



VENDOR LINK™

Brochure

Why guess when you can know - with *Intelligence*

We would like to suggest a prudent, highly cost effective and strategic methodology that will facilitate a significant reduction in vendor contract costs. This can be accomplished without impairment to your corporate culture, business model, customer base or competitive strength in your local markets. The secret is *actionable intelligence*. **Vendor Link** is a business intelligence solution that focuses on vendor performance management, contract cost reduction, and vendor risk mitigation and negotiation with a review of more than 185 vendor contract cost areas.

OBJECTIVES



CONTRACT NEGOTIATION

- Reduce **Vendor Contract Costs**
- Negotiate **Best Contract Prices & Terms**
- Mitigate **Vendor & Contract Risks**
- Improve **Vendor Service & Performance**



BUSINESS INTELLIGENCE

- Provide **Benchmarking & Costing Metrics**
- Improve **Visibility of Contract Costs & Terms**
- Enhance **Contract Management & Strategy**

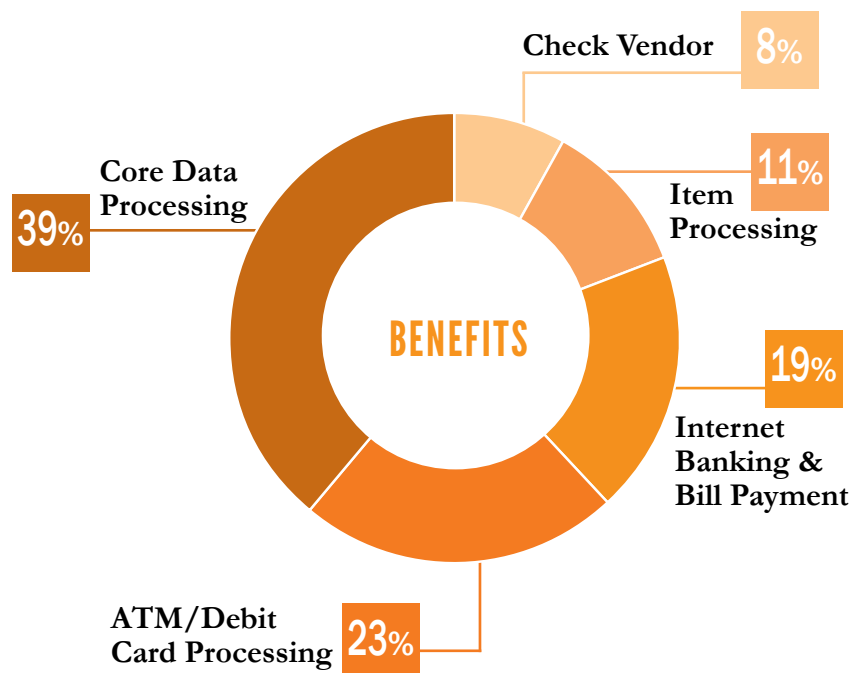
\$ BENEFITS

NEW COST SAVINGS ANNUALLY

2.5-5 BASIS POINTS OF TOTAL ASSETS

TOTAL ASSETS	LOW BENEFIT	HIGH BENEFIT
\$250 M	\$62.5 K	\$125 K
\$500 M	\$125 K	\$250 K
\$750 M	\$187.5 K	\$375 K
\$1.0 B	\$250 K	\$500 K
\$2.0 B	\$500 K	\$1.0 M
\$3.0 B	\$750 K	\$1.5 M
\$4.0 B	\$1.0 M	\$2.0 M
\$5.0 B	\$1.25 M	\$2.5 M
\$10.0 B	\$2.5 M	\$5.0 M
\$25.0 B	\$6.25 M	\$12.5 M

DISTRIBUTION OF BENEFITS





CONTRACT COST REDUCTION

Vendor Link is a contract cost reduction program that focuses on reducing vendor contract expenses, while also maintaining or enhancing the quality of the service from your vendors and mitigating the risks associated with third-party relationships and contracts. Our program is customized for your organization with a specific methodology for negotiation with your vendors. The contract renewals will be negotiated on your behalf based on the results of the appraisal and will include a carefully crafted and detailed proposal offer letter to your vendor. These negotiations are subject to your management oversight and approval.

185+ CONTRACT AREAS

Vendor Contract Assessment

CORE DATA PROCESSING

ITEM PROCESSING

ATM/DEBIT CARD PROCESSING

INTERNET BANKING & BILL PAYMENT

CHECK VENDOR



Contract Appraisals & Negotiation



Cost Analysis & Control



Risk Analysis & Mitigation



Vendor Performance Enhancement



Contract Management & Strategy



BUSINESS INTELLIGENCE

Vendor Link is also a business intelligence solution that includes a comprehensive appraisal of five (5) Principal Vendor Contracts, including Core Data Processing, Item Processing, ATM/Debit Card Processing, Internet Banking & Bill Payment, and Check Vendor. This assessment includes a review of more than 185 contract cost components or areas to compare your vendor costs with the target cost standards across the industry based on our large database and experience working with vendors and financial institutions. Strengths, weaknesses and cost savings opportunities for all areas of these five (5) Principal Vendor Contracts will be evaluated.

