



Enterprise Cash Management
A Mellon Financial CompanySM

Enterprise Wholesale Lockbox Service



- Cash management outsourcing solutions for financial institutions
- Expand or introduce treasury capabilities to meet your business customers' needs
- Enjoy marketplace transparency or highlight Enterprise expertise

Optimize the Collection System

To maximize cash flow and investment opportunities, your business customers need an efficient and cost-effective way to collect large-dollar payments from their customers. To help you streamline their collection processes, Enterprise Cash Management offers the Enterprise Wholesale Lockbox Service. This service is part of the Enterprise Cash Management suite of solutions that is offered on a private-label basis to financial institutions.

With the Enterprise Wholesale Lockbox Service, you can help your business customers accelerate the collection process, in part because payments are collected and processed in the geographic locations where they originate. This provides the opportunity to potentially reduce mail and check-clearing float and gives your customers access to their funds more quickly.

In addition to the collection and processing advantages of our Wholesale Lockbox Service, your customers also may benefit from the automated receipt of daily remittance detail through the Enterprise Automated Wholesale Lockbox Service. With this automated service, payment information is captured and transmitted on the day of receipt, enabling your customers to more expediently apply payments and monitor outstanding receivables.

Enterprise has a nationwide lockbox network with operations in seven strategically located lockbox processing sites: Atlanta, Boston, Chicago, Dallas, Los Angeles, Philadelphia and Pittsburgh. Because the network provides uniform operational procedures, consistent processing methods and standard processing hardware and software, your customers can expect the same high quality service no matter which lockbox sites they choose.



JAMES D. KLINEFELTER

Enterprise Executive Sales Representative

How the Service Works

Through the Enterprise Wholesale Lockbox Services, your business customers' payments are proactively collected from the post office several times a day, with the goal of reducing mail float and ultimately accelerating the flow of funds. The payments are then processed and deposited at Mellon Financial Corp. or a local clearing bank.

You can be assured that our team of professionals will strive to meet your processing needs. You have access to dedicated client support 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. In addition, the Lockbox Customer Service module of EnternetBank® enables you to initiate and track lockbox service requests via the Internet.

Automated Wholesale Lockbox Options

The Enterprise Automated Wholesale Lockbox Service enables your customers to electronically receive daily transmissions of remittance information so they can automatically post payments to their accounts receivable systems. This capability helps to streamline your customers' accounts receivable processes by reducing the amount of time they need to spend applying cash. In addition, the Enterprise Automated Wholesale Lockbox Service offers your customers:

Flexible Data Capture and Reporting: Enterprise can accommodate various remittance data requirements, including Bank Administration Institute (BAI) formats. Your customers simply select the data type they require, and the format, method of transmission and time they wish to receive the information.

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.

Consolidation: The scheduling, monitoring and editing of multiple data transmissions from your customers' non-Enterprise lockboxes may be eliminated using this option. Your customers' lockbox banks transmit receivables information to Enterprise, where it is consolidated into a single data transmission to be sent to them daily.

Check and Document Imaging: Enterprise's Wholesale Lockbox Document Image Service provides your financial institution and your business customers with check and remittance document processing (including invoices, remittance statements, correspondence, envelopes, etc). You and your customers may choose to receive remittance detail by mail or electronically via: CD-ROM, on a daily, weekly or monthly schedule; Internet access through EnternetBank; or file transfer protocol (FTP) transmission of images to a storage server at your financial institution and/or your customers' facilities. As an additional option, your customers may elect to have the front and back of their remittance documents imaged.



Reporting Capabilities

Reporting features and posting capabilities available to **your financial institution** include:

BAI Transmission

Enterprise can send BAI transmissions of lockbox account activity to your financial institution via the Enterprise Data Exchange System, which may be used to update your demand deposit system. Both end-of-day and intra-day transmissions are available. Our system has the flexibility to report information for any account you designate, making it easier for the information to be easily updated to your demand deposit system.

Web-Based Information Reporting

You can view the details of your customers' lockbox activity via EnternetBank. This comprehensive service enables you to not only monitor your customers' accounts but also perform other customer service related functions online, such as reviewing images of checks and corresponding remittance information, and funds availability.

Reporting features available to **your business customers** include:

BAI Transmission

Enterprise can send your business customers BAI transmissions containing lockbox account activity via the Enterprise Data Exchange System to update their receivables systems.

