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ACCOUNT ANALYSIS & BILLING SYSTEM Experience Brief

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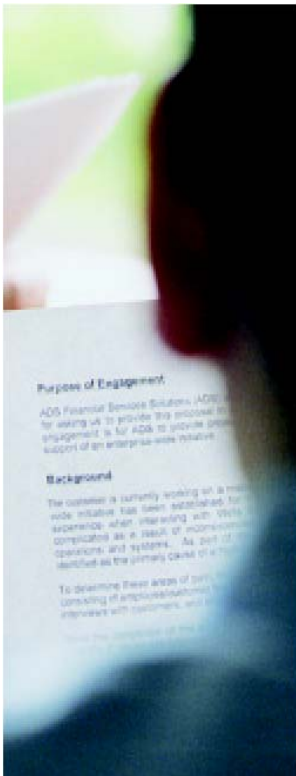
At ADS, providing the best support and customer service to financial institutions is a top priority. Your business will receive the custom tailored solutions it deserves. Account Analysis is the billing system for all cash management products that includes ACH, ARP, Wire Transfers, Lock Box, Controlled Disbursements and On-Line Banking. Customers' accounts, commercial or retail, can be analyzed at various levels. An analyzed account is designed for business with high transaction volumes. The balance on this non-interest bearing account receives an "earnings credit" that is then used to offset many of the service fees and transaction charges associated with large commercial accounts. Since businesses using cash management services typically represent some of the bank's most profitable account relationships, all software or processing changes must be carefully planned, evaluated, and tested to ensure their application does not disrupt the operations of these valued customers. ADS professionals are expert in evaluating requirements and providing the necessary level of support each project demands.

At ADS we have built a solid reputation by combining our deep knowledge of Account Analysis systems with our high-level project management skills and implementation experience to produce unique comprehensive solutions for banks of all sizes. Our professionals have the field experience and expertise necessary to identify, understand, and fulfill bank's unique business requirements.

ACCOUNT ANALYSIS ENGAGEMENTS

The following are examples of solutions we have provided for our Account Analysis and Billing Systems clients and partners:

Mergers and Acquisitions – ADS provided the expertise and leadership necessary for the integration of the account analysis system of multiple acquisitions converted into a single bank. This was with one of the largest international banks in the Mid-West and this merger was completed on time and with virtually no outstanding customer issue.



ACCOUNT ANALYSIS & BILLING SYSTEM *(continued)*

ALLTEL to Computer Associates Conversion - Over the past 20 years, ADS has played a variety of roles in conversion projects involving Account Analysis. At this Chicago-based international bank ADS used CPT (Conversion Productivity Tool) to convert the bank from existing ALLTEL systems to a Computer Associates System. ADS professionals focused exclusively on serving the needs of the bank. This focus gave us the unique understanding of our client's businesses.

Other Conversions and Implementations – ADS is currently involved in a multi-phase conversion with a \$70 billion commercial bank that has more than 285 branches in different states. They need an upgrade to support the version of SV Account Analysis & MICM software. This will improve performance capacity and improve run time and provide flexibility in pricing increases for their upcoming conversion project. The Account Analysis upgrade is a critical tactical project that will bring their system up to the current release and support competitive pricing in the marketplace. Through a combination of our unmatched industry experience, IT expertise and proven project management skills, ADS professionals are ready to deliver solutions that are creative, practical, effective, on-time and within budget.

For a New Jersey-based bank, ADS managed and delivered a new release of the Account Analysis system and provided ADS resources necessary to fill-in when the bank was low on staff. For this client, the result was significant. It improved business process, as well as the ability to seize new opportunities for growth and profitability, and was delivered in a disciplined and professional manner.

OUR APPROACH

At ADS, our staff of professional consultants interacts seamlessly with our management, lines of business, and vendors – ensuring the timely delivery of quality results and expertise. With an average of 20 years experience in the financial services industry, our field-proven consultants are adept at providing realistic, practical, and effective hands-on solutions across the full spectrum of banking operations, project management, systems and related technologies.

In order to provide these solutions, ADS employs accomplished project managers, bank operations specialists, business optimizers, technical solutions providers, or professionals with various combinations of these skill sets. For example, several of our project managers have achieved the prestigious Project Management Professional (PMP) certification from the Project Management Institute. Many of our consultants are also former bank executives and department managers, while still others are experts in computer systems (ranging from mainframe legacy systems to the latest financial technologies).

BENEFITS

With a solid foundation in the financial services industry and an established track record of providing results, ADS's professional staff strives to satisfy your needs through our unique formula of experience, innovation, and dedication. These competencies enable us to provide solutions that reduce your overall project cost and length through the application of industry-proven best practices, the experienced mitigation of risk, and by tapping into a knowledge base comprised of more than 1000 years of combined banking experience.

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