



Technology Management Resources Teams Up with Merchants and Manufacturers Bancorporation to Tackle Payments Processing

Orlando, FL, October 20, 2006 — Merchants and Manufacturers Bancorporation (MMBC) of New Berlin, WI has chosen TMR as their strategic partner to implement automated lockbox processing. MMBC plans to make *CITATION™ e-Remit*, as well as *CITATION™ i-View*, available to their customers in November. This will be the first time the bank has offered automated lockbox services in-house.

MMBC was originally referred to TMR by a local Canon dealer who recognized a good match of needs and services. Leading the bank's evaluation was Steve Clark, vice president of cash management at MMBC. Steve quickly became excited about the new services he could offer to his customers and commented that, "The combination of *i-View* and *e-Remit* is just what we need to take advantage of the recent payment trends and advancements in image technology."

The 20 accounts that are currently being manually processed by MMBC will gradually be switched over to the *CITATION™* system. MMBC customers will now have the option for electronic data files to be posted directly to their accounts receivables, as well as a 24-hour, on-line payment, image-research service. These are only two of many new features now available to MMBC lockbox customers.

As this 1.5 billion dollar, multi-bank, holding company grows TMR will be with them every step of the way. Norman Picard, business banking analyst for TMR, says, "This relationship is especially exciting for TMR because of the potential to setup remote lockbox capture points at out-of-state or remote bank locations — enabling TMR and MMBC to grow together."

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™ e-Remit* – image based lockbox, *CITATION™ e>Returns* – automated returns (NSF) re-presentation, *CITATION™ e-Scan* – full-page image capture, *CITATION™ i-View* – Web based transaction document image and data delivery, and *CITATION™ i-Deposit* – remote merchant deposit. Each product is delivered in combination with TMR's comprehensive customer support.

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– Steve Clark

In This Issue:

- ~ TMR President Tim Clifford, introduces new customers.
- ~ A brief overview of TMR's newest product, *CITATION™ e-Scan*.
- ~ Coupon ordering tips and how *Business Builder™* will assist in every step of the ordering process.
- ~ Pictures of TMR's latest training class, Bankers Trust Company of Des Moines, IA.

Thank You



A Letter from Tim

*E*ach time we enter a new market or state, it causes me to reflect on where we started and how far we have come. This month we re-entered the Des Moines market with an old friend, Linda Cowger. Linda was an early TMR customer, “way back when,” and we consider it the greatest compliment to have her sponsor us into her current bank as the strategic partner for payments processing.

Also this month, we introduce MMBC from Wisconsin — a new state for us. This bank’s profile is consistent with a trend we are seeing where the modularity of *CITATION™* fits the holding company profile. Processing can be centralized, while capture (and the mailing address) can be localized to specific markets.

For those of you waiting, *CITATION™ i-Deposit*, our merchant remote-deposit solution is nearing completion. Webinars planned for late November and December will give you first opportunity to see our unique *CITATION™* solution for this market.

We are maintaining a very busy development schedule; we are listening to your ideas and suggestions and hopefully responding with the products and services you need. Keep sharing your thoughts; it only makes the products better!

November is a traditional time for giving thanks. I know I am a few days ahead, but THANK YOU for being a part of our business family. We never forget that our origins and continued success are based upon providing you the very, very best in products and services. — Again, thanks for the trust you place in our organization.

Sincerely,

Tim Clifford
President

INTRODUCTION TO TMR'S NEWEST PRODUCT **CITATION™** **e-SCAN**

Are you spending too much time at the copier? e-Scan may be the solution for you!

CITATION™ e-Scan is a mixed-size document, desktop, scanning solution designed to capture anything from full page to check size remittances. *e-Scan* can be fully integrated with *CITATION™ e-Remit* to process the pertinent data from the captured images. *e-Scan* is designed to integrate with many document scanners on the market.

This product is ideal for medical client EOB's (Explanation of Benefits), unions and challenging customers with full-page invoices. You can now scan all documents and forward images or reports summarizing the information electronically.



Linda Cowger and Eric Warner of Bankers Trust Company N.A. attended training class at TMR in Orlando, FL.



End of training awards ceremony



A day at the theme park



Having fun and learning in class

DID YOU KNOW?

If your lockbox has a high volume time of year, you can rent a system from TMR for as little as 90 days. Renting a system will allow you to reduce long days and holdovers — making both employees and customers happy. If you don't need a whole workstation, consider renting a single module (e.g. *i-Capture*, *Processing*, *Balancing*, etc.) to assist where you may be experiencing a "bottleneck" in workflow.

REMEMBER:

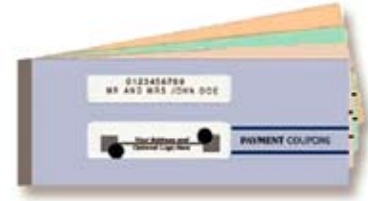
- TMR can test and approve all coupons, on your behalf, to ensure total accuracy.
- If you currently have coupons that are incorrect and not reading, now is the time to get them fixed.
- The placement of any perforation or fold on the coupon is important. You want to make sure you have a very clean bottom edge to avoid jamming in a scanner. Therefore, the best place for a perforation is at the top of the remittance document.
- In the long run, you will save valuable time by adding any hand-keyed information or field to a coupon scan line.

IT'S THAT TIME OF YEAR! ARE YOU READY TO ORDER NEW COUPONS FOR YOUR CUSTOMERS?

Start next year by simplifying your job. With the correct remittance document design you can save time and effort by reducing the manual hand keying associated with processing lockbox payments. At TMR we are here to help you with this task every step of the way.

Steps for creating and ordering coupons for a new customer:

1. Determine if customer's software can electronically import payment information.
2. If the software has this capability, then TMR will help you request the software file specifications.
3. Create a sample data file for the customer to upload and test.
4. If the file test is successful, create coupon scan line specifications based upon the data required in the upload file.
5. Customer contacts coupon vendor to setup an account to order coupons.
6. TMR will send scan-line specifications to coupon vendor and request sample coupons to test.
7. Coupon vendor sends sample coupons to TMR for testing.
8. If the test is successful, TMR sends sample coupons to the bank to test.
9. Coupon approval is sent to the vendor who can print the final coupon format and send to the lockbox customer.



There are many coupon printing vendors to choose from. Below are a few vendors, familiar with our specifications, our customers have used in the past. If you choose a different vendor, please send us their contact information so we can coordinate the document testing and design.

