

Demand  More

Give more to your
bank customers
who demand
more from
e-commerce

THE WAY TO REDUCE COSTS

VECTOR E-Payments is easy to implement. It encourages customer self service, requiring little intervention from your personnel. Mainly, though, E-Payments reduces costs through sheer speed and capacity. Its real-time wire transfer interface can process a payment in under three minutes.

INCREASE YOUR NON-INTEREST INCOME

If large corporate customers want to outsource all their payments to you...if your trading partners want access to payment data... if certain customers are willing to pay a premium to have their files processed more quickly...the E-Payments Solution makes it all possible. You'll be able to implement service level agreements featuring priority-based product and pricing..

GROWTH AHEAD

VECTOR E-Payments features an ODIC-compliant, fully-relational database and fast, intuitive new customer setup. It helps you grow by making you more valuable to large corporate customers, while you make inroads into the small- and medium-size markets at the same time.

HELPING YOU AVOID RISK

VECTOR E-Payments' built-in redundancy, along with alerts and intervention notices, help minimize risk. These messages can be onscreen and real-time, or delivered via e-mail or wireless. They will alert your staff that something is amiss (i.e., a file is missing) and allow them to take corrective action.

A WORLD OF DELIGHTED CUSTOMERS

These days, corporate financial managers are focused on Working Capital Management (WCM). They're looking for ways to easily manage their relationships with large and small trading partners. They are looking for a world in which all types of domestic and international payment formats are quickly initiated across the globe, while transaction information flows equally as rapidly – and a world in which any Accounts Receivable file can be consolidated and merged into any format.

VECTOR E-Payments is all about facilitating WCM for your corporate customers. It allows you to process payments and transaction information on a global basis. At the same time, corporations can use that data to accurately manage Accounts Receivable and Accounts Payable processing. You can even generate additional fee revenue by allowing your customers to create and maintain their own enhanced trading partner database.

THE SOLUTION THAT PAYS

The VECTOR E-Payments Solution is *the* way to facilitate payments electronically. With the flexibility to comply with virtually any file or transaction format (whether native or proprietary), and the ability to handle customer-specific formats, the VECTOR Solution truly meets any need.

The Solution will translate such information into any necessary format, and can integrate the data right into your General Ledger and corporate ERP applications.

A FEW ESSENTIAL FEATURES

Since ACH is a banking industry format, the Solution doesn't force your corporate customers to use it. The fact is, it accommodates multiple options for collected items with remittance data: EDI, XML, proprietary formats and Lockbox are just a few.

VECTOR E-Payments features increased processing capability for receiving large payment files from corporate clients, other banks, internal departments and vendors. And the Solution facilitates auto-scheduling by determining a release date and payment method for each transaction.

VECTOR E-Payments accepts combined or separate financial and data files, and re-associates by combining financial transactions with corresponding data transactions. By performing an Accounts Receivables merge, it allows you to return a single file to your customer.

The Solution includes a comprehensive audit trail, as well as functional and content acknowledgement. Features include real-time wire transfer with step-by-step acknowledgement. And acknowledgements as well as remittances can be sent in the format of your choice.

VECTOR E-Payments also helps you keep up to date with ever-evolving industry standards. The Solution includes standards delivery via table, and as things change, we'll provide new standards which can be accessed via CD or the web.

ONE WORLD, ONE SOLUTION

VECTOR E-Payments' ability to support international formats and payment types lets you perform processing analysis for billing on a global scale. The VECTOR Solution also performs decentralized settlement, allowing your bank to match up geographically with the far-flung operations of your multinational customers. And the Solution includes full EDIFACT support, with a capability for processing EDIFACT files and translating them to various domestic payment mechanisms.

OPEN FOR BUSINESS

VECTOR E-Payments is designed for ease of use, with open architecture so you can start using it and deriving its benefits immediately. Its user interface is browser-based, with enhanced security. It includes "drag and drop" mapping, which simplifies the process by allowing users to graphically map from one format to another. The Solution is a true multi-platform product, with open architecture that embraces both UNIX and Windows operating systems.

WELCOME TO A NEW WORLD OF E-COMMERCE

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TAKE ADVANTAGE OF ARC

Recent NACHA Operating Rules have created new opportunities for Accounts Receivable Check Truncation (ARC). The VECTOR E-Payments Solution helps you take full advantage of those opportunities, handling eligible items such as payments delivered via the U.S. Mail to a remittance or Lockbox location, or those received at a dropbox.

The Solution will help you convert consumer receivables/checks to ACH. It can help facilitate scanning to convert paper to ACH, or replaces conventional check clearing with ECP (paper to follow/image to follow), in addition to ARC. Return items can be facilitated electronically via RCK.

A HEALTHY ALTERNATIVE

When your health care clients ask for assistance with claim payments/advice related to HIPAA (the Health Insurance Portability and Accountability Act of 1996), VECTOR E-Payments can help. With the Solution in place, you can help them originate or collect X12 835 health care payments, as well as ensuring they meet HIPAA standards.

WANT TO ACHIEVE TOP PERFORMANCE QUICKLY, WHILE CUTTING IMPLEMENTATION COSTS?

Whether you are installing a Solution for the first time, upgrading, or performing custom modifications, Metavante Image Solutions offers a service designed to help you use each of our Solutions to its full potential.

IMPLEMENTATION SERVICES

Implementation services will bring your staff up to speed quickly when a new system is installed, so minimal time and cost are incurred. Our assistance can include:

- Development of all interface programs based on defined specifications.
- Comprehensive testing to validate production-ready status and transfer knowledge to your staff.
- Production support/follow-up/review, which includes putting Metavante Image Solutions experts onsite on conversion day, to ensure that the Solution is exploited to its full potential.

Our post-implementation service can ensure maximum return on your investment by evaluating the Solution's performance against requirements. Acquisition assimilation can also be addressed, including business and technical work flow and process re-engineering, system modification and new interface development.

RELEASE UPGRADE SERVICES

When you are upgrading to a new product release, you'll find Metavante Image Solutions services detailed and customized to your needs. We will review your current code and run a comparison to determine what custom elements, if any, should be integrated into the upgrade. We offer modified and specifically-tailored training for your staff, and annual, onsite reviews ensure that your changing needs are addressed.

MAINTENANCE SERVICES

When you enter into an annually-renewable maintenance agreement with Metavante Image Solutions, you will be notified of each upgrade release for your covered product(s). New releases are delivered to you on request. In addition, you can contact the support center daily for telephone support, advice and consultation concerning the use of our products. Each customer with a maintenance agreement is also entitled to participate in VECTOR educational workshops and user meetings.

WEB SUPPORT

You can access support services for your VECTOR Solutions 24 hours a day, seven days a week via the web. Just go to www.metavante.com/is to report problems, download fixes, and get any further information you may need.



MEET YOUR BUSINESS OBJECTIVES WITH SOLUTIONS FROM METAVANTE, INCLUDING:

- Banking and Trust Solutions
- Business Process Outsourcing
- Consulting and Professional Services
- EFT Solutions
- ePayment Solutions
- Healthcare Payment Solutions
- Image Solutions**
- Lending Solutions
- Payment Network Solutions
- Risk and Compliance Solutions

Contact Us

For more information, call 1.800.554.8095 or visit metavante.com/is