



www.rlrmgmt.com
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Revenue Generation and Deposit Growth through Cash Management

Cash Management is defined as the tools and processes used to optimize the collection and distribution of cash as it pertains to the treasury functions of an individual or business. For purposes of our client base, this will include the following services that you offer your business clients:

- Internet Banking (information reporting, internal transfers, stop payments, document images, statements)
- Wire Transfers
- Electronic Payments (ACH, Tax payments, bill pay, EDI, etc.)
- Positive Pay
- Remote Deposit Capture
- Sweep or ZBA services
- Online investment services
- Online credit services (loan advances and payments)
- Mobile Banking
- Lockbox services
- Account Reconciliation services

By offering these Cash Management Services to your clients, you will accomplish the following goals:

- Maintain competitive advantage or equality with your peer institutions
- Provide services that successfully compete with larger institutions in your marketplace
- Client retention by offering more services and remaining competitive
- New client growth and market expansion

This practice is designed to offer Community Banks expertise in managing your Cash Management Services – from creating a Cash Management department up to and including implementation or conversion to a new cash management service offering. RLR offers a menu driven approach so you can choose only what you need to fill in the gaps you may have in your organization.

Cash Management Organization

RLR will assist you in evaluating the organization for Cash Management and make recommendations on how to position you in the marketplace for expanding your Cash Management presence.

We will analyze and provide the following:

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|----------------------------|------------------------|
| • Sales models | • Pipeline process |
| • Organizational structure | • Staff skill sets |
| • Job descriptions | • Technology tools |
| • Revenue goals | • Compensation models |
| • Recommended structure | • Recommended strategy |
| • Three year plan | |

Profitability Review

RLR will assist you in evaluating your current product offering (if applicable) to determine the gaps between what you have today and what your market needs. We will analyze the following:

- Marketplace
- Features and Functions
- Strategy
- Customer usage (statistics)
- Pricing and profitability
- Competition
- Customer Base
- System configuration
- Fee collection analysis

RLR will provide a complete recommendation and gap analysis for your customer base and marketplace.

System Review/Replacement

RLR will provide assistance to you for the review and replacement of your current product offering or for a new product offering using the RFI/RFP process. This will include:

- Requirements gathering
- Vendor list
- Creation, distribution and coordination of the RFI/RFP
- Evaluation summary of the responses
- Presentation scheduling, logistics, evaluation coordination of team members and follow-up on outstanding items
- Decision facilitation and recommendation documentation
- Pricing and contract negotiation

Implementation and Execution

RLR will assist you in implementing Cash Management service(s) by providing the following:

- Project management
- Business Case and financials
- Test plans, scripts and coordination of results
- Support throughout implementation and conversion
- Internal documentation (policies, procedures, forms, training materials, etc.)
- External documentation (agreements, forms, applications, manuals and quick reference materials)
- Product and industry expertise
- Conversion data research
- Rollout plan and materials

Periodic Reviews

RLR can provide reviews of the implemented system periodically to insure that you are taking full advantage of the new system. These might include:

- 6 month evaluation of customer acceptance
- Annual review of product offerings and documentation
- Contract review and/or pricing negotiation at contract renewal
- Customer surveys
- Review of internal processes ensuring procedures and policies are being followed
- Review to ensure that your system is performing as efficiently as possible
- Peer analysis of execution
- Revenue and deposit fees