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FleetBoston Financial
Fleet Global Services

Fleet NetTransact

Approved Draft

> *Home page has 6 buttons on it, all of which are accessible by the user at any time during the presentation.*
>
> *Welcome to Fleet*
> *Cash Management*
> *About Fleet NetTransact (Intro & Benefits)*
> *Fleet NetTransact Tour*
> > *Billers*
> > *Sellers*
> *The Fleet Advantage*
> *For More Information*

I. WELCOME TO FLEET

At Fleet, leadership in banking means putting our clients first.

> *Text: Leadership*
> *Text: putting our clients first*
> **Text: 7th largest US Bank holding company**

As a premier provider of cash management services,

> *Text: market leader in cash management services*

we're addressing the changing landscape of business, while maintaining focus on our clients' needs.

> *Text: addressing the changing landscape of business*
> **Text Visual: for over 500,000 cash management clients**

We've led the way by advancing our core products and enhancing our services,

> *Text: advancing our products, enhancing our services*
> *Text Visual: Products   Services   Solutions*

And by investing in new e-business technologies.

> *Text: investing in e-business technologies*
> *Text Visual: Over $100M in Technology and e-Commerce*

All to provide a superior client experience.

> *Text: superior client experience*
> *Text Visual: Client Focus*

This is Fleet, committed to moving Forward, always Thinking.

II. CASH MANAGEMENT

> *Moving Title: Fleet Cash Management*

Fleet's commercial banking success is marked by strong relationships, and a commitment to targeted solutions for every client.

> *Text: #1 in New England*

In Cash Management, this commitment extends to developing the next generation of tools to help clients manage their working capital and cash flow.

> *Text: tools and online access*
> *Text: managing cash*
> *Text: managing capital*

Our full-featured suite of treasury products provides instantaneous electronic access to critical cash management information.

> *Text: online access, information reporting, balances, data integration,*
> *real-time transactions, funds transfer*

And we've migrated important features and functions of these products to the Internet, to be accessed anytime, anywhere with a secure password.

> *Visual and text: WebProcure*   *procurement*
> *Visual and text: ePresent*   *document presentment*
> *Visual and text: WebConnect*   *reporting & transactions*
> *Visual and text: NetTransact*   *invoicing & settlement*
> *Visual and text: TradeKey Online*   *trade transactions*

As our clients seek to reduce their expenses, we're taking the lead by helping them move critical business processes online.

Our electronic invoicing, billing, presentment and payment systems all enable a low-risk transition to streamlined, internet-based processing.

Fleet Cash Management, totally committed to innovative and cost effective financial solutions online to help enhance your bottom line.

III. FLEET NETTRANSACT

A. Introduction

In business today, the critical cash management need is to streamline every point in the billing and payment cycle.

Faster access to funds,

Quicker application of cash,

Efficient processing of orders.

These all benefit a company's profitability.

And in a business which issues a large number of invoices and has a high level of adjustments, the need to reduce the costs associated with current paper-based processes is a matter of necessity.

So we offer Fleet NetTransact, a powerful and complete online biller-payer system.

Fleet NetTransact presents your detailed invoice electronically to your payer,

> *Text: Invoicing system*

and accepts payment through the internet,

> *Text: Payment system*

all the while allowing you and your payer to communicate about orders and resolve issues,

> *Text: Dispute settlement*

and automatically providing key accounting data to both biller and payer computer systems.

> *Text: Automatic link to legacy accounting systems*

B. Benefits

It's easy to see how Fleet NetTransact helps simplify the entire supply chain.

As an online system, it reduces paperwork, and the manual and repetitive tasks of copying, faxing and phone calls.

> *Text: Streamlines processes*

It provides an efficient channel for the resolution of disputes.

> *Text: Simplifies complex relationships*
> *Text: Improves biller-payer relationships*

It enables trading partners to precisely schedule payments and forecast receipts.

> *Text: Improves cash management*

It works end-to-end, with little IT involvement.

> *Text: Coordinates with legacy systems*

And it uses a familiar browser interface, available with a secure password twenty four seven from any location in the world.

> *Text: Easy to use*

Because these benefits flow to both billers and payers, merchants worldwide are cooperating and adopting online systems. And with Fleet NetTransact, you get more than just ecommerce software:

You benefit from our years of commercial banking experience - a trusted, safe and secure financial institution already dedicated to help you manage cash efficiently.