PROPRIETARY DATABASE
185+ Costing Metrics

CONTRACT ASSESSMENT
Peer Group Data



Industry Data & Best Practices



Cost & Risk Analysis



Benchmarking & Costing Metrics



Peer Group Analysis & Comparisons

SCOPE

Core Data Processing (service bureau only)

55+ contract cost components or areas

Cost per Open Account
Cost per Closed Account
Fee per ACH
Transaction Accounts Payable
Module Fees
Fee per ATM/Debit Card Record
Fee per ATM/Debit Card Transaction
All Other Related Charges & Fees

Item Processing (service bureau only)

25+ contract cost components or areas

Electronic In-clearing Capture
Outgoing Return Items
Merchant Capture
Branch Capture
Statement Composition & Rendering
eStatements & eNotice
All Other Related Charges and Fees

ATM/Debit Card Processing

50+ contract cost components

PIN/POS Debit Card Transactions
Signature Debit Card Transactions
Card Account File Management
ATM Residency Fees
ATM Terminal Driving & Support
All Other Related Charges and Fees

Internet Banking & Bill Payment

15+ contract cost components or areas

Internet Banking

Monthly per Users Fees
Per Transaction Fees
Fees for Cash Mangement Services

Bill Payment

Monthly per User Fees
Monthly per Bill Fees
Popmoney Services

Check Vendor

40+ contract cost components or areas

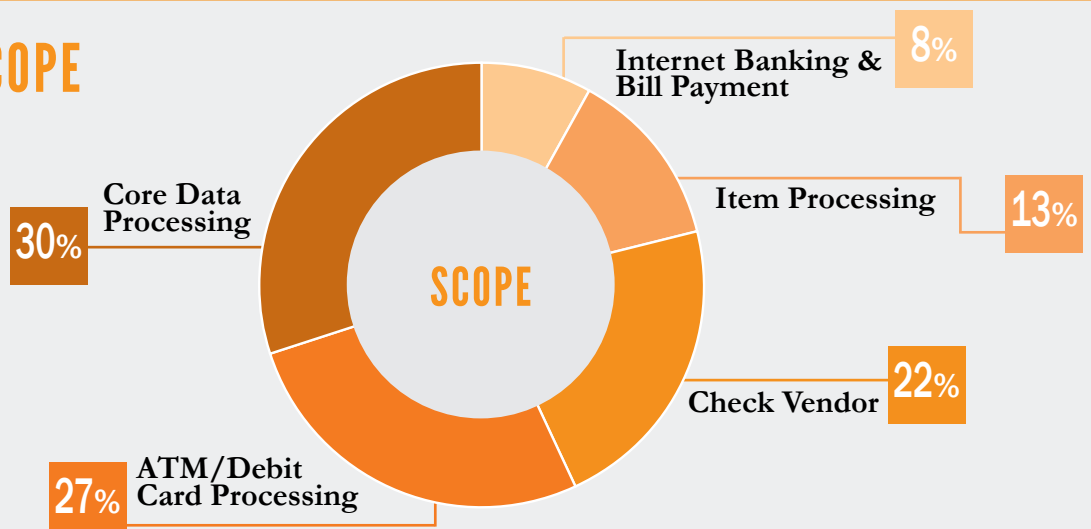
Cost per Box of Checks
Expense Credits
Net Sales Rebate Percentage
All Other Related Charges and Fees

Mobile Banking

Monthly Base Maintenance
Cost per Enrolled Device

DISTRIBUTION OF SCOPE

The typical Vendor Link™ engagement includes a review of 185+ contract cost components or areas.





METHODOLOGY

PHASE 1 APPRAISAL

- Collect Contracts for Review and Three Months of Invoices for Each
- Perform Analysis and Quantify Cost Savings
- Complete and Deliver Appraisal

2
Weeks

PHASE 2 PLAN

- Review Appraisal and Discuss Options
- Create Action Plan

2
Weeks

PHASE 3 NEGOTIATION

- Receive Authorization to Begin Negotiations
- Submit Proposals to Vendors
- Complete the Negotiation Process
- Execute Renewal Contract

TBD



VALUE PROPOSITIONS



Return on
Investment



Actionable
Intelligence



Third-Party
Consulting



Intelligent
Negotiation



Resource
Efficient



Customized
Engagement

