



TCM Unify[®]

Expansion of Footprint Customer Success Story

- ➔ **Solution Design For:**
Commercial bank ranked in the Top 10 in assets with large scale presence in the Midwest.

- ➔ **Critical Issue:**
Inability to provide out of footprint collection services for a multi-national Insurance provider that was integrated with the banks existing services.

- ➔ **Business Rationale:**

Customer Centric Offerings	Net New Bank Deposits
Customer Retention	Out of Footprint Brand Recognition
Competitive Positioning	Time to Market
Net New Service Line Revenue	

- ➔ **Client Capability Request:**
Requested capabilities that would enable the bank to have a third party outsourcer process on their behalf and have it integrated with all existing backend reporting systems.

- ➔ **ImageScan Provided:**
TCM Unify[®] was designed specifically to handle circumstances just like these. The third party provider processes and deposits all collection work locally in California and sends an XML extract to the bank. This XML file is then imported into the banks Chicago Lockbox location. The file is ingested and parsed into appropriate batches of work; balanced and queued to create the required output. This output feeds the banks direct corporate transmission systems, its Global Information Reporting product as well as its Corporate Lockbox Archive system. Once the automated files are completed, electronic notification is sent to both the banks Reconciliation Department, where the appropriate funds are “swept” out of the Federal Reserve account into the Insurance companies Concentration Account, and the client.

- ➔ **Client Results:**
This large Midwestern based bank was able to win transaction processing business for an out of footprint multi-national Insurance customer, solely on its ability to provide a national single view lockbox product. Having won this business, the bank is now in a position to compete for national large corporate companies Treasury Management business. The bank subsequently went on to add new locations to their “processing” footprint without having feet on the ground, costly setups or major expansion projects.