

UTATM
United Tranz*Actions
A merger of NCT & ACM

Manage Your Customer's
Payments With Speed, Accuracy,
Reliability and Savings

Where are we going with all of this?



USENET

WebCrawler

infoseek

http://

UTA
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INTERNET 1969 – youtube.com



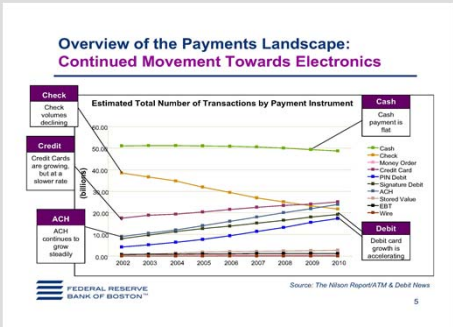
B2B Opportunity: Total Market Overview



Tremendous opportunities exist to improve B2B payment efficiency

- ❖ **In 2009** an estimated 23.8 billion B2B payments accounting for \$14.3 trillion in sales.
- <60%** of these payments will be made with a check.
- ❖ Only 11% of businesses believe that checks are efficient.

The EFT Trend



Obstacles to Change



- ❖ One size DOES NOT fit all
- ❖ Difficult Integration with Operating Systems
ERP/Accounting/Payment Process/Technology
- ❖ Customer Willingness/Ability to Adopt
- ❖ Pareto's Principle ??



Part of the Problem

Pareto's Principle Vilfredo Pareto-Italian Economist

$$\Pr(X > x) = \left(\frac{x}{x_m}\right)^{-k}$$

aka the "vital few and trivial many"
...Dr Joseph Juran, PHD .1906

aka **"The 80-20 Rule"**


What is EFT?

EDI (Electronic Data Interchange)
 - usually used by large companies for large payments

WIRE Transfers
 - usually used for same day payment
 - international payment
 - final payment

ACH (Automated Clearing House)
 - universal usage

Credit Card
 - primarily used for smaller payments
 - customer convenience
 - 'perks'



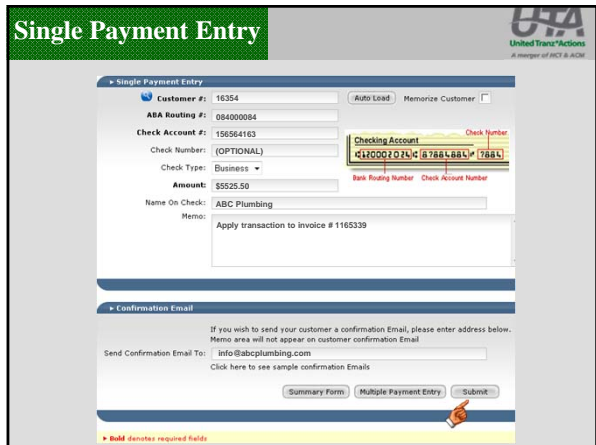
"Quick Pay" (ACH Payments)

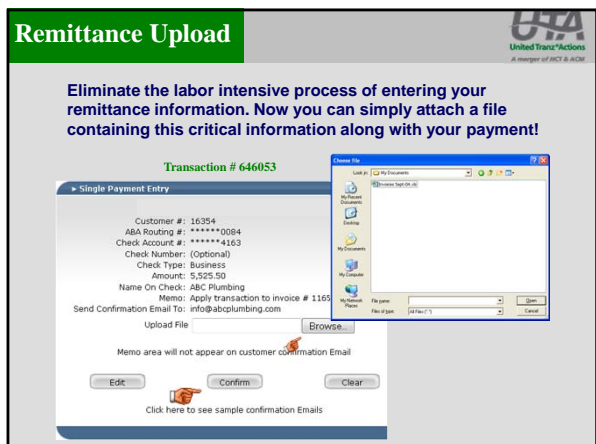
"checks in the mail..."

