

GXS Financial Integration Suite

Raising the Performance Bar

For banks competing in the global marketplace, the rules have changed. CFOs, treasurers and controllers now routinely view cash management and trade finance functions such as accounting, payments, receivables and disbursements as services that can be handled by a multitude of providers. In the current economic environment, many corporate decision makers do not perceive much difference between competing financial institutions, and often are simply looking for the lowest cost provider. You need to stand out in the market.

To increase fee-based income, retain customers and grow market share, banks need to provide more than just good service. You need to deliver product and service solutions that can help the end-user corporate client to gain greater visibility into and control over working capital and long-term liquidity. To achieve the type of real-time transparency, accountability and flexibility that corporate clients are demanding, banks will need to deliver a value proposition that helps the end-user corporate client to:

- Centralise and manage treasuries to optimise process efficiencies.
- Track global cash position, forecast cash flows and optimise working capital.
- Mitigate and manage the risks of global business.
- Comply with complex regulations and requirements.
- Establish and deliver repeatable processes that scale for growth.

All Business-to-Bank (B2Bank) relationships begin with some form of transaction—whether payables, receivables, cash concentration, positive pay, disbursement, forfaiting, letters of credit discounting and/or settlement. For corporate treasurers, the relationship with their bank is a key component in managing the organisation's short-term and long-term financial success.

As you evaluate strategic priorities to help manage customer retention and growth, it is important that you partner with a vendor who can help you meet the demands of your corporate clients. GXS has been delivering solutions that augment and extend client delivery services for banks, financial institutions and corporates for decades.

Introducing the GXS Financial Integration Suite

At the heart of B2Bank communication lays the GXS Financial Integration Suite; a configurable set of solutions designed to enable banks to securely connect and exchange critical real-time cash and trade services data with their corporate clients. With the GXS Financial Integration Suite, banks can share account statements, remittance advices, lockbox reports, check images and more across the enterprise and around the globe.

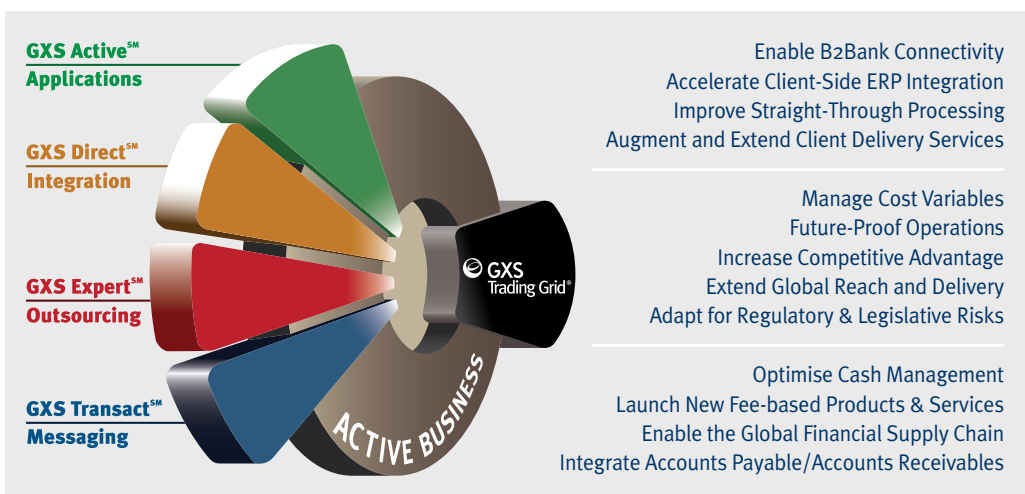


PRESSURES ON FINANCIAL INSTITUTIONS

- Shifts in the global economy
- Need for organic growth from fee-based revenue lines
- Increased demands from corporate clients for global connectivity
- Consolidation of large, global financial institutions
- Less perceived differentiation of transaction banking services
- Increased diversity of global standards, formats and protocols required by corporates
- Regulation of privacy, money laundering and corporate governance

GXS PARTNERS

- TDI Consulting
- CGI Group
- IVANS
- Software AG
- Verizon Business
- RollStream



BENEFITS OF GXS FINANCIAL INTEGRATION SUITE

- Reduce new customer implementation time frames by 25 percent.
- Expand share of customer's wallet for cash management.
- Increase flexibility and ease of doing business.
- Reduce complexity of customer interfaces.
- Accelerate time to market with new services.
- Improve performance against customer metrics to increase customer satisfaction.

