session that gave participants the opportunity to attend basic product training. For new employees of long-standing clients and new clients as well, the session was a great introductory training tool. Kim Printzenhoff, Cash Management Implementation Representative for SunBank noted, “I am new to this product with our bank, so this was very beneficial to me.”

## Day 2 – Innovations & Enhancements

General sessions were devoted to updates on new products and services that Enterprise has introduced since last year’s conference, some of which are featured in “The Year in Review.” (See page 1.) Enterprise Product Managers discussed service enhancements to EnternetBank® — our private-label information reporting and transaction initiation service — including: Positive Payee fraud mitigation, Event Manager proactive notification and Lockbox Customer Service entry and research capabilities. They also outlined new services such as EDI (electronic data interchange) and Shared Authentication (Single Sign-on). Afterward, three current Enterprise customers talked about their experiences introducing new services to their business customers and the value that the Enterprise team added to facilitate a smooth implementation in each case. At the end of the day, Mellon counterparts in Lockbox, Disbursements and Foreign Exchange spoke about new capabilities and how they are constantly striving to introduce product enhancements.

## Day 3 – Technology and Important Legislation

The meeting concluded with discussions about our investments in technology, illustrated by a presentation of our new online forms and several other customer servicing initiatives — all of which aim at making it easier for our bank partners to do business with us. Jonathan Levin, an attorney with Reed Smith, LLP — ended the session with a summary of the USA Patriot Act and its implications for financial services organizations.

As a result of your feedback, our next Annual Idea Exchange will be held April 20 & 21, 2004 in Pittsburgh. If you have comments or suggestions for session topics, please call your Enterprise Cash Management representative. ●

# Quick Reference Cards Debut Successfully

By Kim Erickson, Enterprise Product Manager

## Our newest training tool provides a convenient product and service resource.

Looking for a quick source of information about Enterprise products and services that you can access anywhere and at any time? Then you'll want to obtain a set of Enterprise Cash Management's new Quick Reference Cards. Hot off the press, this new training tool provides a portable source of information about Enterprise products and services that can be useful to your new hires and cross-trainees — and as a refresher for your experienced personnel who need to stay current with Enterprise offerings. The Quick Reference Cards debuted at the Annual Idea Exchange in Pittsburgh this October, where complimentary copies were given to attendees.

Mike Thomas, Vice President of Cash Management Services for First Commonwealth Bank noted, "The Quick Reference Cards provide an excellent tool for our employees to use to better understand and market our treasury solutions. And, the cards were truly designed from the customer's perspective in terms of convenience, consistency and efficiency."

## Convenient and Consistent

Each product-specific section of the Quick Reference Card set features three primary segments: (1) overview; (2) workflow; and (3) detailed information. Any future modules will follow the same format. Each set of cards can be easily customized to include only the services your bank offers to your business clients (i.e., you can use what you need and delete unnecessary sections without it being apparent).



## Value-added Features

In addition to the product-specific cards described above, two additional information resources add value to the tool. First, a quality section explains how Enterprise Cash Management — and Mellon Global Cash Management — measure our operational and customer service performance. With this information, card users will be conversant in industry and Enterprise-specific standards and terminology. Second, a cross-sell matrix allows you and your sales team to quickly ascertain which of the products are compatible, allowing you to design a total solution for a business customer.

You can access the Quick Reference Cards online at [www.mellon.com/ecm](http://www.mellon.com/ecm) under the Resource Center link. A password is required and can be obtained from your Enterprise Cash Management representative. Once you have entered the site, you can select the documents you want and can either print a paper copy or create an electronic copy for your use.

