



# Enterprise Exchange

THE QUARTERLY NEWSLETTER FROM ENTERPRISE CASH MANAGEMENT

## I N D E X

EnternetBank<sup>®</sup> features a new **wire transfer interface** designed to bring added efficiency to your electronic funds movement.

Page 4

Go West! **EZLockbox<sup>SM</sup>** is now available on the West Coast at our Los Angeles processing site.

Page 9

**Shared Authentication** (or "Single Sign-on") is now available to your customers in conjunction with EnternetBank<sup>®</sup>.

Page 10

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

James B. Bann, CCM  
Sales Manager  
I (412) 234-0498  
bann,jb@mellon.com

Karen Bittner, CTP  
Patricia Gardner  
Executive Marketing Managers  
I 800 424-3004  
ecm@mellon.com

## Online Forms Project Underway

By Nancy Neurohr, CTP, Enterprise Product manager

Earlier this year, Enterprise Cash Management started a new project designed to help you streamline the way you do business with us. When complete, the online forms available via EnternetBank<sup>®</sup>, our Web-based information reporting and transaction initiation service, may make it easier for you to complete and submit service requests. Most of the existing Enterprise paper forms will be converted to Web-based forms, requiring a minimal amount of data entry on your part.

The online forms will be able to be customized to some degree for each of our clients, depending on the services and features that you offer to your customers. When possible, general information will be pre-filled on each form, based on the information we have on file for your institution. And, the forms will feature a work-in-progress mode, enabling you to save incomplete forms and return to them later. **See page 2**

## EnternetBank<sup>®</sup> Update

By Jodi Galderise, Enterprise Product manager

Enterprise Cash Management is pleased to highlight the EnternetBank enhancements and features that were introduced during the first half of 2003:

### Account Analysis (AA) Statements

Now you can view your monthly AA statement on EnternetBank. Located within the Administration menu, this feature is set up so that your bank can access your AA statements online as they become available on the second business day of each month. You may elect to continue receiving the paper statement as well, or you may choose to receive only the electronic version.

Within the online AA statement you have the ability to look up service descriptions by entering a service code number. You also may elect to view up to six months of statement history, enabling you to quickly access the information you need with the convenience of being able to download or print the data. **See page 2**

## Online Forms Project

(continued from previous page)

Our goal with the online forms project is to streamline the implementation process to make it easier for you to get your clients set up with services. To that end, the process will edit each form as you complete it, determining if additional information is required or if required fields were left blank. Built-in help also will assist you in completing the forms.

Wholesale Lockbox is the first Enterprise service planned to utilize the online forms and other services will be unveiled throughout 2004. Project updates and training will be available via WebEx as each set of forms goes online. And, be sure to attend our Annual Idea Exchange in October for a sneak preview. ●

easily upload the information to internal systems, store the data for research purposes, search specific items, or sort and/or subtotal the information.

In addition to the regular export feature now available, the Lockbox Availability Report can be exported, detailing up to 10 days of float.

## ACH Origination

Several new features were added to the ACH Origination module of EnternetBank, including additional NACHA—the Electronic Payments Association—Standard Entry Class (SEC) codes, import capabilities, grouping and masking.

- In addition to the **SEC codes** previously available (Prearranged Payment and Deposit [PPD] and Cash Concentration or Disbursement [CCD]), five codes have been added: Customer Initiated Entry (CIE), Corporate Trade Exchange (CTX), Re-presented Check Entry (RCK), Telephone-initiated Entry (TEL), Internet-initiated Entry (WEB).
- **Import** has been added enabling you to import data into the receiver table or into batches, rather than manually keying the data.
- **Grouping** is also a new service enabling highly departmentalized companies to group receivers so that only authorized users have access to certain receivers. For example, if a company only wants certain staff members to have access to payroll data, they could limit access to only those people.
- **Masking** is an additional security measure. This feature places asterisks in the account number so that the full account number is not visible on screen.

## EnternetBank Update

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### Export Feature—Wholesale Lockbox and ACH Reports

Your business clients now have the ability to export reports from the Automated Clearing House (ACH) Reporting and Lockbox modules. Recently added to EnternetBank, these features make the reports significantly more flexible and useable.