The GXS Financial Integration Suite utilises a proven methodology for delivering services that align with your business strategy to provide complete visibility and reporting into your physical and financial supply chain. By connecting and optimising systems, processes and people to deliver the next level of service to all of your cash management and trade services wholesale accounts, GXS helps you build an active, responsive and flexible partnership with your corporate clients.

- **Enhance Customer Experience**—GXS integration technology is designed to simplify the complexity of the global standards and protocols used for B2Bank communication. By providing real-time connections—internally, with your supply chain, and with your customers—GXS helps to make the cash management and trade services you deliver to your end user corporate clients more efficient, flexible and valuable.
- **Expand Solution Capabilities**—From procurement to payment, from letters of credit to open accounts, and from bills of exchange to transfer documents, GXS solutions can help you to expand your product and service offerings. By facilitating stronger integration, GXS can help you to automate your transaction management processes to improve transparency, reduce errors and accelerate account reconciliation across your commercial cash management and trade services areas. By enabling an integrated payables gateway for check, wire and ACH instructions, GXS enables you to streamline B2Bank client delivery services.

A Foundation to Build On: GXS Managed Services

For years, banks have been challenged to enable seamless integration and straight-through processing between banking applications and corporate ERP systems. Those banks able to create a standard, scalable and global operating platform will have the opportunity to increase revenue opportunities and decrease operating costs. With GXS you can deliver direct integration and straight-through processing with most corporate ERP systems including Oracle and SAP for a wide variety of cash and trade financial processes. The GXS Managed Services platform delivers on your IT investments for B2Bank communication with:

- **Comprehensive File and Messaging Services**—Enable your organisation to exchange all of the information associated with the secure exchange of structured data files such as payment instructions, positive pay files and lockbox activity reports, as well as unstructured ones such as images of cleared checks or health care explanations of benefits. GXS can transmit information to your corporate clients in their preferred file formats, network protocols, and security standards.

SEGMENT SOLUTIONS

- Cash Management
- Trade Finance
- Securities
- Lending & Cards
- Property & Casualty
- Life & Health

SUPPORTED FINANCIAL SERVICES STANDARDS

- SWIFT MT
- ISO 20022 XML
- SAP IDoc
- ORACLE
- BAI2
- NACHA
- ANSI X.12
- ROSETTANET
- UN/EDIFACT

- **Extensive Map Development Services**—GXS has extensive experience mapping file formats for popular ERP systems including SAP, Microsoft and Oracle as well as supported EDI formats like: UN/EDIFACT, ANSI X.12, EAIJ and Tradacoms. Moreover, GXS can provide comprehensive support for regional and industry standards such as SWIFT MT, ISO 20022 XML, SAP IDoc, ORACLE, BAI2, NACHA and RosettaNet. In addition, GXS can map into the file formats of your in-house product applications as well as for many popular banking formats and standards.
- **Detailed Client Implementation Process**—GXS helps you quickly and efficiently on-board corporate clients regardless of their budget, resources, experience levels or B2B technology preferences. GXS offers local implementation and support in 20 different countries, as well as joint ventures or distributors in another 30 countries. As a result, GXS can help you implement a new customer nearly anywhere in the world with technical support in 20 languages, including French, German, Spanish, Italian, Chinese, Korean and Japanese.

GXS SOLUTIONS FOR FINANCIAL SERVICES

- Active Payments
- Managed Services
- SWIFT Service Bureau
- Managed File Transfer
- Enhanced Integration Services
- RollStream
- Digitised Trade Services