We welcome your feedback on our Quick Reference Cards. Please send any comments or suggestions to your Enterprise Cash Management representative. ●

# EVAL Team Reviews Status of Ongoing Projects and Strategic Initiatives

## Enterprise staff, banks collaborate on key issues

Nine members of the Enterprise Virtual Advisory Link (EVAL) team met via Web conference on September 10 to continue discussions on banking industry trends, their own business needs and strategies for meeting those needs. In attendance were five Enterprise clients, each representing a different financial institution, and four Enterprise team members. During this forum for idea exchange, Enterprise representatives and clients reviewed and evaluated the progress of several initiatives, including:

- **Event Manager** – Bank administration functions such as Wire Transfer and Stop Entry are the next set of events to be added to the Event Manager.
- **Centralized Balance Reporting** – A Data Exchange Workstation, the first component of the three-pronged Centralized Balance Reporting project, is slated for availability at the end of 2003/beginning of 2004. Coming soon: the inclusion of new reports (e.g., loan balance reporting) and the ability for banks to key information directly via the Web.
- **End-to-end Wire Transfer** – Now available for bank use, this feature offers a real-time interface to the bank's office. Once the Fed receives the wire, the Enterprise bank receives a report with the Fed reference number.

- **Web-shared Service** – This service eliminates the need for a hyperlink from the bank to Enterprise's server by offering data security under a bank's Web site. This service will continue to be discussed during regional forums.

- **Online Forms** – Online forms for Wholesale Lockbox are currently planned for introduction by first half of 2004. Our goal is to streamline set-up forms by offering them over the Web (via EnternetBank®) and prefilling much of the bank-specific data. Online forms for other services are also being developed.

- **Small-volume Retail Lockbox** – Ready for use, Small-volume Retail Lockbox runs on our Custom Lockbox processing platform and will appeal to customers who receive 5,000 to 25,000 items per month accompanied by scannable documents.

In addition to developing the products and services described above, the EVAL team is evaluating internal and external solutions for **Image Archive and Consolidation** and will produce a high-level requirements document for review by the EVAL board in 2004.

## Annual AFP Conference Session

The team also convened in sunny Orlando during the AFP conference to discuss the Enterprise team's strategic initiatives. Several members joined the meeting in person which enabled all parties to join in the conversation more spontaneously than during the traditional WebEx sessions. Topics of discussion included the USA Patriot Act, Check 21, Image Consolidation and Archive and small business forums. The group agreed that meeting in person provides a great opportunity to network with other members. **See page 8**

## EVAL Team

(continued from previous page)

The EVAL team has been instrumental in helping to guide the Enterprise team with their initiatives and will continue to play a key role in future endeavors. Some of the Enterprise initiatives underway are utilizing a subset of EVAL members to ensure that development incorporates the many requirements of multiple banks. The online forms project, for example, has several EVAL banks represented in addition to non-EVAL banks, providing the Enterprise project manager with a broader understanding of requirements. Another Customer Advisory Team will be formed in 2004 to solicit feedback about small business initiatives being explored by the Enterprise team.

For additional information on EVAL initiatives, please visit our Web site at [www.mellon.com/ecm](http://www.mellon.com/ecm) or send an e-mail to [eval@mellon.com](mailto:eval@mellon.com).

## Birmingham Forum Unites Enterprise Clients and Representatives

### Addresses Shared Authentication, Small Business Initiative and More

On September 18, Enterprise Cash Management (ECM) representatives hosted a Strategic Initiatives Customer Forum in Birmingham, Alabama. Participating Enterprise customers had the opportunity to give feedback and ask questions, as well as learn about industry trends and ECM innovations. At day's end, clients and staffers alike considered the Forum a valuable learning experience, and all involved felt they'd gained knowledge that they could apply in their respective jobs.

## Shared Authentication

The meeting began with a presentation on Shared Authentication (Single Sign-on) via Web-shared services. Shared Authentication enables Enterprise business customers to use EnternetBank® as a front-end to a wire transfer system maintained by the Enterprise bank. This allows the bank to deliver a "seamless" Internet service.

In a question-and-answer session, Forum leaders provided more information about the development and intent of Shared Authentication. Key points included:

- Enterprise business customers can only access information that they are granted permission to access.
- Using an emulation tool, the bank can simultaneously view the same information as its business customer in the event of a problem.