Bring the bank to your desktop in a secure Internet environment







Multiple Invoice Entry



Transaction # 646054

Payment Entry Screen

Customer #: 16354 (Auto Load) Memorize Customer

ABA Routing #: 084000084

Check Account #: 156564163

Check Number: (OPTIONAL)

Check Type: Business Personal

Invoice #	Amount	Invoice #	Amount	Invoice #	Amount
995	\$1001.50				
997	\$100.00				
999	\$500.50				

Name On Check: ABC Plumbing

Memo: Apply transaction to invoice # 1165339

Remittance Information: Deduct late fees on all invoices

Totals: No. of Invoices: 3, Amount: \$1602.00

Submit

Scheduled Payment Entry



Transaction # 646055

Schedule Recurring Payment

Customer #: 16354 (Auto Load) Memorize Customer

ABA Routing #: 084000084

Check Account #: 156564163

Check Number: (OPTIONAL)

Check Type: Business

Amount: ABC Plumbing

No. of payments: 1

Frequency: Single Payment

Start Date: 5 / 13 / 2010

Name On Check: \$5325.50

Memo: Apply transaction to invoice # 1165339

Calendar: Prev Year 2010 Next Year, Prev Month March Next Month

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	
8	9	10	11	12	13	
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

actions

Submit


Benefits



With EFT...

The check is in the ~~mail~~
~~fax~~
BANK!

Transaction Report




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Transaction #	Date	Status	Customer #	Name On Check	Amount
78886	3/11/2010	SUBMITTED	14789	Leonardo Food Services	\$455.33
78881	3/11/2010	SUBMITTED	2234	Goodstein's Crown Molding Inc.	\$1,343.00
78882	3/11/2010	SUBMITTED	94156	Halpern Industries	\$4,950.00
78887	3/11/2010	SUBMITTED	313031	Fountain's Fence, LLC	\$450.88

Time Submitted: 3
Customer # 313031
ABA Routing Number # *****0004
Checking Account # *****4447
Check #
Check Type: 0
Subscriber # 123450000
Subscriber Name


Name: Entity or Service Address: Internal use...
Remittance Information: customer info...
Invoice # 247797 Amount 435.551
Invoice # 110764 Amount 55.211
Invoice # 0048 Amount 90.001

Input By:
Modified By:

Close 

Total \$7,199.21

CTX Reporting (EDI-820)



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Paper is no longer needed to store or transfer data. Computers may now retrieve and exchange payment remittance advices.

- Significantly reduce lockbox fees
- Automated cash applications
- Automated posting
- Eliminate admin tasks such as data entry
- Improve efficiency of A/R operations

Online Bill Pay (On your Website)



“I’ll pay you Friday....”

Empower your company to accept customer initiated ACH & Credit/Debit card payments on your website.



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Sample Website



Document Efficiency At Work[™]Pay Your IKON Invoice

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Document Efficiency At Work
For every phase of the document lifecycle - from input to archive - IKON offers a broad portfolio of products and services to optimize efficiency. We use a consultative approach - first understanding customer needs, then applying the appropriate hardware, software and services to implement a streamlined document workflow.

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Sample Login



Document Efficiency At Work[™]A IKON COMPANY

My ePlay Online Login

If this is your first time accessing the online bill pay service, please click [here](#) to register today.

Login ID

Password

Company: 4020201 | 877-977-4772 ext 3334
Copyright © 2009-2010 IKON. All Rights Reserved.
None of the info here is to be used in the USA-032326-002 Terms of Use.

Payments processed by

Sample Registration



Document Efficiency At Work[™]A IKON COMPANY

Customer Registration

Login ID:

Password:

Confirm Password:

Complete Customer Name:

Doing Business As (DBA):

Address:

City:

State:

Zip Code:

Contact Person:

Phone number:

Fax number:

E-Mail:

Send Email Confirmation:

ACH Authorization:

Payment Options:
Save Banking information: Yes No

* = Required fields

ACH Payment Entry



Transaction # 646053

Pay by ACH/Checking Account | Pay by Credit/Debit Card | Edit Profile | Logout

Multiple Payment Entry Date: 5/12/2010
Customer Name: TEST

Customer: 12316
 Bank Routing: 084000084
 Checking Account: 650564163
 Check Number: (OPTIONAL)

Invoice #	Amount	Invoice #	Amount	Invoice #	Amount
1. 995	\$1001.50	6.		11.	
2. 997	\$100.00	7.		12.	
3. 999	\$500.50	8.		13.	
4.		9.		14.	
5.		10.		15.	

Totals
No. of Invoices: 3
Amount: \$1602.00

Name on Check: ABC Plumbing
 Remittance Information: Apply transaction to invoice # 1165339
 Send Confirmation Email To: Deduct late fees on all invoices

Save this banking information for my next online payment.

