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- ◆ Complimentary Upgrades To Your CITATION™ Lockbox
- ◆ Make Scan Lines Do The Work
- ◆ Get Instant Online Help

Be Prepared When The Unexpected Happens

New Contingency Planning & Disaster Recovery solution keeps your bank in compliance

Are contingency planning and disaster recovery part of your bank's CITATION™ e-Remit operational plan? TMR now offers a unique, innovative and simplified approach to this strategic protection.

CITATION™ Recover-E services protect your bank and your payments customers in case of an event that jeopardizes delivery of payments processing services.

Through a coverage plan that is customized to your bank's requirements, you are assured of the appropriate response ranging from disabled equipment replacement to complete substitution of payments processing services by TMR until such time as your processing operation can be restored.

Your commercial customers are assured continuity of service while your bank maintains compliance with regulatory and internal audit guidelines for contingency planning and disaster recovery.

Contingency Planning identifies the various factors that comprise the successful delivery of payments processing services and the development of, or contracting for, the delivery of suitable substitution or replacement alternatives for those factors. In this case, the "contingency" can be defined as the occurrence of an event that jeopardizes one or more of those factors and ultimately the bank's capability to deliver service to their customer.

Factors that assure proper Contingency Planning include:

- Off-site backup

- Operational Procedures documentation
- Test Criteria and Planning
- Replacement Hardware and Equipment Availability
- Temporary Staffing
- Technical and Application Assistance

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Get a 3,000 Mile Check-Up

Review keeps your lockbox service operating at peak performance

Now a new service makes sure your bank is getting the most from your payments processing operation.

TMR periodically deploys enhancements to CITATION™, like the ones highlighted in this newsletter. But, not all updates are to software. CITATION™ is a total solution that unites TMR's software and hardware with your people and processes. So, our ongoing enhancement program includes updates for all four. Our experts constantly test software and hardware. Now, all TMR clients can get a review of their operations. Think of it as a 3,000-mile check up to keep your lockbox machine delivering all the benefits it has.

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New Upgrades Included With Your CITATION™ Software

Enhancements improve, speed processing

Your bank is about to be even more secure and the task of payments processing made more efficient, thanks to new upgrades to your CITATION™ solutions software.

Banking software never stands still. Security requirements grow more stringent every day. System users request new features and expanded capabilities to make their job easier. New upgrades to e-Remit and i-View add powerful new features that do both. Like all the upgrades we develop as part of an ongoing improvement program, we will deploy them to all CITATION™ customers at no additional fee.

e-Remit

Coming upgrades enhance CITATION™'s already strong protection of data by further increasing security at the user level. Supervisors can configure the system to require complex passwords, and to specify a minimum password length and number of numeric values and uppercase letters. Expiration dates can be set to assure that users must change their password periodically. If activated, when a user with an expired password tries to log in, the system will alert them and require them to change it. The number of allowed login attempts can also be limited, helping prevent unauthorized access.

Another option permits the system to be configured to time out a work station that has been inactive for a designated period of time. After a timeout, a user must re-enter their password to continue to work. The session can also be set to close e-Remit if the timeout period is exceeded. Also, now a user's login activities are recorded. The log file can be reviewed via an Excel spreadsheet exported from the database.

e-Remit's CAR-LAR module already speeds processing by reading the Courtesy Amount and Legal Amount lines. Now, the CAR-LAR engine has been redesigned to process batches even more quickly and more efficiently with less demand on the e-Remit database, and better use of memory and processing power.

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Be Prepared, from page 1

Disaster Recovery is the implementation of contingency plan deliverables during a testing cycle or at the time of need — activated when some portion or all of a bank's capability to deliver CITATION™ based payments processing services is severely restricted or eliminated, typically as a result of:

- Disruption of utility services (internet, phone, electricity)
- Disruption of facilities access
- Hardware & equipment loss
- Disruption of staff availability

Services that assure Disaster Recovery include:

- Timely response
- Equipment replacement
- Suitable remote facilities
- Qualified staffing
- Custom payments processing services
- Knowledgeable consultative services

TMR provides a no-cost evaluation of your bank's preparedness. By completing a short evaluation questionnaire we can analyze your response and propose services that will meet your bank's specific Contingency Planning and Disaster Preparedness needs.

We're here to provide more detail on this critical service and to answer any questions you have. To learn more or to request your evaluation questionnaire, just call 800-867-2249 ext. 227.

Need Help? Click the Frog

If you ever need help with TMR's CITATION™ solutions, instant online support is just a click away.

The Frog icon on your CITATION™ desktop connects you directly to online support. With your approval, the service creates a unique, one-time log-in allowing our technician to interact with your lockbox system. In most cases, we can fix problems immediately, letting you get right back to work. When the issue is resolved, the log-in is deleted, keeping your operation secure.

So, if you ever need us, just click the Frog. We'll hop right to it.

It's About Doing Better

In the 1980's the fad in business improvement was "quality." Here in Orlando they had the Quality College, and I can recall droves of business managers visiting Japan to learn more about their well established quality processes.

To me, it always seemed rather basic to conducting business that you would build a high level of quality into your products, services and processes. We all operate in a competitive market place, and a deficit in quality will usually find you replaced by someone who is willing and capable of delivering high quality services.