You obtain value from Fleet's investments, allowing you to allocate your precious IT resources and capital to other important projects.

And with the signing of each additional Fleet NetTransact biller or payer, you become part of a growing trading community.

Let's take a closer look at Fleet NetTransact, available today for you to implement right away.

IV. FLEET NETTRANSACT TOUR

A. For Billers

For a biller, Fleet NetTransact reaches into the core of your business, providing an overarching benefit -- saving you money.

It compresses the entire billing and payment cycle, perhaps reducing your days sales outstanding.

Electronic payments are applied quickly, reducing float.

And with Fleet NetTransact reports, you can improve your forecasting of cash receipts, as well as manage your credit exposure better.

Let's take a look at what you as biller will see.

B. Billers' Screens

After you log in, your Fleet NetTransact invoice and document summary appears. You can access them by payer or by status - whether the documents are active, adjusted or paid.

> *Screen: 01Documents/Payments Module Summary Page*
> *Highlight payer list & left column choices*

You can also view a payment history, credit requests, and a log of all Fleet NetTransact documents.

> *Screen: 01Documents/Payments Module Summary Page*
> *Highlight left column choices*

Or, choose the documents you wish to view by filtering them according to these criteria.

> *Screen: 05Documents/Payments Filter Radio Buttons Page*

When you've selected your document set, you can confirm the details of any transaction by clicking on the document number.

> *Screen: 02AllActive Documents List, mouse movement to document number [alt screen 06ActiveDocsbyBiller]*
> *Screen: 03Invoice Detail Screen*

And check the current status of the transaction by viewing its history.

> *Screen: 02Active Documents List, mouse movement to status line*
> *Screen: 04Status Window appears and disappears*

From the document list, you can also print any or all of them using Adobe Acrobat.

> *Screen: 02Active Documents List, mouse movement to Print Preview*
> *07Print Preview Window appears, disappears, returns to Active Documents List*

The administration module represents the power of Fleet NetTransact for billers. Here, your invoicing, adjustment, and payment policies are entered, providing the basis of your relationship with each payer.

> *Screen: 01aAdministration Summary Page*
> *Mouse movement over payer list, then to adjustment codes*

At system setup, you'll establish your quantity, price, general and allowance adjustment codes.

> *Screen: 08Scroll Adjustment Code Screen*

And then you assign these codes, and other important aspects of your relationship, to each payer. You enter information for payer adjustments, partial payments, payment methods, and the applicable adjustment codes.

> *Screen: 09Scroll Payer Setup Screen*

Other functions in the administration module allow you to set your profile, manage your trading relationships with payers, and perform other maintenance.

> *Screen 01aAdministration Summary Page*

The Reports Module of Fleet NetTransact provides you with the information you need to manage your cash flow.

Screen: 12Reports

In addition to forecasting your cash receipts, you can review a summary of past due items,

Screen: 14Documents Past Due (Reports) [populate?]

and obtain a complete list of payer activity, all within dates you specify.

Screen: 13Biller Activity by Payer (Reports)

Fleet NetTransact is easy to use. Once your invoices are presented, your payers schedule their remittances which are reported to you immediately.

Screen: XPending Payments screen

There's hardly any maintenance. And if you should have any questions, our online help is available at just the click of a button.

Screen: 17Help Screen

Fleet NetTransact provides you with the tools you need to streamline your systems.

C. For Payers

Your payers are also key beneficiaries of your adoption of Fleet NetTransact, giving them a simple, secure, efficient, and cost-saving way to establish their own electronic supply chain.

They can precisely schedule payments, considerably enhancing their cash flow forecasting.

They can improve their buying experience, taking adjustments and discounts within the system according to rules you establish.

Their workflow processes for receiving invoices and paying bills can be radically streamlined, resulting in numerous efficiencies and savings.

Payers can benefit from any discounts or savings you provide because of the efficiencies inherent in adopting Fleet NetTransact.

And, every time your payers start up Fleet NetTransact, chances are they'll see even more billers like you online, extending their electronic reach to more trading partners.

Let's take a look at how easy it is for your payers to become an integral part of Fleet NetTransact.

D. Payers' Screens

After your payers log in, the opening screen summarizes their payables, and they are able to see the status of all invoices from everyone in the trading community.