* = Required fields

Credit Card Entry



Transaction # 646053

Pay by ACH/Checking Account | Pay by Credit/Debit Card | Edit Profile | Logout

Multiple Payment Entry Date: 5/12/2010
Customer Name: TEST

Customer: 12316
 Address: 1525 SW
 Zip Code: 33193
 City: Miami
 State: FL
 Name on Card: ABC Plumbing
 CC Type: Visa
 Card Number: 4111111111111111
 Exp: 12 / 2010
 CVV: 4141

Invoice #	Amount	Invoice #	Amount	Invoice #	Amount
1. 995	\$1001.50	6.		11.	
2. 997	\$100.00	7.		12.	
3. 999	\$500.50	8.		13.	
4.		9.		14.	
5.		10.		15.	

No. of Invoices: 3
Amount: \$1602.00

Memo: Apply transaction to invoice # 1165339
 Send Confirmation Email To:

Save this Credit Card information for my next online payment.

* = Required fields

Credit Card Merchant Services




Reduce your processing fees and the cost of accepting payments by credit card.




Ecosystem of a credit card transaction

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Three key entities manage the payment system.



ISSUERS



NETWORKS



ACQUIRERS

Issuers <Others>

- Issue cards
- Assume buyer's credit risk
- Generate reports
- Provide customer service

Networks <Others>

- Provides systems/operations
- Develops products
- Provides risk management
- Provides advertising and promotions
- Sets standards and rules

Acquirers

- Sign up merchants
- Underwrite merchant risk
- Provide processing
 - Authorization
 - Capture/Settlement
- Generate reports
- Provide customer service

Ecosystem of a credit card transaction

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Presentment

- Card Present
- Card Not-Present

Card Type

- Personal
- Business
- Corporate
- Debit

Data

- Level I
- Level II
- Level III

Interchange Rates

- MCC
- Business Type

Bank Fees

- Negotiated
- No Padding
- Unrounded
- Net Billing
- No +++ Fees
- Tools
- Funds Available

Level I, II and III Data Requirements

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Data Type	Level 1	Level 2	Level 3
Merchant Name	x	x	x
Transaction Amount (Total)	x	x	x
Date	x	x	x
Tax Amount	x	x	x
Customer Code (16 Char)	x	x	x
Merchant Postal Code	x	x	x
Tax Identification	x	x	x
Merchant Minority Code	x	x	x
Merchant State Code	x	x	x
Item Product Code			x
Item Description			x
Item Quantity			x
Item Unit of Measure			x
Item Extended Amount			x
Item Net/ Gross Indicator			x
Item Tax Amount			x
Item Tax Rate			x
Item Tax Identifier			x
Item Discount Indicator			x
Ship from Postal Code			x
Freight Amount			x
Duty Amount			x
Destination Postal Code			x
Destination Country Code			x
Alternate Tax Amount			x

Level-I and Level-II data elements can be transmitted via a standard credit card point of sale terminal.

Level-III line item detail requires greater system capability, which is provided via Fifth Third-partnered payment processing applications.

**Sample Transaction Costs:
Interchange Expense**



Visa Purchasing Card: \$500 transaction

Purchasing B2B Rate (Level I): 2.10 + .10	\$10.60
Purchasing Level II Rate: 2.05 + .10	\$10.35
Purchasing Level III Rate: 1.80 + .10	\$ 9.10

14% reduction in cost by processing Level III versus Level I data

MasterCard Purchasing Card: \$500 transaction

Purchasing Data Rate I (Level I): 2.65 + .10	\$13.35
Purchasing Data Rate II (Level II): 2.40 + .10	\$12.10
Purchasing Data Rate III (Level III): 1.80 + .10	\$ 9.10

32% reduction in cost by processing Level III versus Level I data

Interchange only -- Not showing all interchange categories

Breakdown of Cost



\$500 Visa B2B Level II Transaction



Total Cost = \$12.46

Interchange represents 85% of the cost of this transaction.
*Based on Average Ticket currently qualifying for the Visa Commercial ECB (Purchasing, Business, Corp) rate

**Sample Transaction Costs:
Interchange Large Ticket Expense**



Visa Purchasing Card: \$7500 transaction

• Standard Rate 2.95 + .10	\$221.35
• Business Electronic 2.40 + .10	\$180.10
• Business Card Not Present 2.25 + .10	\$168.85 <small>most common</small>
• Purchasing Level II Rate: 2.05 + .10	\$153.85
• Purchasing Level III Rate: 1.80 + .10	\$135.10
• Large Ticket .95 + 35.00	\$106.25