ANSI File

If your customers are electronic data interchange (EDI)-capable, Enterprise can send files in the 822, American National Standards Institute (ANSI) X12 format.

Web-Based Information Reporting

If your financial institution provides your business customers with access to EnternetBank, they can access a variety of reports containing details of their lockbox transactions. As Enterprise processes the payments, the detail, including availability and images, is automatically updated to all pertinent reports that are available to your customers online. If your customers use your bank's balance reporting system, Enterprise can transmit data to update that system, as well.

For customers of the Enterprise Automated Wholesale Lockbox Service who do not receive transmissions of accounts receivable information, EnternetBank provides Web access to reports containing the automated data your customers request, which may include invoice numbers and payee information. This information is updated on a real-time basis.

Benefits for Your Business Customers

The Enterprise Wholesale Lockbox Service offers your business customers many beneficial features.

Efficient and High-Quality Processing Reduces Float: Unique ZIP codes accelerate mail collection by directing your customers' remittances to regional post offices where mail is picked up at frequent intervals, which often results in reduced mail float. Funds are deposited several times a day, to strive to expedite availability and reduce check-clearing float.

State-of-the-Art Equipment Delivers Data Faster: Our image-based, unified lockbox platform provides your customers with highly efficient check and remittance document processing. Sophisticated scanning equipment captures data quickly and accurately. Remittance detail is sent to your financial institution and/or your customers electronically or by mail. Images may be retrieved on a daily, weekly or monthly schedule via CD-ROM, FTP, or the Internet with EnternetBank.

Timely Reporting Facilitates Decisions: Deposit totals and availability information are reported to your customers on a same-day basis through EnternetBank. Alternately, we can send the data to your bank's balance reporting system, and you can display it directly to your customers.

Improved Processing Automates Manual Processes: Utilizing a lockbox service will free your customers' staff from the tedious task of sorting, opening, extracting and entering payment information. Their accounts receivable personnel can focus more on the core and strategic functions of their business.

Automated Transmissions Speed Delivery of Information: The Enterprise Automated Wholesale Lockbox Service provides timely electronic transmissions of selected remittance information—defined by your customers—that can be used to quickly update accounts receivable systems.

Benefits for Your Financial Institution

Enterprise's Wholesale Lockbox Service has the potential to benefit your financial institution by enabling you to:

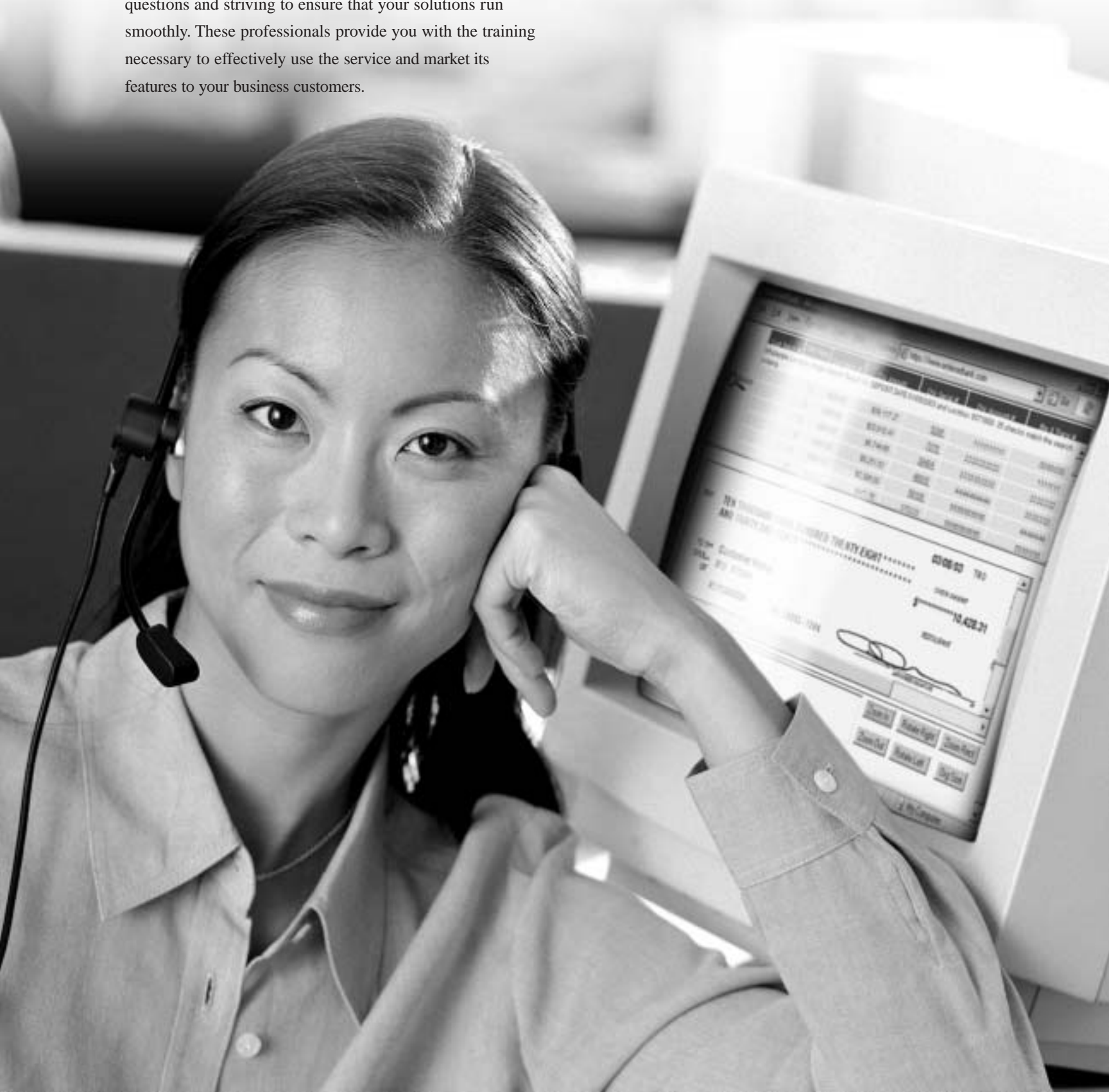
- **increase your fee-based revenue** by offering new or expanded high quality lockbox services, backed by an experienced staff dedicated to meeting your specific needs.
- **reduce the cost of processing lockbox deposits** if you already offer the service in-house.

