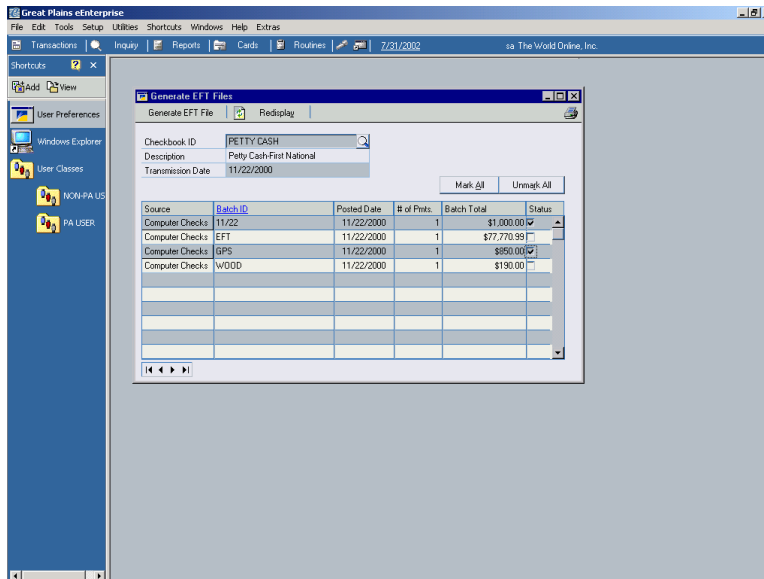


eBANKING

Reduce administrative expenses, improve productivity and better manage cash in a completely secure environment. eBanking is a comprehensive set of Web-based banking products that automate many of your critical banking activities, helping you run your business more efficiently.

Quickly and securely receive payments from your customers electronically, and transfer payments to vendors' and employees' bank accounts using eEnterprise Electronic Funds Transfer. This service helps you capture cash receipts more quickly and with lower associated costs, and make payments at precisely the right time to take advantage of discounts and avoid late payment charges.

Reduce administrative expenses by reconciling bank statements electronically. Your accounting staff will be able to see in an instant when payments or deposits don't reconcile with the bank's records, and adjusting transactions can be recorded with minimal effort to bring your books into balance.



Using Electronic Funds Transfer within eBanking, you can easily make payments electronically, safely via the Internet.

Add valuable security to your accounting process with Safe Pay. Based on payment information you provide your bank, checks are verified as they are presented for payment in a "positive pay" environment, enabling the bank to proactively notify you of any discrepancies.

Combat check fraud using Safe Pay. Based on payment information you provide your bank, checks are verified as they are presented for payment in a "positive pay" environment enabling the bank to proactively notify you of any discrepancies.