Effective Rate 1.41%

48% reduction in cost by processing Level III versus Level I data

Interchange only -- Not showing all interchange categories

**Sample Transaction Costs:
Interchange Large Ticket Expense**



Visa Purchasing Card: \$25,000 transaction

- Standard Rate 2.95 + .10 \$737.60
- Business Electronic 2.40 + .10 \$600.10
- Business Card Not Present 2.25 + .10 \$562.60 most common
- Purchasing Level II Rate: 2.05 + .10 \$512.60
- Purchasing Level III Rate: 1.80 + .10 \$450.10
- Large Ticket .95 + 35.00 \$272.50

Effective Rate 1.09%

60% reduction in cost by processing Level III versus Level I data

Interchange only -- Not showing all Interchange categories

e-21^(sm) Remote Deposit Capture

Deposit checks remotely while eliminating returns - No NSF's.

It's money in the bank, Guaranteed !!!

Benefits

- No more trips to the bank
- Extended bank cut-off time
- Eliminate returns (NSF, Account Closed, etc.)
- Accelerate cash flow
- Eliminate Check Guarantee reimbursement delays
- Import data to your accounting system

Remote Deposit Capture



Safeguard your funds by depositing and guaranteeing your check payments through our easy-to-use RDC product



Reporting



Transaction #	Date	Status	Customer #	Name On Check	Amount
19882	7/6/2009	TRANSFERRED	WEB-C-703320000	EFT RDC Deposit	\$52.00

Time Submitted: 1
Customer # WEB-C-703320000
ABA Routing Number # *****0559
Checking Account # *****0366
Check # 02022
Check Type: 0
Subscriber # 703340000
Subscriber Name: NORTHAV (E-21)

MEMO: Check Guarantee: APPROVAL 6547
Address & Phone:
Check Guarantees Subscriber # 70332-0000

Input By: 703340000RDC
Modified By:

Bill Presentment & Payment



Reduce costs by streamlining the production & delivery of your statements / invoices. At the same time, increase your cash flow by enabling your customers to pay online!



ePay Online™ Point. Click. Pay.



DATA MANAGEMENT CENTER
Critical Document Delivery

Our system allows you to manage your statements and payments in a safe and secure environment.

All information stored in our site is protected and managed with the strongest available security for all interactions for:

- Online statement look up
- View recent activity
- Online payments

Not Registered Yet?

If you are a first time user, click on the Register link to activate. If you are unable to login, contact your representative.

Secure Sign On

User Name:

Password:

Register:

Find & Contact Us page for more details.



Self Register. Enter your user name, password.



ePay Online™ Point. Click. Pay.



An exact copy of your invoice or statement is presented.

Account Home/Document Search

Search by From To

Document Date: To: Max to display: 50

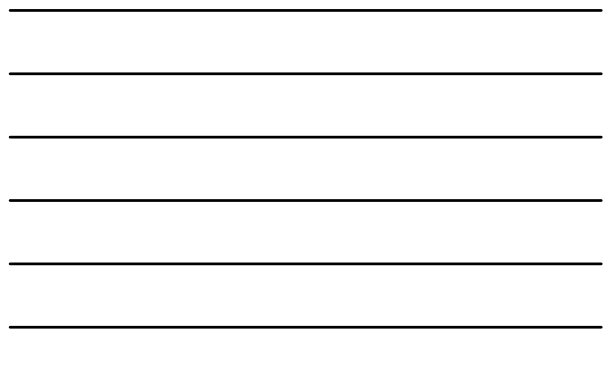
Invoice Number:

P.O. Number:

Account #

Search:

Invoice	Invoice Date	Invoice Number	Due Date	P.O. Number	Invoice Amount	Payment	Balance	Invoice Type	Pay Type
Invoice	03/11/2008	149310476	03/21/2008	149310476	497.28	497.28	0.00	Invoice	ACH
Invoice	03/18/2008	149310476	03/28/2008	149310476	157.83	157.83	0.00	Invoice	ACH



Sample ePay Credit Card



TEST logged in

[Return to Statement Page](#)

Enter Payments:

Reference	Inv Date	Due Date	Orig Amt	Amnt Due	Amnt Paid	Comment
89310476	03-11-2008	03-21-2008	497.28	497.28	497.28	
149310476	03-18-2008	03-18-2008	157.83	157.83	157.83	