At TMR, our role is to make sure that our products and services deliver the highest quality so that you can, in turn, deliver equal levels to your bank's customers. We approach that responsibility from several points of view. First is support. We strive to be responsive and deliver correct information for problem resolution. Second, we utilize customer feedback to develop and deliver needed enhancements to our solutions. Third, we commit to 100% utilization meaning that our customers will know how to use all of the functionality and capabilities our solutions offer.

In this edition of *Solutions You Bank On* are examples of each of these "quality points." Your *CITATION™* systems are tools. How you choose to use them and how you choose to wrap services around them differentiates you in the market – even as opposed to other banks using the very same products. I encourage each of you to take advantage of every opportunity to improve the quality you deliver to your customers. In TMR you have a willing partner.

Tim

Letter From Tim



Tim Clifford, President

BUSINESS BUILDER™ Tip

Let Scan Lines do the Heavy Lifting

It's time to review your customers' coupons

If you see staff devoting time to hand keying payments data, it's a clear signal that remittance documents aren't doing their job. Either they need scan lines or the scan lines are out of date. Either way it's costing your bank money.

This is a good time to review the scan lines before next year's coupon books are printed. TMR recommends the familiar bar code for scan lines because it is easy to produce, not susceptible to damage, and can include complex data. The high degree of accuracy nearly eliminates inaccurate postings. Less manual data entry frees up your processors' time, letting them work on other tasks.

Here are the steps to the benefits of scan lines for you and your customers

1. Review your customers' needs – even if there is a current scan line, go back over all the billing data needs your clients have. This is a good time to help them refine their accounting and improve their business processes.
2. Check customers' accounting software – proper scan lines can let them take full advantage of the power of modern ac-

counts receivable software. If they have updated their software since the scan line was developed, the old scan line may not be delivering all the data it could.

3. Compare their needs to the current scan line – the scan line should contain whatever pertinent information is reported back to the client via a print report and/or accounts receivable posting file. Anything that is currently being hand keyed is a candidate for the scan line.
4. Format the scan line correctly – after the necessary fields of data are determined, work with an experienced coupon printer, and ensure that the data is formatted correctly.
5. Test the coupon – make sure the printed coupons can be read with 100% accuracy by the scanner. Even a simple thing like the proper thickness of the paper can make a big difference.

Remember, as a TMR client your *CITATION™* e-Remit lockbox includes the support of our *Business Builder™* experts. They'll be happy to work with you and your customers to make sure their scan lines do the hard work. Call 800-867-2249 and contact Randy Ezell, ext. 227, or Kim Lynch, ext. 226.

3,000 Mile Check Up, from page 1

To keep the people element in top condition, we provide initial classroom training and offer onsite training, online help and immediate telephone support. Yet, sometimes banks aren't utilizing *CITATION*TM's powerful capabilities to the fullest. Too much staff time can be devoted to a task, resulting in underutilizing capacity and reducing earnings.

Despite TMR's training options, operators may not always utilize *CITATION*TM most efficiently. It's understandable. Weeks and months after initial training, some techniques and capabilities may be forgotten. Caught up in the busy workday, operators may not always be able to fully familiarize themselves with our updates. We all need refreshers on the latest capabilities of the tools we use. Also, circumstances may require new staff to start using the system without the benefit of TMR's training options.

The new operations review overcomes that problem. In an on-site visit, our specialists work with your operations staff on their daily tasks. In a friendly, collaborative session, they will spot any gaps and show your people processes to increase efficiency.

*CITATION*TM is designed to fit into your operation, not force your operation into a one-size-fits-all approach. By working with your people in their processing center, we can make sure *CITATION*TM is set up to meet your payments processing needs.

An operational review should be a consideration for every bank whether you're just a few months beyond installation or a long time user. To find out more and to arrange your review, call our *Business Builder*TM specialists – 800-867-2249 – Randy Ezell, ext 227, and Kim Lynch, ext. 226.

New Upgrades, from page 2

i-View

We've added a number of new capabilities to *i-View* that make researching data and images easier and much faster. Another also enhances security.

Now searches for payment data and images by Amount or Field Data, can also be narrowed by date range. This feature lets users narrow a search where payment amounts or field data are commonly occurring values. It gives them fewer records to research, reducing research time. Field Data is now limited to fields associated with the user's account. This makes it easier for the user to get to the exact information they need. Other upgrades greatly improve the speed of search results, loads images faster and populates the search results window in much less time.

When the bank's system operators are viewing a list of reports or other files for deployment to *i-View*, they may sort them by simply clicking on a column heading, such as file name, date, size or account description. This makes it easier for operators to locate and group reports and other files to suit their need.

Also, the potential for vulnerabilities created by unsafe SQL characters during deployment will be automatically stripped out. To avoid duplicating files, if stripping characters creates the same name as another file, the operator is alerted and has the opportunity to rename the new file.

New release notes describe the changes to *e-Remit* and *i-View* in depth for users. We'll distribute them by email and make them available for download online.

It's our goal to keep your payments processing service the best your customers can find. We will continue to create enhancements to *CITATION*TM that respond to the ever changing electronic world and to your needs.

Let us know if you have suggestions to improve our solutions. We'll be listening because you're the most important part of our solutions.

Welcome New TMR Banks

Broadway National Bank
San Antonio, TX

First Foundation Bank
Irvine, CA

USAmeriBank
Tampa, FL

The Oculina Bank
Vero Beach, FL



TECHNOLOGY
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