



Enterprise Cash Management
A Mellon Financial CompanySM

Enterprise Check Issuance Service



A strategic outsourcing solution for check printing.

If your business customers print checks in-house, they may be facing a quandary. Continually replacing expensive, but outdated, check-printing equipment or technology to improve a process riddled with potential security and fraud risks may no longer be cost effective.

Through Mellon Enterprise Cash Management (Enterprise), you can give your business customers the option to outsource their check printing and mailing needs and thereby help them alleviate associated internal cost pressures, streamline their disbursement operations, and free up resources to focus on other more business-critical activities. They will also have access to a centralized outsourcing operation that offers a secure environment, processing accuracy and timeliness of mailing payments.

Operating as a separate business unit of Mellon Global Cash Management (GCM), Enterprise is backed by nearly 50 years of cash management knowledge and expertise. Enterprise can tailor a solution to meet your business customers' specific requirements and support all of their diverse check issuance and advice needs including, but not limited to:

- Vendor payments
- Payroll
- Dividends
- Expense reimbursements
- 1099 notices
- Royalty payments
- General accounts payable checks
- Remittance advices

The Enterprise Check Issuance service is a comprehensive solution that fully integrates all of your business customers' check and advice printing and mailing needs, regardless of the bank on which the checks are drawn. From planning through implementation, we work with you and your business customers — at your direction — to determine the services needed to smoothly transition to Enterprise. The result is a customized plan designed specifically for your business customers and their needs.

How the Service Works

To get started, you provide Enterprise with your customer's logo, authorized signatures, and samples of existing checks for each checking account. A single check stock design can be used for different payment purposes, eliminating the cost of maintaining multiple check stocks for different operating entities.

Then, your business customers simply send their payment instructions to Enterprise via one of our transmission options. Enterprise sorts the file and issues appropriate disbursements — paper checks, remittance advices, 1099 notices, or other custom documents.

Checks are laser printed on high quality, colored background check stocks (or, if required, customized stock) and may be inserted with advertising literature (e.g., stuffers, tri-fold leaflets, etc.) Checks can be mailed either directly to the payee via U.S. Postal Service (USPS) first class mail or, as is often the case of payroll checks, grouped and sent to each paying location via your customer's preferred courier.

Enterprise Check Issuance can also be offered as part of an integrated payables solution for those customers who need to pay various vendors in different payment formats. Your business customers can send one transmission containing both paper and electronic payment instructions via electronic data interchange (EDI). We will then direct the paper disbursements to our check printing area, and create a NACHA* file for automated clearing house (ACH) payments. By receiving a single data stream, your customers may be able to reduce operating expenses.

Enterprise offers both an automated transmission and a printed report of your business customers' transaction information on the same day checks are mailed. If checks are drawn on a Mellon Enterprise Controlled Disbursement account, they can even access online information about issued, paid, and stopped checks via EnternetBank.®



EnternetBank, our information reporting and transaction initiation service, was developed to offer your business customers the advantage of having a single Web-based access point from which to manage all of their cash management needs. EnternetBank can work in conjunction with your existing Web-based cash management solution. And because EnternetBank enables you to customize the Web page with your financial institution's name, logo, cash management service name and other information, you can further reinforce your brand and distinguish your financial services company in the marketplace. The connection between your Web site and the EnternetBank site is virtually seamless and invisible to your customers.

Using Enterprise Check Issuance in conjunction with our check fraud prevention services can keep your business customers updated about potentially fraudulent checks presented for payment before they are paid. Additionally, via Positive Payee, we can help you identify possible alterations to the payee lines of checks — alterations that are common on counterfeit checks produced with desktop publishing systems and typically hard to detect.

Benefits for Your Business Customers

The Enterprise Check Issuance service offers the following benefits to your business customers:

- **Less administrative work** for their accounts payable staff.
- **Potential redeployment of resources** to other more business-critical areas.
- **Enhanced fraud control** inherent in a process that incorporates a secure processing environment and materials that deter check fraud.
- **Ability to customize the look of their checks** to preserve their company's identity.
- **Cost-effective solutions** for seasonal or one-time work.
- **Reduced capital costs** because there is no need to purchase check printing supplies.
- **Flexible core and value-added options** that enable them to select the solution of their choice.

Benefits for Your Financial Institution

Enterprise's Check Issuance service has the potential to benefit your financial institution by enabling you to:

- **increase your fee-based revenue** by offering a new or expanded high-quality check issuance service, backed by an experienced staff dedicated to meeting your specific needs.
- **lower your costs** by outsourcing your cash management needs which may help you avoid investment in the technology, expertise and infrastructure needed to provide superior services.
- **supplement your existing disbursement solution.**
- **strengthen customer relationships** by adding technologically advanced — yet user-friendly — services that help your customers streamline their cash management processes, potentially eliminating their need to work with other vendors or banks to achieve their goals.
- **attract business and extend your reach** by meeting your business customers' current needs and assisting them in their goals for future growth.
- **reinforce your brand identity** by incorporating your own identity elements and standards into the marketing components of Enterprise's Check Issuance service, including brochures, product demonstrations and training materials. You control customer perceptions about your cash management practice and resources.

The Enterprise Difference

Mellon GCM, the unsurpassed leader in customer satisfaction, private labels its cash management services to other financial institutions through Enterprise Cash Management. Operating as a separate business unit of Mellon GCM, Enterprise aims to provide your financial institution, as well as your customers, with innovative products and unparalleled quality and customer service.

Whether you want to introduce cash management capabilities, expand your current portfolio of treasury services or outsource your current cash management operation centers, Enterprise can assist you in reaching your goals. And, it is your bank's decision whether to keep your relationship with Enterprise transparent to the marketplace or to leverage the capabilities and reputation of Mellon GCM in your sales efforts.

For additional information on Enterprise's Check Issuance service or our other disbursement products, contact one of our solutions experts by phone at **1 800 424-3004**, by e-mail at ecm@mellon.com, or visit our Web site at www.mellon.com/ecm.

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