



Enterprise Cash Management  
A Mellon Financial Company<sup>SM</sup>

# Enterprise Exchange

THE QUARTERLY NEWSLETTER FROM ENTERPRISE CASH MANAGEMENT

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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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## EnternetBank Expands Capabilities

By *Martie Towns, Enterprise Product Manager*

### Recent Enhancements Deliver More Business Data Faster

In our continuing effort to provide a robust suite of private-label services for today's marketplace, Enterprise Cash Management has recently introduced several new enhancements to EnternetBank<sup>®</sup>—our information reporting and transaction initiation service. Now available, these enhancements aim at providing your bank and your customers with faster, more convenient access to data that can support important business decisions.



### Export Feature—Check History

The Check History module of EnternetBank now includes a new Export feature. Designed to increase the overall flexibility and capabilities of the Enterprise Check History module, the Export feature enables users to export their check history by simply clicking on the “Export” option. Available formats include fixed or comma-separated value (CSV), both of which are compatible with many key business applications. Using the new feature gives your business customers the ability to more easily manipulate the data to meet their research needs. [See page 2](#)

## EnternetBank Capabilities

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### Event Manager—Lockbox

EnternetBank’s Event Manager feature—which automates the delivery of select reports via the Internet—now includes Lockbox Reporting. This new option enables your business customers to automatically receive information about incoming lockbox deposits via e-mail, cell phones or wireless devices, providing them with the option to access critical information anywhere and at any time.

Using this new EnternetBank feature may also allow your customers to improve their efficiency and save time by automating the delivery of notices of important lockbox reporting information without needing to log in to the system, unless review or action is required. Options differ for Wholesale Lockbox and Automated Wholesale Lockbox users as follows:

- The **Lockbox event** enables your customers to receive regularly scheduled current- and prior-day Lockbox Availability information.
- Regularly scheduled or “triggered” **Automated Wholesale Lockbox updates** are also available, including low check amount, high check amount, and remitter criteria based on lockbox processing instructions and data captured for the most common lockbox fields.

Information is available via e-mail, cell phone or wireless device, and can be structured to meet your customers’ particular needs in the form of a generic message, a notice, a report or in a CSV file (for Automated Wholesale Lockbox only).

For more information about these EnternetBank enhancements, or any Enterprise service, please contact your Enterprise Cash Management representative. ●

## Service Expansion Lets Your Non-EDI Customers Make EDI Payments

### Allow Your Customers to Make an EDI Payment Without Full EDI Capabilities

The Enterprise EDI Comprehensive Disbursements Service, our complete electronic data interchange (EDI)-based disbursement solution, has just expanded to include Enterprise EDI FastTrack. This new option allows your 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.

By receiving a single file from your customers’ accounts payable (A/P) system, Enterprise EDI FastTrack can translate their payment instructions into an automated clearing house (ACH) or check disbursement transaction. The payment files can then be distributed to the appropriate processing site—ACH to your bank and check disbursement to Enterprise—for example. This special file format does not require EDI-capable devices, and can be readily integrated with your customers’ existing A/P processes.

Your business customers may:

- save time associated with issuing checks and initiating separate ACH transactions (Enterprise EDI FastTrack contains all payment information in a single transmission);
- reduce operating expenses and administrative costs;
- minimize the manual intervention needed to initiate different payment types; and
- improve vendor relations by meeting diverse payment-type requests.

Enterprise EDI FastTrack also lets your customers choose their preferred remittance advice format for vendors receiving electronic payments, including:

- Fax
- Web
- Hardcopy
- E-mail
- Electronic (as an ASC X12 820 )

Enterprise EDI FastTrack is easy to implement and can help to further streamline and simplify your customers' accounts



payable processes. And since no EDI translator is required, your customers can now conduct business with vendors that require EDI formatting—with little investment on their part. As with all of our Enterprise services, a dedicated implementation team will assist you on the Service's design and use, helping you and your customers transition to the new process.

For more information on Enterprise EDI FastTrack, or any Enterprise service, please contact your Enterprise Cash Management representative or send an e-mail to [ecm@mellon.com](mailto:ecm@mellon.com). ●

## Enterprise Enables Swedbank To Expand Its U.S. Market Presence

### International Banks Discovering Benefits of Mellon's Enterprise Cash Management Solutions

Like many international banks, Swedbank, one of the largest banking groups in the Nordic countries, wanted to expand the scope of cash management services it could provide to its customers in the United States. To meet this goal, Swedbank sought an outsourcing solution that would:

- provide them with access to a comprehensive suite of top quality solutions from a single provider;
- enable them to equip their customers with demand deposit accounts; and
- streamline their customers' processes and enhance their customers' cash flow.