GXS Financial Integration Suite Case Study—Global Money Center Bank

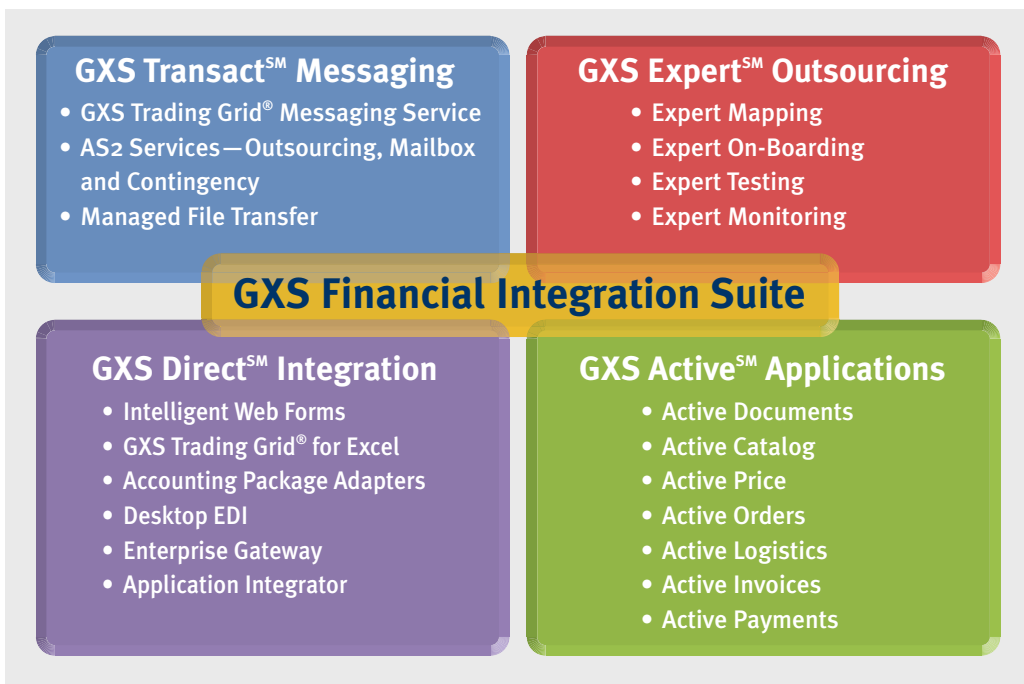
Payment instructions, account statements, letters of credit and more—the volume and variety of information that supports the banking industry is staggering. In today's competitive environment, banks need to look for more than a method for simply moving this data, they need solutions that can help increase speed to market of new client services, accelerate time-to-revenue, and provide seamless service delivery to their corporate clients.

One of the world's largest banks, renewed its focus on File Transfer Service used for its corporate clients. Originally they sought a turnkey solution, to seamlessly provide transaction management, client on-boarding, and production support services to the bank. GXS was selected by them because they were able to offer the breadth of Internet protocols the bank needed to support their global customer base, manage current monthly file volume and scale for projected growth as well as provide 24 X 7 help desk support to global markets. Moreover, by partnering with Verizon Business, GXS was able to reduce the number of coordinated help desks needed to on-board customers and deliver a seamless help desk for the bank's customers and partners.

Enhancing Value in Treasury and Cash Management: Cash Transaction Services

In today's competitive marketplace, banks can bring additional value to their cash management services—from positive pay to disbursements—by helping their corporate customers to automate transactions to enable straight-through processing throughout the order-to-cash cycle.

GXS Cash Transaction Services are designed to extend and augment the client delivery capabilities of your bank's commercial operations. GXS enables you to help your commercial customers gain greater visibility and control over their cash balances. GXS offers solutions that can help you to automate your collection, concentration, disbursement and other cash management processes.



Benefits to Your Corporate Clients

- **Optimise Cash Flow**—In today’s global marketplace, time to revenue is critical to CFOs, treasurers and cash managers. These corporate clients need your help to track, monitor and settle their financial transactions quickly regardless of channel, format or geography. With GXS solutions, you can increase the flexibility, scalability and visibility capabilities of the new and enhanced services you deliver to your corporate accounts as they manage, monitor and track the payments process. You can reduce the costs and complexity of all of your payments activities by introducing solutions that can help to centralise the exchange of payables data across multiple ERP systems, business units and geographic regions to optimise your overall corporate treasury and cash management functions.
- **Increase Cash Flow Efficiencies**—The roles and responsibilities of treasury and cash management professionals are growing increasingly complex and they are demanding more visibility and transparency of their financial transactions from you, their financial partners. Unfortunately, many of your legacy systems—the ones your corporate clients rely on—are not equipped to handle requests for financial data that may be delivered from multiple channels such as lockbox, remote deposit capture (RDC), Electronic Bill Presentment and Payment (EBPP), check, ACH, wire held in multiple systems and sent in multiple formats including SWIFT MT, SAP IDoc and ISO XML. These system limitations can result in operational inefficiencies that waste time, money and resources while creating backlogs, customer dissatisfaction and ultimately the erosion of your commercial customer base. GXS can help banks integrate the systems that support the exchange of financial data between you and your corporate clients. With proactive alerts and monitoring, GXS allows you to establish a new level of B2B process integration to scale for your corporate clients’ ever-increasing transaction volumes.