By simply clicking on the Export option, your business customers are able to export their report data into several different formats. Depending upon the report selected, your customers can choose either fixed, comma-separated value (CSV), or Bank Administration Institute (BAI) formats. These export file formats meet the requirements of many software packages, enabling your business customers to more

## Location Maintenance—Cash Concentration

The Cash Concentration module of EnternetBank enables your business clients to consolidate daily deposits, and may assist them in improving the operation of their cash management systems. With this service, deposit information is entered into the Cash Concentration system via EnternetBank, enabling money to be moved from your customer's local bank accounts (which may include several banks) into their corporate concentration account at your financial institution. Reports are available via EnternetBank, providing information to help monitor activity as well as view masterfile set-up information.

The addition of the Location Maintenance feature to this module provides a way for your business client, or your bank on behalf of your client, to set up their location information. This potentially eliminates the need to have Enterprise complete manual maintenance, redirecting control of this function to the company and/or your bank.

## Event Manager—ACH Reporting

The addition of ACH Reporting to the Event Manager feature enables your customers to automate the information delivery of their incoming ACH credits and debits to their e-mail, pagers and cell phones. Enabling users to direct information to wireless devices provides them with anywhere access to critical information and notification that incoming transactions are pending approval.

This proactive delivery option has the potential to help your customers save time by automating the delivery of notices of important ACH reporting information without having to log on to EnternetBank.

This service enables your customers to be very specific about the criteria for notification. For example, events can be triggered to occur when a particular Originator Name, Company ID, or Bank Transit Routing (TR) number is received.

If you are interested in these or any other Enterprise services, please contact your Enterprise Cash Management representative. ●

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



Watch your mail for a detailed agenda and registration form\* later this summer.

\*Registration for the Annual Idea Exchange is complimentary.

**Where?** Hyatt Regency  
Pittsburgh International Airport

**When?** October 1-3, 2003

- Why?**
- Exchange ideas with your peers.
  - Learn what's new with Enterprise Cash Management.
  - Discuss the latest industry trends.
  - Gather updates on EnternetBank and our online forms project.
  - Collect information on useful sales and marketing tools.

**See you in Pittsburgh!**

# Wire Transfer Interface Reduces Rekeying

*By Martie Towns, CTP, Enterprise Product manager*



The EnternetBank® End-to-End Wire Transfer interface is designed to bring added efficiency and increased time savings to the wire transfer function for both you and your business customers.

For your customers who use EnternetBank to enter and release wire transfers, the current process involves your customer entering and releasing the wire instructions, followed by your rekeying of the wire information into your wire system for execution.

An end-to-end wire transfer solution facilitates an automatic feed, from EnternetBank, of your customer's instructions into your wire system—and requires no rekeying. No manual intervention is required unless you choose, because the service can seamlessly tie into your existing wire transfer system.

To set up the EnternetBank End-to-End Wire Transfer Service, Enterprise builds an electronic interface from EnternetBank to your wire system, providing your business customers with the same speed, accuracy and security they currently receive, together with the convenience of same-day funds settlement they have always enjoyed. By eliminating the manual rekeying of wire transfer data by your staff, you can potentially save time, reduce the amount of manual labor required to execute these transactions and help your staff focus on their primary tasks as well as minimize the potential for errors.

## Enhanced Reporting Also Available

In addition to an improved process for entering and releasing wire transfers, the end-to-end solution also provides for enhanced reporting. With EnternetBank, your business customers can view reports that detail their wire activity, with the addition of the Federal Reserve reference numbers. The available reports include:

- incoming, in process and completed wires for the current day;
- wires pending release;
- five-business-day history of wire transactions; and
- deleted or purged wires.

For more information on the EnternetBank End-to-End Wire Transfer solution, please contact your Enterprise Cash Management representative or send us an e-mail at [ecm@mellon.com](mailto:ecm@mellon.com).●

## Enterprise's Wholesale Lockbox Adds Dual-sided Image

### Get images of both sides of your remittances.

As part of Enterprise Cash Management's efforts to continually enhance our Lockbox Image Services, customers who receive information on the back of remittance documents may benefit from our Wholesale Lockbox Dual-sided Image Service, which enables the imaging of front and back markings on wholesale remittance documents.



According to Judy Reisz, Enterprise Senior Product manager, "Expanding our Document Image Service to provide this dual-sided capability makes imaging a viable option for companies who receive dual-sided remittance documents, such as healthcare providers who receive explanation of benefits forms."