Billing Address

Contact Name *: Wynnia Boyte

Address *: PO Box 1971

City *: Brentwood

State *: TN Zip *: 37075

Phone *: 615-371-0277

Save Information:

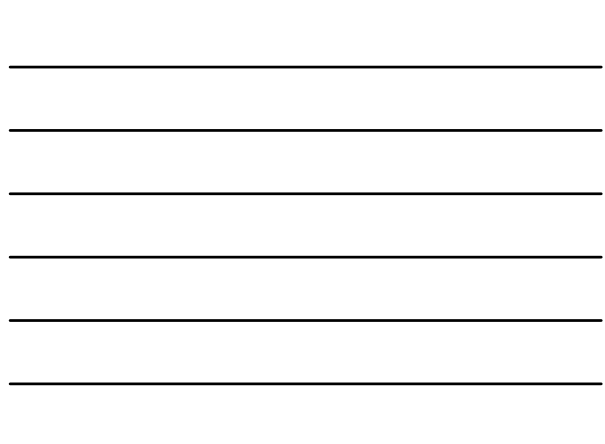
Check/ACH
 Visa
 MC
 AMEX
 Discover

Account #: 12345 Total: 330.45

Check #: 123

Routing #: 1234567

All payment options, credit card and ACH



Downloadable Reports

Transaction Summary Report

Subscriber	Subscriber Name	# Transactions	Total \$
123450000	Fleet Pride, Inc.	31	\$ 104,545.50
Totals		31	\$ 104,545.50

Reports

File format:

To download file, right-click on the link below and select "Save Target As..."


- CTX Report CTX303030000_2009280A.ctx
- Excel Report (Standard) NQ303030000_2008280A.csv
- Excel Report (Data Exchange Format) 303030000_2008280A.csv
- Excel Report (Invoice Detail Format) IDF303030000_2008280A.csv
- PDF Report PDF303030000_2008280A.PDF

Reporting Online

Subscriber #	Subscriber Name	Balance	Period
132450000	Fleet Pride, Inc.	\$ 0.00	3/17/2010 to 3/24/2010

Showing transaction

Date	Number of Items	\$ Amount Submitted	Credit to Subscriber	Balance	Reason Code	Returned Items
3/17/2010	5	\$59,657.25		\$59,657.25		
BATCH CONFIRMATION						
3/19/2010		\$59,657.25		\$0.00		
TRANSFER						
3/22/2010	10	\$96,437.85		\$96,437.85		
BATCH CONFIRMATION						
3/24/2010		\$96,437.85		\$0.00		
TRANSFER						



39 Years old
64% are 35+



44 Years old



38 Years old
61% are 35+

Average age of a social network user?

37 Years old

Guess the average user age



Who is the leader in Internet Traffic?

Wrong.

IF Facebook was a country ... it would be the 3rd largest on the planet

#1 China: 1.346 Billion
#2 India: 1.198 billion
#3 Facebook: 750 million

- More than 500 million active users
- 150 million on mobile devices
- 700 billion minutes per month
- 70% are outside of the US

Who uses **twitter** ?

More people than you'd think
 145 million users
 Twitter adds 370,000 users per day
 90 million tweets per day July 2010
200 million tweets per day June 2011!

What about your company?
 Your employees?
 Your customers? (think customer service, disputes, billing questions)

Source: <http://techcrunch.com/2011/09/14/better-saying-90-million-tweets-per-day/>

How many mobile phone subscribers are there?

5 billion worldwide

Everything is moving to mobile devices

- Almost 10 billion iPhone apps have been downloaded
- Apple sold 300,000 iPads the first day (45 million projected for 2011)
- Globally the number of text messages sent and received per day is 8x the population of the planet
- China has more mobile users than the population of the US

The infographic is titled "The internet is changing our lives" and is divided into six categories, each with representative logos and images:

- The way we communicate:** Includes an iPhone 4 and the Twitter logo.
- The way we connect:** Includes the Facebook and LinkedIn logos.
- The way we work:** Includes the Salesforce logo and the Yahoo! Finance logo.
- The way we shop:** Includes the Amazon.com and eBay logos.
- The way we read:** Includes images of a tablet and a smartphone.
- The way we learn:** Includes the Google logo and the Wikipedia logo.

The internet is changing our lives

Where are we going with all of this?

A large black rectangular area is positioned below the question, likely intended for a video or image illustrating the future of technology.