## Lockbox Image Marketing CD

Forum leaders unveiled a new Lockbox Image CD, the latest in a line of promotional CDs produced for Enterprise customers. Through a marketing alliance with a Pittsburgh multi-media firm, Enterprise banks have the opportunity to develop CDs that reflect their own bank's brand identity, adding an important new tool to their suite of marketing materials. CDs that demonstrate generic cash management capabilities and EnternetBank are also available.



## EZLockbox

EZLockbox<sup>SM</sup> is a basic Wholesale Lockbox with a flat float assignment enabling us to offer a less expensive alternative to traditional Wholesale Lockbox. Since Enterprise recently added several lockbox sites for EZLockbox, bringing the total to six, Enterprise team members asked the Forum to discuss the demand for such a product in their respective markets. Forum members concluded that EZLockbox is a viable solution for small businesses and those customers who do not consider availability a top priority. It is more of a niche offering with appeal to a very specific customer segment.

## Accounts Receivable Check (ARC) Conversion

ARC enables the conversion of consumer checks into automated clearing house (ACH) debits at the point where MICR (magnetic ink character recognition) data are first captured. Most banks are getting questions about ARC from their larger corporate customers, however, there has not been a demand yet. Therefore, the Southeast region of Enterprise customers did not view ARC as a solution in great demand at this time.

## Check 21

Check 21, also known as the Check Truncation Act (C.T.A.) of 2003 or the Check Clearing for the 21st Century Act, permits processing a substitute check instead of an original without mutual agreement. The biggest questions in the mind of Forum participants were how quickly Check 21 will be implemented and how adjustments will be handled. Forum participants concluded that there was a need for more education on the topic and requested that Enterprise set up a WebEx session to provide more information.

## Image Consolidation and Archive

Many of the banks at the Forum have long-term image archives for at least some of their applications. Because most agreed that a consolidated archive and long-term storage are essential, Enterprise is exploring the possibility of incorporating Web-shared services into a consolidated long-term image solution. The group also felt that while image solutions will continue to grow as customer acceptance increases, consumers and small businesses have already become more dependent on images.

## Small Business Initiative

Enterprise is in the requirements gathering stage of enhancing EnternetBank so that it will better accommodate small businesses. To help with this process, Enterprise team members asked Forum attendees to outline the EnternetBank features that would be essential for small businesses. Participants offered the following suggestions:

- A simple ACH system for payroll
- Interface to Quickbooks
- Imaging service
- Online bill payment
- Online stop payments
- Event Manager (to notify a business owner of key events via cell phone, wireless device or email)

Forum members also felt that small businesses prefer free services but will pay for services if they can be convinced of the value.

Customer forums in 2004 are being scheduled at locations across the country. For more information, or to suggest topics for future forums, please e-mail us at [ecm@mellon.com](mailto:ecm@mellon.com) or call 1 800 424-3004.●

# New Marketing CDs Help You Learn About/Sell Cash Management Services

**Enterprise offers customizable marketing materials.**

As part of our ongoing effort to enhance marketing materials and support tools available to our bank customers, the Enterprise team recently completed two promotional CDs that highlight the capabilities of EnternetBank.®



## EnternetBank Marketing CD

Using a “space exploration” theme, the EnternetBank CD combines audio and screen shots to help you and your business customers “explore” the modules of our online information reporting and transaction initiation service and is designed to run unassisted as a means of enticing prospective buyers to contact you for more information.

## Lockbox Image CD Demo

This CD guides the viewer through the capabilities of Lockbox Image with visual and text features.

Both CDs can be customized with your bank logo and colors through a marketing alliance with the multi-media company that helped us produce the pieces.

## EnternetBank CD Demo

In addition to these marketing CDs, Enterprise also continues to update our functional EnternetBank demo CDs. These CDs are designed for sales associates to provide “hands on” demonstrations when visiting with prospective business clients. They can also be used as training tools for associates who would like to become more familiar with EnternetBank and its offerings. Enterprise developed and maintains these CDs in house, so they may be branded with your bank logo and colors.

## If you need additional marketing support . . .

If you need assistance developing additional marketing materials or even a marketing strategy, Enterprise representatives can help you. Our staff of professionals would be happy to help you determine the right mix of marketing tactics to help you meet your goals. We may also be able to provide you with text for brochures and other materials, so you don’t have to start from scratch.