Enterprise's Wholesale Lockbox Image Service uses the latest technologies to give customers electronic access to their check and remittance images for high-dollar/low-volume payments. The Service captures and provides remittance information, such as invoice numbers and dollar amounts, on the same day remittances are deposited into an account, for faster and more efficient receivables posting. The images are available to customers via EnternetBank,<sup>®</sup> CD-ROM (with daily, weekly or monthly output), or file transmission to your customer's storage facility.

Possible benefits of image include faster access to:

- accounts receivable cash application details;
- check and remittance images, regardless of geographic location (with the ability to copy, print, e-mail or fax images); and
- remittance images via EnternetBank.

File transmissions can be sent to a storage server at your customer's facility, and companies may use the service in an attempt to realize better customer service derived from quick access to remittance information.

The Dual-sided Image Service has been implemented at our Atlanta, Chicago, Dallas, Los Angeles, Philadelphia and Pittsburgh Lockbox sites, with implementation at the Boston site to occur when demand exists. ●

## Our Enterprise Team Continues to Expand

Over the past few months our Enterprise staff has expanded, broadening our skills and expertise.

“Our new team members all bring with them a high level of professionalism and a wealth of cash management experience and knowledge. We are truly pleased to have them on our team.”

*Paul R. Whiteside*  
Enterprise Business Manager

**Nancy Neurohr** recently joined Enterprise as a Product manager. Nancy came to Enterprise from the Mellon Global Cash Management (GCM) Corporate Card product where she was a Product and Account manager. She is responsible for identifying strategic development opportunities and managing the resulting projects. Her diverse background in project management, marketing and various product initiatives is a natural fit for her new role as a strategic product manager. Nancy joins the Enterprise team with more than nine years of banking experience, along with a Certified Treasury Professional (CTP) designation.

**Barbara J. Rosol** is the most recent addition to the Enterprise Implementations team. Barb has been a Mellon Financial Corporation associate since 1984, and has been with Mellon GCM since 1988. Her most recent position, Corporate Implementations Project manager and Process Lead, has prepared her well for her new role as an Enterprise Implementations Project manager, in which she is responsible for managing new bank implementations. Barb has acquired expertise in several cash management products over the years and has exemplary project management skills.

**Martie Towns** has made the move to an Enterprise Product manager position after most recently supporting our customers as an Enterprise Implementations Project manager. Holding a CTP designation, Martie has more than 25 years of banking and small business consulting experience, and has worked for Mellon Financial Corporation for 15 years. In her new role, Martie is responsible for product development, sales support and marketing for the Enterprise suite of products.



## Strategic Initiatives Forum Focuses on Enterprise Services

Members of the Enterprise Cash Management team made their way to Chicago this spring for the Strategic Initiatives Forum, held April 9. The event proved to be a valuable session for both our clients and the Enterprise staff, providing an opportunity to review upcoming developments for Enterprise products and to discuss enhancements to existing services.

### Shared Authentication

Shared Authentication (also known as Single Sign-on)—the ability for a customer to access multiple online services by logging on just once—is a “hot button” for many Enterprise clients. Enterprise’s success validates that the initiative also can pave the way for many strategic initiatives. (See related article on page 10.)

Shared Authentication is a service development effort that may benefit multiple clients. Rather than fully customizing a solution for each Enterprise client and for each service, a shared services approach calls for development of a solution that can be implemented repeatedly on an as-needed basis for numerous clients. These types of services can still be modified to meet each of your unique goals and methods of operation, and also offer potential advantages in terms of reducing time to market and accelerating implementations.

### Marketing

Marketing and communication are the keys to a successful cash management program, regardless of how large or small the effort may be. And while some Enterprise clients have a dedicated marketing group, most product managers write a great deal of their cash management sales materials. A downfall of this is, of course, that a variety of writing styles and inconsistent messages may result.

To help our clients better market their services, Enterprise offers customizable marketing materials. These materials, including brochure text and Web copy, are designed to be easy to customize and brand so that you do not have to develop your own service descriptions.



The Enterprise team also reviewed their own marketing efforts, which include:

- regional customer forums and workshops, which provide a valuable opportunity for banks and their customers to meet and network in an informal setting;
- Enterprise Virtual Advisory Link (EVAL), an advisory panel of Enterprise customers that provides feedback and direction on topics such as product development;
- newsletters and electronic mail, such as this quarterly, printed *Enterprise Exchange* newsletter, the bi-weekly electronic *Enterprise-at-a-Glance*, and additional special interest publications; and
- Web sites, updated regularly, that serve as a convenient source of information.