- **reallocate your staff** from time-intensive, manual processing tasks to higher priority functions.
- **supplement an existing lockbox network** with ours using one site or all seven—whatever suits your financial institution's needs.

Centralized Professional Support

With the Enterprise Wholesale Lockbox Service, as with all products and services in the Enterprise suite of solutions, you receive access to customer service, implementation, product management and relationship management experts dedicated to addressing your questions and striving to ensure that your solutions run smoothly. These professionals provide you with the training necessary to effectively use the service and market its features to your business customers.

When you offer your business customers the Enterprise Wholesale Lockbox Service in conjunction with other Enterprise products and services, you have one source for top-notch customer service and support, enabling you to easily provide an unparalleled level of service to your customers.





Team with Enterprise

Whatever your organization's size, goals, or level of current cash management capabilities, Enterprise can help you. An independent division of Mellon Global Cash Management (GCM), Enterprise provides a full range of cash management outsourcing solutions to meet the needs of your financial institution and your business customers—while addressing your desire for transparency and confidentiality in your marketplace.

Enterprise is recognized for its solid commitment to providing innovative products and services that may help your financial institution and your business customers meet financial objectives. Enterprise's eBusiness and cash management experts strive to understand your goals and integrate our products and services into practical payables, receivables and information reporting and transaction initiation solutions that are tailored to your particular needs.

Backed by a Recognized Leader

Enterprise Cash Management is proud to be a part of a true leader in the cash management industry. In the 2003 Bank Leader Survey, conducted by an independent research firm, Mellon GCM was rated **at the top** in numerous major categories, including **overall satisfaction, operating quality, customer service and commitment to the business.**

Unsurpassed in Operating Quality and Customer Satisfaction

In addition, Enterprise conducts regular surveys of our financial institution clients. The results are equally as impressive.

Enterprise customers are very satisfied with our private-label service, as demonstrated in Enterprise's independently administered 2002 Customer Satisfaction Survey, in which **94 percent of participants said that we have met or exceeded their expectations.**

Contact Us

The Enterprise Wholesale Lockbox and Automated Wholesale Lockbox Services are just two of several available solutions to help your financial institution and your customers meet immediate goals as well as long-term objectives. For more information about Enterprise Wholesale Lockbox Service and Automated Wholesale Lockbox Service, or other products and services within the Enterprise suite of solutions, call or write:

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