Screen: 21Payer Summary Screen
Mouse movement to an action item

Typically, they will examine the documents which are the most critical action items.

> *Circle top four items, and point to others*
> *Mouse movement to Biller*
> *[Screen: 02Active Documents List has been deleted in favor of Screen 18]*

Or they can view documents which came from one specific biller.

> *Screen: 18ReviewDocuments (one biller only)*
> *Mouse movement to status line*

They can check the current status of the document by viewing the history.

> *Screen: 20Status Window appears and disappears*
> *Mouse movement to document number*

And then view the details of any transaction by clicking on the document number.

> *Screen: 19Invoice Detail Screen*

At the detail level, they can access relevant information, including discounts and shipping, and there are a number of ways to communicate with you.

> *Highlight boxes: Discount Info, Shipping Info, Send email, Notes*
> *Mouse movement to Adjust Invoice*

At this point, if an invoice requires adjustment, the payer's authorized employee either chooses a line item, or clicks the Adjust button to open a new window which lists the authorized adjustment codes.

> *Screen: 103Quantity Adjustment*

The payer enters the adjustment quantity, selects the reason, and perhaps sends an explanatory note to the biller.

> *Screen: 104Quantity Adjustment window*
> *Window Closes*

If this adjustment is within your business rules, the invoice is adjusted, and a confirmation, showing both the original and the adjusted quantities, is presented to the payer.

> *Screen: 105Confirmation Screen [this is not working properly*
> *Mouse movement to Approve*

To approve an invoice, an authorized user selects it, and clicks the approve button.

> *Screen: 24Approve Invoice*
> *Mouse movement to click checkbox*
> *Mouse movement to Approve link*

The system confirms the approval.
> *Screen: 106Approve Documents Screen*
> *Mouse movement to Approve link*

To initiate the payment, a list of previously approved payments appears, and the payer chooses the invoice to pay. The option also exists here to roll back a payment previously approved.

Screen: 25Initiate Payment

The Payment Initiation Screen might indicate that the payer has a credit with the biller. The payer can apply the credit here,

Screen: 107A-BPayment Initiation Selection
Screen: 108Credit Applied

and fill in the remaining information to pay the invoice as net or as discounted if applicable.

Screen: 109FillinPaymentInfo

The payment initiation is confirmed.

Screen: 110PaymentInitiation Confirmation
Screen: 113PaymentInitiation Complete

The authorization sequence for the payer is much the same. With NetTransact, the payer has complete control over the dollar amounts that each employee may commit on behalf of the payer – to approve an invoice, and initiate and authorize a payment. And until settlement, the payer may flexibly change or cancel any payment.

Screen: 111Authorize Payment
Screen: 114Payment Authorization Completet

The Administration module leads your payee through a workflow which takes advantage of the electronic immediacy of Fleet NetTransact.

It sets up the payer profile and payer bank,

Visual: 115Administration screen

develops email distribution lists for each workflow event,

Visual: 116Mailing List

and assigns payer employees as authorized users and approvers.

Visual: 117Workflow Mailing List

And the Reports Module is as valuable a cash management tool to your payer as it is for you. The payer can access cash flow forecasting reports, see a payment history, and otherwise access data related to the payers profile and security settings.

Screen: 22Reports Module Summary
Mouse movement along left column

Fleet NetTransact provides your payers with a productive and efficient payables management system. It's easy to use and gives you and your payers exactly what you need to manage your business better.

V. THE FLEET ADVANTAGE

Fleet is bringing the future of banking to our clients today.

We're committed to the evolving role of the banker as a trusted advisor in the changing business landscape.

We're committed to the highest levels of encryption, safety, and security.

And we're committed to helping customers leverage our investments in technology to bring about a superior client experience,

marked by speed, universal access and flexibility.

Fleet. State of the art Cash Management solutions for our business customers,

> everywhere, for every need, every day

VI. FOR MORE INFORMATION

NARRATOR:

To learn more about Fleet Cash Management products and services,

contact your Fleet representative,

email us,

or visit our web site.

> **Text Visual:**   **Your Fleet Representative**
>
> **Text Visual:**   **email: cashmanagement@fleet.com**
>
> **Text Visual:**   **Visit http://corporate.fleet.com**