An existing Enterprise customer, Swedbank recognized that Enterprise continuously designs new products and services to address the changing needs of its key bank customers. As such, when they decided to expand their cash management capabilities, Swedbank was assured that Enterprise could provide them with the capabilities they required to fulfill their requests.

### Enterprise's Solution: A Comprehensive Approach to Cash Management Outsourcing

Enterprise worked with Swedbank to significantly expand the suite of services that the bank could provide to its U.S. based customers. By listening to Swedbank and understanding the types of service requests they were receiving from their



## Measurable Results for Swedbank

By expanding its outsourcing program through Enterprise Cash Management, Swedbank has been able to realize:

- increased U.S. market penetration;
- a new source of fee-based revenue and diversified income;
- the convenience of working with a single cash management provider;
- improved and expanded customer relationships;
- an enhanced reputation as a full-service cash management provider; and
- their goal to establish their own U.S. cash management solution without incurring the expenses associated with establishing an infrastructure in the U.S.

Swedbank management has also recognized the value of Enterprise’s complete outsourcing solution as well as its affiliation with Mellon Global Cash Management in terms of the strong infrastructure and other resources inherent in the relationship. Lars Eriksson, vice president of Swedbank’s New York branch, commented, “This affiliation with Mellon provides our organization with access to many of the treasury services our clients had acquired elsewhere. Utilizing additional Enterprise solutions gives us the opportunity to increase our own fee-based revenues. Because of the breadth of products and services available, we no longer have to rely on multiple providers and can offer our U.S. business customers a truly integrated solution.”

To learn more about Enterprise’s competitive cash management solutions for international banks, contact your Enterprise Cash Management representative, visit us online at [www.mellon.com/ecm](http://www.mellon.com/ecm), call us at 1 800 424-3004 or send an e-mail to [ecm@mellon.com](mailto:ecm@mellon.com). ●

customers, Enterprise devised a complete solution that enables the bank to market a comprehensive cash management offering, including:

- Nationwide Wholesale Lockbox
- Internet information reporting and transaction initiation
- Automated clearing house (ACH) origination
- Wire transfer processing (international and domestic)
- Controlled disbursements

In addition to traditional cash management products, Swedbank is also able to provide demand deposit accounts to their customers using the Enterprise infrastructure. Enterprise also supplied a dedicated implementation team and training support to strive to ensure that Swedbank’s program will run effectively and efficiently. Further, Enterprise built Swedbank’s own brand elements and standards into the marketing components of its services, including product demonstrations and training materials.



# EnternetBank Demo CD

Enterprise is pleased to offer our private-label customers a new product and service demo CD that is designed to help you sell and demonstrate EnternetBank® services to your business customers. This demo, which can be customized to reflect your bank's branding, does not require an Internet connection and can be loaded to a PC. New services and enhancements are currently planned for addition to the demo several times each year. The latest release includes Export and Event Manager options for Lockbox, as well as updated report samples and images. Contact your Enterprise Cash Management representative for more information.

# Mellon Focuses on Business Continuity Planning

## Second Site Disaster Recovery Offers Added Security for Enterprise Customers

In recent years, with the financial services industry’s continual progress toward a real-time processing environment, increased security and real-time recovery have become essential to sound information technology planning.

The goal of our business continuity efforts is first to ensure the safety of our employees, and then to protect the systems assets of Mellon, our clients and their business customers. As a division of Mellon Financial Corporation, Enterprise Cash Management draws on the full recovery planning resources available throughout the Corporation to resume critical business functions in the event of an application processing or telecommunications network disruption. Because the corporate assets of Enterprise and the system assets of our clients reside in various locations, disaster recovery plans for each location need to be constantly refined and tested. Each of these disaster recovery plans is part of the larger, Mellon Business Recovery plan.

Mellon’s Redundant Information Technology Environment (R.I.T.E.) is a testimony to Mellon’s significant commitment to providing a secure and reliable technology environment for Mellon customers. This second site is a 24/7 data processing facility that represents a \$35 million investment to maintain technology and infrastructure in the event of an emergency situation.