Integrated Payables Case Study

Accelerating Introduction of New Services for a Regional Banking Institution

CFOs and Finance executives increasingly view traditional corporate banking services such as demand deposit accounts and payment processing as commodities. In response, one of largest banks in the US launched a new line of services to enhance its value proposition by offering a holistic enterprise-wide integrated view of its commercial client's payments. Specifically, the bank launched a new suite of treasury management services designed to increase visibility to corporate cash flows by enabling straight-through processing of transaction data from the corporate to the bank's application.

The bank was seeking to differentiate its services by being "easy to do business with." Technical integration in the customers' preferred model was a key requirement.

The bank chose to partner with GXS to accelerate time to market for its new service offering. GXS manages the technology infrastructure for the bank to integrate directly with its corporate customers' SAP, Oracle (including Peoplesoft) and Microsoft accounting systems.

Benefits to Your Financial Institution

- **Control Costs and Resources**—With fewer resources and an eye on the bottom line, many banks, like yours are looking to reduce costs, reallocate resources and accelerate revenue by delivering new products and services to their corporate clients cash management activities. GXS enables solutions that can help your bank to accelerate the cash conversion cycle for corporates without adding resources or affixing significant upfront costs.

GXS offers a worldwide network infrastructure that provides 24 X 7 global support to ensure that you can focus resources in your areas of core competency. With GXS, banks can choose the right level of services for their needs including:

- **Hosted Services**—GXS can provide your bank with infrastructure and application services to support traditional IT functions over the Internet or other wide area networks (WANs) so that you can focus on more important issues, providing much faster time to market and significant competitive advantage.
- **Managed Services**—GXS will manage and assume responsibility for providing a defined set of services to you on an as needed or proactive basis.
- **Hybrid Services**—GXS can provide a combination of hosted/managed, software or hybrid—for maximum community access at the lowest risk and cost.

In addition, GXS can help reduce or eliminate some of your long-term maintenance costs around foundational services such as managed file transfer by providing a reliable, cost-effective and secure environment to exchange financial documents regardless of file size or content without the need to install proprietary software.

- **Expand Global Capabilities**—With operations on five continents, GXS can help you to speed delivery of global client implementations as well as reduce payment costs by electronically moving the data required to automate financial processes such as those that support cash concentration, disbursement, positive pay and netting. In addition, GXS can help support your efforts to comply with international regulations by enabling electronic transactions, providing audit trails and time stamps for electronic data and archiving historical data.

Accelerating Cross-Border Commerce: Trade Transaction Services

In today's competitive and highly-volatile global marketplace, corporate treasurers and supply chain managers who work with suppliers and partners around the world need access to innovative financing and international trade services. From letters of credit and open accounts to factoring and forfaiting, corporates have a diverse range of needs for different types of transactions to gain better control over the management of their cash flow. GXS Trade Transaction Services can help to facilitate the automation of the financial supply chain.

Trade Finance Case Study

Navigating international trade barriers to secure financing can be a complex, difficult and time-consuming process for buyers and suppliers. For one international company specialising in credit risk mitigation and trade financing solutions for global manufacturers and their distribution partners around the world, the lack of visibility and reporting on real-time information was a threat to their business model. While adept at helping to smooth the process by connecting small to medium suppliers in emerging markets with global buyers to facilitate all types of cross-border financing including receivable funding, forfaiting, reverse factoring and risk mitigation, this company did not have the technology resources to handle the increased demands caused by the credit crunch.

GXS delivered a global B2B integration-services platform to the company that enabled them to provide end-to-end transparency along the financial supply chain to match information such as purchase order, invoice and shipment data together with cash flows, providing automated reconciliation information and data feeds in real time. These increased capabilities allowed the company to facilitate the provision of working capital financing which was previously unachievable due to lack of pertinent information on hand in their technology. The company was better equipped to link major buyers and suppliers in the retail, automotive, high tech and industrial supply chains.

