



CENTRAL NATIONAL BANK SELECTS *CITATION*TM e-RETURNS FOR RETURNS RE-PRESENTMENT

Bank Will Convert From Third Party Provider to Automated In-house Solution

ORLANDO, August 10 – Technology Management Resources (TMR) announced having been selected to provide *CITATION*TM e>Returns, their in-house returns re-presentation solution, for Kansas based Central National Bank (CNB).

Headquartered in Junction City, KS, the \$750 million bank has locations in major markets throughout the state as well as neighboring Nebraska. TMR is a Central Florida based provider of payments processing solutions for the banking industry.

In announcing the new relationship, TMR Business Banking Analyst, Norman Picard stated: “The bank began offering these services for returned checks about two years ago. Using a third party service to ‘test’ the market, they have been successful in contracting more than 50 commercial clients for the service. Now they are choosing to handle the process themselves.”

According to the bank’s Vice President, Linda Barten “We feel confident that a strong market exists for these services and e>Returns will enable us to provide additional services, attract and retain customers and collect more of the fee income.”

The bank first reviewed the product in April of this year and has moved quickly through the approval process. A fall implementation is planned.

Central National Bank is the second Kansas bank to implement e>Returns. Picard observed: “The product is popular in the Midwestern states where a lot of check writing still takes place. While the capability to efficiently handle the re-presentation of returned checks (RCK) was an important part of their consideration, e>Returns also facilitates returned payments that originated as ACH transactions or the newer Check 21 format, and this is an area the bank is eyeing for expansion of the service.”

About TMR:

Technology Management Resources offers a wide range of automated payments processing solutions to financial institutions and businesses nationwide. Headquartered in Orlando, FL, TMR has 18 years of dedicated service to the payments industry. TMR’s products include: *CITATION*TM e-Remit – image based lockbox, *CITATION*TM e>Returns – automated returns (NSF) re-presentation, *CITATION*TM i-View – Web based transaction document image and data delivery, *CITATION*TM i-Deposit – remote merchant deposit. Each product is delivered in combination with TMR’s comprehensive customer support.

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IN THIS ISSUE:

- ~ TMR President Tim Clifford discusses the opportunity and market for Merchant/Remote Deposit.
- ~ A brief overview of the enhancements in our new release, *CITATION*TM 5.13.
- ~ How *Business Builder*TM works for you and what you can do to fully utilize this free service.
- ~ Pictures of Capitol Bancorp training class and Randy Ezell’s onsite visit to Phoenix.

CITATION™ i-Deposit



A Letter from Tim

*C*all it Remote Deposit, Merchant Deposit or whatever; it is still a very hot topic for banks all across the country.

The concept is simple, install a desktop scanner at your business customer's office, give them access to software that leads them through check scanning and balancing, and produce an electronic deposit forwarded to you.

The benefits are numerous. For the customer, it means eliminating the trip to the bank and enabling them to make their deposit anytime they choose; for the bank it reduces teller usage and eliminates traditional geographic market boundaries. (However, the same holds true for your competition wanting in your market).

Several vendors have been "quick to market" with solutions for this opportunity, and as with any new idea there have been more than a fair share of problems associated with the process.

At TMR, we chose not to rework existing software but instead to develop an entirely new solution specific to the needs of this market opportunity. We also chose to wait for the second generation of scanners which have proven to deliver higher read rates and improved image quality.

Today, we are announcing *CITATION™ i-Deposit* and scheduling dates for demonstration Web casts. I encourage you to contact us soon to schedule a presentation.

We look forward to hearing from you.

Sincerely,

Tim Clifford
President



CITATION™ 5.13

OVERVIEW OF ENHANCEMENTS

Here are some exciting changes that are featured in the new CITATION™ e-Remit release:

- Automatic Encoding - Encode an entire batch with a single “click”
- Check Digit Validation added to Scan Line option in processing
- Deposit Ticket Printing now prints G/L first, eliminating the need to count deposit slips

- Stop/Warning logic added to prompt for required information by specific account
- Displaying imaged items after a jam occurs when using Canon the CR-180

Our enhancements come straight from customer requests. Please feel free to give us a call at 1-800-867-2249 ext.225 with any suggestions you may have.



Here are a few snapshots taken during the Capitol Bancorp training class at TMR in Orlando, FL.



DID YOU KNOW?

Sixty percent of an operator's time in lockbox is spent on opening and sorting mail. Most mail courier services — including the Post Office — can work with you to schedule earlier mail drop-off times. So, if you have daily deadlines to meet and you find yourself scrambling at the last minute or holding mail for the next day, then you may want to contact your mail courier to find out how they can help.

Business Builder™

materials you
may want
to request:

New Account
Setup Sheet

Sample Reports for
Your Customers

Implementation
Checklist for
New Customers

Coupon Scanline
Specifications

Sample Lockbox
Pricing

Target Markets
to Pursue

ARE YOU UTILIZING YOUR **BUSINESS BUILDER™?**

Business Builder™ is a free service provided to assist you in all aspects of building your lockbox customer base — from prospecting to customer implementation.

Business Builder™ services include...

- Initial on-site *Business Builder™* sales and marketing kick off meeting
- On-going sales and marketing assistance
- Remittance document design
- Suggestions on contracts, pricing, and implementation procedures

Every time you call on a prospective customer you can have your *Business Builder™* representative help you...

- Strategize customer needs before and after the customer call (i.e. past experience with a particular industry, key questions to ask...)
- Participate in prospective customer phone calls / Web based presentations

Pictured right is Randy during his latest on-site business development meeting in Phoenix, AZ.

- Evaluate business opportunity and suggested pricing
- Respond to Request for Proposals (RFP)

When you win the business your *Business Builder™* representative will work with you and TMR support to...

- Suggest document (coupon, invoice, etc...) design if necessary
- Test all documents at TMR and at your bank
- Test customer output files or reports
- Schedule and manage (with the bank) a “go-live” date on each account

**Call Randy Ezell at
1-800-TMR-2249 ext. 227
with any questions.**



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