## The R.I.T.E. Set Up

As a second site, R.I.T.E. is maintained as a secure data center with 45,000 square feet of space, accessible only through independent card and PIN access, and monitored through surveillance and other security measures. Electric power is distributed via multiple, diversely routed underground network feeds and transformers, and backed up with generator capacity to handle lighting and data center power requirements.

On-site accommodations are meant to house support staff for varying durations during emergency incidents. In the event of a water supply disruption, the site has water storage tanks capable of supporting water requirements for individuals as well emergency cooling needs.

## Mellon’s Light Shines in the Face of a Blackout

Until a disaster happens, no one knows for sure how things are going to work out. But on the night of Thursday, August 14, as cities lost power from New York to the Great Lakes, Mellon’s crisis management and business recovery plans were put to the test, and we are very proud to report that, working as a team, Mellon employees were well prepared to, and did in fact, deal promptly and effectively with the blackout. We have always stressed the importance of developing and testing our emergency and business recovery plans for situations like this, and all of our preparation was clearly evident.

Our Corporate Emergency Management Team and line of business emergency coordinators were committed to assuring that our employees were safe and our customers were being served. In addition, many critical business operations employees were instrumental in moving our operations to alternate work sites to meet their commitments. Many employees worked through the night on Thursday to ensure day-end processing activities and information technology systems were ready for Friday. Additionally, a number of employees worked throughout the weekend in preparation for Monday, where it was business as usual at all Mellon sites.

There were sacrifices on the part of many, but through an incredible display of teamwork, we did not miss a beat.



## What happens in the event of a disaster?

In a single site disaster, in which only one of the operating sites becomes unavailable:

- Our goal is to continue processing at the unaffected site and strive to support 100 percent production mainframe capability for an extended period of time.
- Disk data are up to date at both sites, and simply require an initial program load (IPL) to re-establish systems and disk/file storage at the available location.
- Distributed platforms such as UNIX® or Windows® NT supporting applications such as eCommerce or e-mail will vary in percent of redundancy/recoverability based on the critical nature of each application. Critical applications at either site have failover, in which processes are transferred to the other site upon failing.
- Should a disaster warrant it, space is available in both data centers to install additional equipment. The centers can be established as 100 percent capacity facilities for all platforms and applications, if necessary.

An additional site also is available for operation should a local event impact both data centers. In addition, backup data files continue to be housed off-site at an underground storage facility. ●



## The R.I.T.E. Objectives

Mellon's backup facility upgraded Mellon's former disaster recovery solutions by:

- reducing the recovery time for processing and network connectivity;
- providing a way to realize our objective of zero lost transactional data in the event of a disaster, accomplished through the mirroring of all disk storage files to both the primary and second site locations;
- affording either full or partial redundancy of non-main-frame platforms; and
- executing and enabling simpler, yet more comprehensive, disaster and business recovery tests that require fewer internal resources.

Two secondary objectives of R.I.T.E. are to increase our processing capabilities and to minimize potential minor service interruptions, providing our customers with higher quality service on a day-to-day basis.

## Enterprise Cash Management Introduces EZLockbox at its Atlanta, Chicago and Dallas Sites

Enterprise Cash Management has expanded the availability of its EZLockbox<sup>SM</sup> Service to include its Atlanta, Chicago and Dallas processing sites. Enterprise EZLockbox is a standard wholesale lockbox solution designed for collecting small-volume, high-dollar payments. Also available in Pittsburgh, Philadelphia and Los Angeles, EZLockbox enables your bank to help your business customers streamline their accounts receivable processes, accelerate their cash flow, reduce mail

float and improve the efficiency of their accounts receivable reporting.

While cost concerns may make the thought of outsourcing their lockbox functions intimidating, many companies enjoy the economy your bank can offer by using Enterprise's service. Because pricing is based on per-item activity, you can provide your business customers with a wholesale lockbox outsourcing solution without incurring the typical monthly charges for lockbox services.

Business customers who use the Service through Enterprise's Los Angeles site will receive three-day availability on deposits. All other sites will continue to provide two-day availability.

With the Enterprise EZLockbox Service, you have access to dedicated customer service administrators and a site manager at each processing location to answer questions so that you, in turn, can provide top-notch service to your customers. Internet-based information reporting and image services are also available to further enhance the value provided by EZLockbox.

For more information about the Enterprise EZLockbox Service, please contact your Enterprise Cash Management representative or send an e-mail to [ecm@mellon.com](mailto:ecm@mellon.com).