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## Strategic Initiatives Forum (continued from previous page)

### Online Forms Project

Forum attendees and Enterprise staff had a candid discussion about the challenges Enterprise clients face when completing the various forms required to set up new customers with Enterprise's services. Consensus was that the forms have gotten better over the years, but that room for improvement remains.

The online forms project underway at Enterprise is intended to result in a more streamlined process, enabling Enterprise clients to enter information via the Internet. The Web-based forms will capture a significant amount of information and pre-populate fields wherever possible, helping to eliminate rekeying. (See related article on page 1.)

The first deliverable date for the Web-based set-up forms is currently planned for the fourth quarter of 2003, with additional deliverable dates throughout 2004.

For information on other customer forums scheduled throughout the year, please consult the calendar found on the last page of this newsletter, or visit us on the Web at [www.mellon.com/ecm](http://www.mellon.com/ecm). ●

## EVAL Team Kicks Off the Year

The Enterprise Virtual Advisory Link (EVAL) had its first meeting of the year in March via WebEx, an online meeting center. Composed of 11 Enterprise clients representing 11 different financial institutions, EVAL's purpose is to help guide the development of Enterprise products and services, and to communicate the client perspective to Enterprise staff.

At the quarterly meeting, EVAL members reviewed projects currently in progress and provided feedback on such initiatives as the Event Manager and the Automated Clearing House (ACH) Origination module of EnternetBank,<sup>®</sup> our Web-based information reporting and transaction initiation service. In addition, a sub-committee was formed to further assist in evaluating the development of the online forms project.

Several new initiatives for 2003 were discussed, beginning with a **low-volume retail lockbox** solution. Also new this year for the committee is the **Enterprise Flex Controlled Disbursement** solution, which enables a bank to use its own demand deposit account numbers in conjunction with a private-labeled Enterprise service. Under consideration for the EVAL team's efforts are **small business solutions** and **Enterprise TradeLinks,<sup>®</sup>** an electronic invoice presentment and payment service.

Another WebEx-hosted EVAL meeting is scheduled for September 3, with an in-person meeting to be held November 3 during the Association for Financial Professionals (AFP) conference in Orlando, Florida. If you have comments or suggestions for the EVAL team, feel free to send them a message via our Web site. Go to [www.mellon.com/ecm](http://www.mellon.com/ecm), and click on Customer Relations Services on the left navigation menu, then on the EVAL link in the middle of the page. ●

## EZLockbox<sup>SM</sup> Now Available on the West Coast

The availability of the EZLockbox Service has expanded to include the Los Angeles processing site, making this affordable receivables solution available to a wider base of your business customers. In addition to the Los Angeles site, EZLockbox also is available at the Pittsburgh and Philadelphia sites.

EZLockbox is designed to help customers accelerate the flow of funds and reduce mail float by having remittances processed at the Enterprise site rather than in-house. In addition, it may help your customers reduce the costs associated with processing deposits.



One of the differentiators of the EZLockbox Service from other Enterprise lockbox solutions is pricing and a fixed availability schedule, which is based on per-item activity with no fixed monthly fees. This competitively priced alternative may make a lockbox solution affordable for your customers with unpredictable volumes or a consistently low number of remittances.

Checks deposited through the Pittsburgh or Philadelphia sites are assigned two-day availability, while checks deposited through Los Angeles receive three-day availability.

Many of the most popular online features are available with EZLockbox, including Balance Reporting and image services. To learn more, please contact your Enterprise Cash Management representative. ●

## Enterprise FirstAlert<sup>SM</sup> Keeps You Informed During Emergencies

### Emergency planning gets top priority.

Because we realize your need to maintain contact with us during emergency situations, Enterprise Cash Management offers FirstAlert to help sustain uninterrupted customer communications. For several years, this automatic customer notification service has provided information on the status of operational processing during unforeseen or emergency circumstances.

For subscribers to the system, FirstAlert attempts to send your financial institution's designated representative(s) an e-mail or fax message containing the latest information about operational issues, weather problems or other important events that may impact processing for you or your customers—as they occur.

**If your financial institution has not yet signed up for FirstAlert**, please contact us to begin using this free service.

We ask that you provide at least two representatives—preferably at different locations—to help your financial institution stay informed. Sign up is easy. You can contact your Enterprise Client Support Administrator (CSA) for assistance.