Visit our Web site often for the latest marketing information at [www.mellon.com/ecm](http://www.mellon.com/ecm). To set up a marketing consultation with an Enterprise team member, please contact your Enterprise Cash Management representative. ●



☆☆☆ INTRODUCING A NEW QUARTERLY FEATURE! ☆☆☆

## **Exchanging Ideas** with Ann Farrell, CTP

Exchanging Ideas is a new column in which a featured Enterprise team member answers a question from our clients. The first question, fielded by Product Manager Ann Farrell, addresses challenges that banks are expected to face in 2004.

### **What do you see as the biggest challenge facing banks next year as it relates to providing treasury services to their business customers?**

Keeping up with technology in a rapidly changing technological and economic environment is a big challenge for banks. Banks need to maintain and strengthen existing customer relationships by offering products and services that meet their customers' needs. Often, banks do not specialize in cash management services and have limited products. A substantial investment is required to provide quality treasury services that are competitive with those offered by other banks.

A specific area of growth for some of our banks is in EDI (electronic data interchange). We incorporated EDI translation capabilities into our solution last year and have seen growth with some of our banks who offer services to large corporate customers. We recently incorporated a new offering into our EDI capabilities, EDI FastTrack, which should allow even the smallest business to take advantage of EDI translation for payment initiation. EDI FastTrack will provide our banks with a competitive opportunity in the

marketplace and I see this as an area of significant growth in 2004. We recognized the need of our banks and responded by increasing their technological capabilities at a relatively inexpensive cost.

*As a Product Manager for marketing sales and support, Ann Farrell currently focuses on enhancing existing Enterprise services, primarily the reporting and Event Manager features of EnterpriseBank.® A 21-year veteran of the banking industry, Ann has spent the past three years at Enterprise managing projects related to Shared Authentication, Cash Concentration and Event Manager. Before she joined the Enterprise team, Ann worked for Mellon Global Cash Management as a Product Manager.*

### **We want to hear from you!**

In order to make "Exchanging Ideas" an open forum for information exchange, we invite you to submit questions to test our team members' wealth of cash management experience and knowledge. To submit a question, please contact your Enterprise Cash Management representative, or send an e-mail to [ecm@mellon.com](mailto:ecm@mellon.com).●

# Enterprise Cash Management 2004 Calendar of Events

## FEBRUARY

**BAI Float Conference**  
February 2-3  
Ft. Lauderdale Marriott Marina  
Ft. Lauderdale, FL

## MARCH

**Payments 2004**  
March 21-24  
Seattle Convention Center  
Seattle, WA

## APRIL

**TEXPO**  
April 18-20  
San Antonio Convention Center  
San Antonio, TX

**Enterprise Cash Management  
Annual Idea Exchange**

April 20-21  
Omni William Penn  
Pittsburgh, PA

## MAY

**LA EXPO Symposium**  
May 12-14  
Omni Hotel Downtown Los Angeles  
Los Angeles, CA

## TMANE

*Sponsored by the Treasury Management  
Association of New England*  
May 19-21  
Boston Marriott-Copley Place  
Boston, MA

## Windy City Summit

*Sponsored by the Treasury Management  
Association of Chicago*  
May 19-21  
Chicago Hilton & Towers Hotel  
Chicago, IL

## JUNE

**TAWPI**  
*Sponsored by The Association for Work  
Process Improvement*  
June 6-9  
Navy Pier  
Chicago, IL

## SEPTEMBER

**New York Cash Exchange**  
*Sponsored by the Treasury Management Association  
of New York Inc.*  
September 8-10  
New York Marriott Marquis  
New York, NY

## NOVEMBER

**AFP Annual Conference**  
*Sponsored by the Association for Financial  
Professionals*  
November 7-10  
San Diego Convention Center  
San Diego, CA

**Fiserv Annual Conference**  
November 7-10  
Gaylord Palms Resort  
Orlando, FL

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