GXS has more than 40 years experience providing faster, more flexible and more robust solutions that enable efficiencies in the physical supply chain. We can enable you to integrate the data contained in your corporate clients' physical and financial supply chains to help you extend the value proposition of your global trade services. With GXS Trade Transaction Services, you can:

- **Improve Visibility**—The data you can't see in international trade transactions, can cost you in time, money and resources. International trade often involves multiple jurisdictions, currencies and counterparties increasing the likelihood of mistakes, both manual and operational. GXS solutions can help you to track, match and

research the data contained in the entirety of the procure-to-pay cycle for your corporate clients by digitising purchase orders, bills of lading and commercial invoices to enable faster process integration and greater business intelligence. With direct integration to back-office systems, GXS can help your bank to reduce errors and eliminate manual and/or duplicative efforts which can result in lowered operating costs, enhanced regulatory compliance and improved cycle time. Enterprises which automate routine procurement and accounts payable tasks often yield cost reductions of up to 30 percent. GXS offers multiple solutions that can help to increase visibility and data accuracy around the physical and financial supply chains.

- **Enhance Global Connectivity**—GXS helps banks to connect their corporate clients' global business community of suppliers and partners to exchange trade documents such as purchase orders, letters of credit and commercial invoices electronically in a standardised, efficient and cost-effective manner. Your corporate clients can connect and communicate across a highly-flexible service-oriented, business-to-business global network infrastructure that is designed to handle multiple formats, standards and protocols across different countries, regions and geographies. By reducing the complexity of global transactions, GXS helps improve the ability of corporates and their partner banks to successfully collaborate by facilitating a new level of data sharing. GXS delivers the right blend of B2B integration software and transaction services for banks looking to achieve 100% integration with their corporate clients' systems and counter-party communities. In addition, GXS SWIFT Service Bureau allows you to provide corporates with quick, easy and cost-effective access to the SWIFT network without requiring that your internal IT organisation undertake additional client on-boarding projects or implementation deadlines.
- **Increase Customer Satisfaction**—In today's dynamic marketplace, competitive advantage is gained by improving the performance, scalability and reliability of the products and services you deliver to your corporate clients. Enabling their growth through innovative, flexible technologies that can adapt to regulatory, political and economic changes quickly and efficiently is key. With GXS, banks can accelerate time to market of new trade products and services that empower buyers and suppliers alike with access to real-time accurate information. GXS Enhanced Bank Integration Service, delivered in partnership with TDI Consulting, can help reduce the challenges of client side ERP integration and increase customer satisfaction. With highly-skilled, industry trained consultants, banks can utilise GXS services to help to customise their corporate clients' existing ERP systems to prepare and extract the financial data you require to process different payment types.

GXS CAN HELP YOU ELECTRONICALLY EXCHANGE DOCUMENTS SUCH AS:

- Checks
- Purchase Orders
- Bills of Lading
- Lockbox statements
- Payment instructions
- Account balances
- Insurance certificates
- Proof of Delivery
- Invoices
- Remittance Advices

GXS FAST FACTS

- 30,000 customers globally
- Operations in 30 countries worldwide
- 90% of banks in Fortune 500
- 8 billion+ transactions processed annually

Financial Services Leadership

More than 250 large banks and other financial institutions worldwide rely on GXS to help automate all of the business processes that support the physical and financial supply chains. With a global presence in major financial centers around the world, including the United Kingdom, France, Switzerland, Brazil, Hong Kong, Singapore, Australia and Japan, GXS can provide 24 X 7 support coverage to all of your corporate customers around the world. In addition, GXS utilises strategic partnerships with industry leaders and innovators to further extend the value of our comprehensive suite of integration, connectivity and consulting services to you and your corporate clients.

About GXS

GXS is a leading global provider of B2B e-commerce solutions that simplify and enhance business process integration and collaboration among trading partners. Organisations worldwide, including more than 70 percent of the Fortune 500, leverage the on-demand services on GXS Trading Grid® to extend supply chain networks, optimise product launches, automate warehouse receiving, manage electronic payments and gain supply chain visibility. GXS Managed Services, GXS' B2B outsourcing solution, empowers customers with the expertise, technical infrastructure and program support to conduct B2B e-commerce with trading partners globally.

Based in Gaithersburg, Md., GXS has an extensive global network and has local offices in the Americas, Europe and Asia-Pacific regions. GXS can be found on the Web at www.gxs.co.uk.



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