**If you are currently a FirstAlert user**, please review your contact information for accuracy and to ensure that you have listed at least two contacts at different locations. Contact your Enterprise CSA for assistance.

Enterprise believes that proactive communication is key to our commitment to providing unsurpassed customer satisfaction. To learn more about our efforts to keep you fully informed during emergency situations, please contact your Enterprise Cash Management representative. ●

# Shared Authentication Now Available with EnternetBank<sup>®</sup>

*By Ann Farrell, CTP, Enterprise Product manager*

A new option, Shared Authentication (also known as Single Sign-on), is now available in conjunction with EnternetBank, the Enterprise Web-based information reporting and transaction initiation service. 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 attempt to access our server. Shared Authentication 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.

## Shared Authentication in Action

With our flexible Shared Authentication feature in place, your server and ours talk to each other to validate each user. Your customers’ access to your online cash management services would be processed as follows:

1. ABC Company logs on to your Web site and satisfies your bank’s authentication process (sign on).
2. ABC Company selects an option, such as “Cash Management Services,” that formats a message sent to the EnternetBank application server.
3. Your bank’s application server requests a security token from the Enterprise application server. Our server verifies your server’s digital certificate, authenticates the request against our records, and then, if all the criteria are met, issues the token.
4. Your application server then redirects ABC Company to the EnternetBank URL with the token. EnternetBank certifies the token and provides ABC Company with access to the data—without additional action required.



Most importantly, this exchange can usually take place in less time than it took you to read these four steps.

Please note that access to transaction-initiated services—such as releasing a wire transfer or generating an automated clearing house (ACH) payment—will require an additional layer of authentication. Each user must enter a unique ID (called a Sub ID) and password.

Several security features are built in to the Shared Authentication service:

- Authentication and data integrity are managed through the use of digital certificates, which validate that the information that Enterprise is receiving is coming from a trusted source and has not been tampered with.
- The same Secure Socket Layer technology that is currently used for EnterpriseBank is used to encrypt the data transfer over the public Internet. This process provides confidentiality since the messages cannot be interpreted even if they should be intercepted.
- A validation process verifies that the request is established on the Enterprise entitlements database for each specific client bank.

To find out how to begin offering your customers a Shared Authentication Solution, please contact your Enterprise Cash Management representative. ●

# Enterprise Cash Management 2003 Calendar of Events

This calendar contains a variety of industry-related events in which your bank may be interested. Enterprise Cash Management will sponsor or participate in a number of events and conferences in 2003, as indicated with an asterisk (\*). Look for additions and updates to the calendar in future newsletters or visit the Resource Center on our Web site at [www.mellon.com/ecm](http://www.mellon.com/ecm) for more information.

## SEPTEMBER

### **New York Cash Exchange**

*Sponsored by the Treasury Management Association of New York Inc.*

September 3-5, 2003

New York Marriott Marquis at Times Square  
New York, NY

[www.tmany.org/conference.htm](http://www.tmany.org/conference.htm)

### **Enterprise Virtual Advisory Link (EVAL) Meeting\***

September 3, 2003

Via WebEx teleconferencing technology

### **Enterprise Cash Management Strategic Initiatives Customer Forum\***

September 18, 2003

Embassy Suites Hotel  
Birmingham, AL

## OCTOBER

### **Enterprise Cash Management Annual Idea Exchange\***

October 1-3, 2003

Hyatt Regency Pittsburgh International Airport  
Pittsburgh, PA

## NOVEMBER

### **AFP Annual Conference\***

*Sponsored by The Association for Financial Professionals*

November 2-5, 2003

Orlando, FL

[www.afponline.org/Professional\\_Development/Annual\\_Conference/annual\\_conference.html](http://www.afponline.org/Professional_Development/Annual_Conference/annual_conference.html)

### **Enterprise Virtual Advisory Link (EVAL) Meeting\***

November 3, 2003

Rosen Centre Hotel  
Orlando, FL

## DECEMBER

### **Enterprise Cash Management Strategic Initiatives Customer Forum\***

December 2, 2003

Mellon Financial Corporation  
Los Angeles, CA

### **Enterprise Cash Management**

**500 Ross Street, Suite 1260**

**Pittsburgh, PA 15262-0001**

**1 800 424-3004**

**[ecm@mellon.com](mailto:ecm@mellon.com)**

**[www.mellon.com/ecm](http://www.mellon.com/ecm)**



**Enterprise Cash Management**

*A Mellon Financial Company<sup>SM</sup>*

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