# Implementations Teams Reorganize to Improve Support

By Dawn Lucotch, Enterprise Implementation Manager



## Enterprise Focuses on Customer Desire for Efficient Service Setup

When you select an Enterprise Cash Management service for your bank to offer, your Implementations team gets to work. This group is responsible for getting you up and running with your new service, and making sure that your customers are set up accurately.

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

The Implementations team's new organizational structure will enable a dedicated team to get to know your specific processing options, preferences and backup support needs. Please contact your Enterprise Cash Management representative if you have any questions about Implementations or your support team. ●

## Roles and Responsibilities

From the time your bank signs on as an Enterprise customer, we work diligently to meet your need for timely, efficient and accurate service set up. Recent restructuring of our Implementations team should increase our ability to meet your expectations. Now, you may enjoy a higher level of support provided by a team of Enterprise Implementation professionals that includes:

### Bank Level Manager

- Performs bank-level set up and initial business customer implementation
- Defines processes for ongoing business customer implementations
- Provides training about implementation forms and back-office processing
- Addresses implementation issues that require additional escalation
- Establishes any new products and services required after initial setup

### Incremental Project Manager

- Performs ongoing set ups with your bank's business customers
- Coordinates with Enterprise Operations teams to strive to ensure proper set up
- Coordinates service testing and communication of live dates
- Offers support regarding implementation forms
- Provides support to your staff implementations personnel

### Client Support Administrator

- Supports your operations personnel with day-to-day back-office tasks
- Executes changes or deletions to your business customers' existing services
- Manages issue tracking and problem resolution
- Coordinates your requests across various Enterprise teams

# Enterprise Training Introduces New Resources

By Kim Erickson, Enterprise Product Manager

## Better Understand/Market Enterprise Services

### Cue Cards Provide Convenient Ready Reference

Cash management can be a complex business—and many of our bank customers have expressed a desire for more training tools to help them understand and sell treasury solutions to their business customers. As a result, the Enterprise team has been working diligently to develop a set of Cue Cards that can serve as a quick ready reference in selling situations, when you add new employees who need to become familiar with Enterprise offerings, or when you simply want to better understand a specific product or service.



The Cue Cards are designed to provide information about each Enterprise service including:

- What function does the service perform?
- Who would benefit from using it?
- What business benefits does it deliver?
- How does it work?

In addition to this basic information, the cards call out key selling points for each service, along with measures of quality control and cross-sell ideas—making the Cue Cards useful for your employees when presenting the services to your customers. Also, your new hires may find the cards useful for getting up-to-speed on your cash management product offerings.

Plans call for initial distribution of the cards at the Enterprise Annual Idea Exchange at the Hyatt Regency Pittsburgh International Airport, October 1–3, 2003. We hope to see you there and to hear your input on this new resource.

### EnternetBank Guidebook Continues Expansion

The online EnternetBank® Guidebook continues to be updated as services are added or enhancements are made. When you visit the Guidebook online, you will now see notations such as “New” or “Updated” next to corresponding topics to help you identify the newest additions to content.

Found at [www.mellon.com/ecm](http://www.mellon.com/ecm) under the Resource Center link, the Guidebook serves as a valuable, secondary source of information to augment the online Help features of each service. Since the site is password protected, please contact your Enterprise Cash Management representative or your Client Support Administrator (CSA) for access instructions.



## Enterprise Training Support Meets Customer Expectations

“*This training has been very helpful and having it on-site made it easier for many more of us to participate. I feel confident and we are well prepared to start the implementation process to set up our customers on our desired cash management services. We look forward to Enterprise’s continued support.*”

*Curt Schade  
Director, HVB Americas*

### Ongoing Training When and How You Need it

Please remember that Enterprise offers several flexible training options for you and your employees on a variety of our services. Whether you prefer in-person, teleconference, videoconference or Web-based delivery, we are happy to accommodate your requests for educational support.

Your ongoing feedback will help us continue to expand our training capabilities. Many of you provided us with requests that inspired the Cue Cards, so keep your ideas coming! For more information, contact your Enterprise Cash Management representative. ●

“*On behalf of our group, we want to thank you again for the excellent products training session that you conducted for us this week. Everyone found it very informative. The ‘user’ manual, which you created for our use, is a great reference tool that we intend to reuse for training of other bank staff who sell and support cash management services.*”

*Chuck Sweigard  
Vice President, Bank of Tokyo – Mitsubishi*

# 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.

## 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

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