

VECTOR: Advantage™

MEETING THE CHALLENGE

VECTOR: Advantage™ — The next level of payments processing power for integrated payments, integrated receivables and non-financial electronic data interchange (EDI). Electronic Commerce and EDI methodologies are being employed by businesses of all sizes and industries. Financial EDI and other forms of Electronic Commerce are improving the ways that companies conduct business, through speed, automation and cost reduction. These Electronic Commerce methodologies have grown to include real-time financial EDI wire transfers, payroll check processing, government mandated EC processing, and complete payment outsourcing.

Corporations, industry leaders and government agencies are mandating the use of Electronic Commerce for the exchange of both financial and non-financial information. Facilitating these services is essential for banks that want to grow their business.

With VECTOR: Advantage™, your bank can set new standards for Electronic Commerce banking services by vastly improving the current processing speed for your customers' payment and receivables files, and offering new, revenue producing non-financial Electronic Commerce services to your valued customers.

VECTOR: Advantage™ brings all the benefits of Metavante Image Solutions' "next generation payment processor" and the industry's leading generic translator to your bank, including:

- Increased processing capability for large payment files
- Real-time wire processing
- High-speed remittance processing
- Non-financial EDI processing
- Increased flexibility and integration

PROCESSING CUSTOMER PAYMENTS AND REMITTANCES VIA EDI

For your customers, the electronic processing of both payables and receivables is one of the major benefits of EDI. As a VECTOR: Advantage™ bank, your customers can submit a single stream of payment orders for all of their payments — checks, ACH, wire transfers — to you for processing. Similarly, with VECTOR: Advantage™ your bank can consolidate your customers receivables — checks received through lockbox as well as electronic payments (wire transfer and/or ACH) — into an electronic file format for automated accounts receivable posting.



Add additional
power to process
large payments
files and meet
your strategies to
be a top global
cash management
bank

CREATED BY BANKS. PREFERRED BY BANKS.

VECTOR: Advantage™ is the next generation of VECTOR: Connexion, the undisputed leader in financial Electronic Commerce, includes large volume handling technology and the integration of GENTRAN, the leading translation processor in the market. Metavante Image Solutions developed VECTOR: Advantage™ with the input of the top global cash management banks. In fact, 85 percent of financial EDI and Electronic Commerce capable banks use Metavante Image Solutions' EC products.

VECTOR: Advantage™ is a complete Electronic Commerce application that supports the banking industry with payment and collection services and non-financial EDI transaction processing. This product supports EDI payment origination, remittance delivery, and lockbox, merge and all purpose EC translation. Based on the industry proven applications of VECTOR: Connexion and GENTRAN, VECTOR: Advantage™ is compatible with banking host applications, such as ACH, wire transfer, lockbox, balance reporting, DDA and account analysis systems. VECTOR: Advantage™ runs on the IBM mainframe DB2 platform.

VECTOR:ADVANTAGE; REAL-TIME BUSINESS BENEFITS

As the EC banking marketplace continues to evolve, the industry leaders will remain successful by adapting to their business customers' product and service needs rapidly, efficiently and profitably. VECTOR: Advantage™ will help your bank satisfy customers with technology to meet their ever-changing payments and information processing demands. VECTOR: Advantage™ enables banks to substantially improve transaction processing performance for ACH, wire transfer and check payments, while offering the added flexibility of true generic translation.

A COMPREHENSIVE EDI SOLUTION

In addition to basic EDI payments, real-time wire processing, all forms of remittance processing and generic EC translation, VECTOR: Advantage™ originates and receives all approved healthcare transaction sets. VECTOR:

Advantage™'s International Payments Module supports your bank's EDIFACT/SWIFT international payments program. Additional VECTOR: Advantage™ modules include: a web-based EC payment initiation and cash management module and specialized financial EDI payment application for VISA-ePAY™ .

IT'S SMART TO WORK WITH THE EXPERTS

Metavante Image Solutions is a leading provider of financial transaction processing solutions to financial institutions and corporations around the world. The world's largest banks depend on our products and services. We are highly-experienced in the electronic transactions arena, and have the long-term financial stability to be a dependable partner over the long haul.

For more information, contact Metavante Image Solutions at 800-554-8095, or visit us at metavante.com/is.

FOR YOUR BANK, VECTOR:ADVANTAGE IS A VALUE-ADDED PRODUCT THAT CAN:

- Attract new customers and revenues.
- Protect current check disbursement, lockbox and wire transfer business.
- Position you as a strategic business partner with your customers.
- Differentiate you as a top global cash management bank.