

# Archdiocese of Atlanta

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Fall 2010 User Conference  
St. Ann Church  
Marietta, GA



# Introductions

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**We are proud of our relationship with The Archdiocese of Atlanta and look forward to continuing to support all of your banking needs**

## Today's Agenda

- Today, we are delighted to have the opportunity to participate in the 2010 Users' Conference. Our meeting objectives are to:
  - Introduce key members of the Atlanta based government relationship team
    - Patrick Hennessey - (678) 589-4341  
Senior Vice President, Relationship Manager
    - Mark Coffino - (678) 589-4328  
Vice President, Relationship Support Manager
    - Marcia Giddings-DeBarros – (678) 589-4307  
Relationship Associate
    - Diane Battle – (202) 414-3921  
Senior Vice President, Regional Sales Manager
- Provide an overview of Wells Fargo today and a status update of the Wachovia/Wells Fargo integration
- Highlight an cross section of Treasury Management services that enhance your ability to effectively complete all of your required cash management activities.

# Wells Fargo/Wachovia Update

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### North America's Most Extensive Financial Services Network

#### #1 in the United States

- Total stores (10,231 Wells Fargo and Wachovia stores)
- Total mortgage producer; Retail mortgage producer
- Small business lender (U.S. in total dollar volume per 2008 Community Reinvestment Act data)
- Bank-owned insurance brokerage
- Commercial real estate lending and brokerage by number of transactions in the U.S.
- Market Share for middle market companies (annual revenues of \$25-500 million); more companies chose Wells Fargo as their lead bank than any other institution in the country

Company data as of June 30,2010

## 2010 Merger Accomplishments

### Selected Highlights

Wells Fargo has successfully completed six regional conversions. This year, we've converted Wachovia financial centers to Wells Fargo stores in Alabama, Arizona, California, Colorado, Georgia, Illinois, Kansas, Mississippi, Nevada, Tennessee, and Texas.

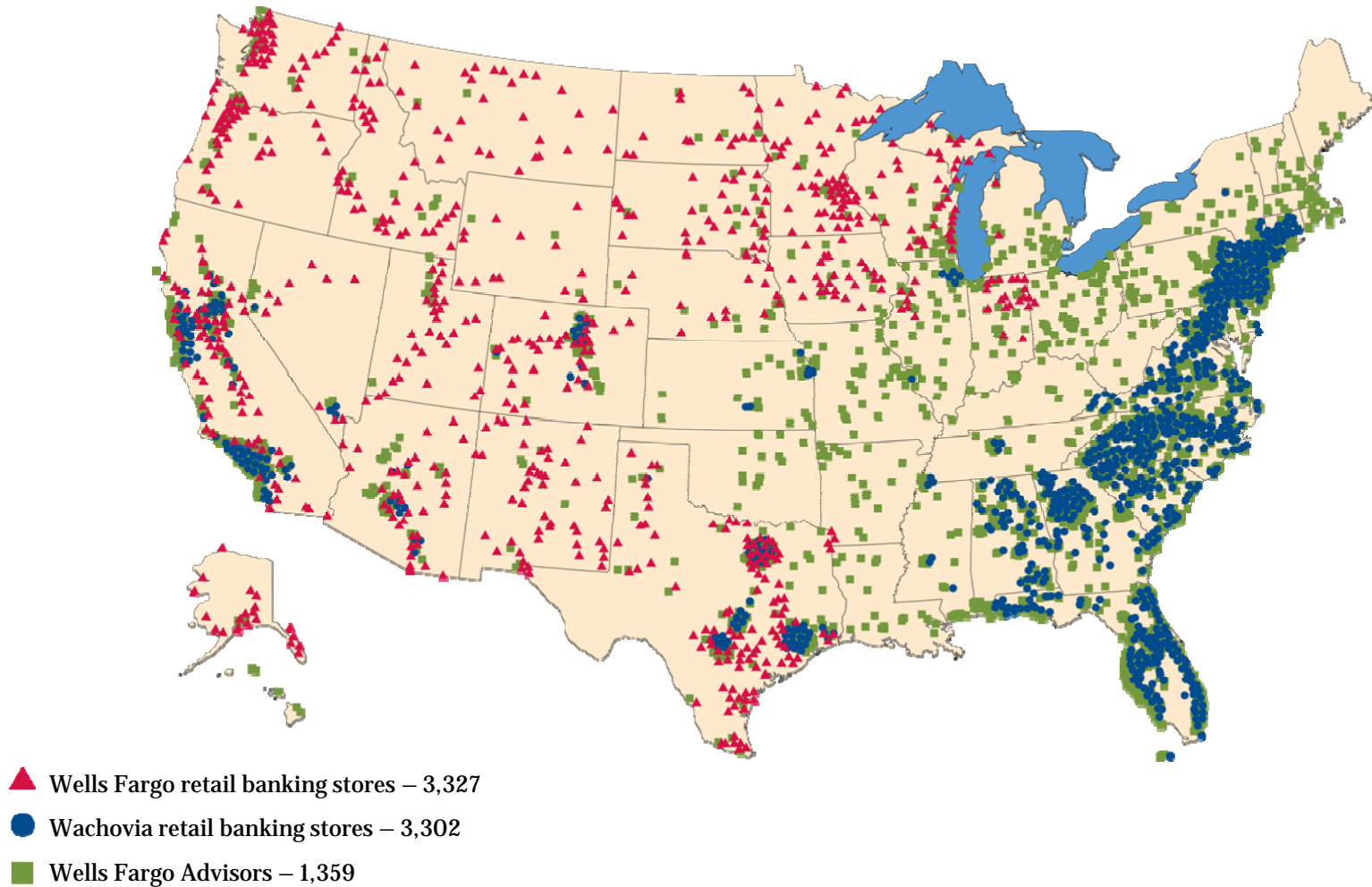
- By the end of November, we will complete more than 80 percent of our treasury management services enhancements. Your new Wells Fargo treasury services will offer the best of both world-class providers.
- The transition of the *Wachovia Global Connect*® and *Wachovia Connection*® services to the *Commercial Electronic Office*® (CEO®) portal is on track to be completed by the end of this year.
- More than 5,000 treasury management customers have converted this year.
- Pre conversion activities for several key products are also on track, including cash vault and lockbox consolidations.

Company data as of June 30, 2010

# Wells Fargo/Wachovia Update

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Wells Fargo Nationwide Distribution: 6,600+ retail banking stores; 12,000+ ATMs



Company data as of 2/2/2010

## Our Presence in the State of Georgia

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**Our presence in the State of Georgia supports the local economy by providing jobs, paying taxes and occupying commercial space**

### Serving the Citizens of the State of Georgia

- Our retail franchise, which serves individuals and small businesses, is among the largest in the country
  - Our customers can access their accounts through our financial centers and ATMs, by telephone or via the web with our on-line banking services

- **Our Presence in the State of Georgia:**

- Team Members: 6,471<sup>1</sup>
- Community Banking Stores: 278<sup>1</sup>
- ATMs: 654<sup>1</sup>
- Deposit Share (rank#) 15.2% (#2)<sup>2</sup>
- Total Deposits: \$27.4 billion<sup>2</sup>

<sup>1</sup>Company data as of 12/31/09

<sup>2</sup>FDIC Deposit Market Share Report as of 6/30/10

## Our Presence in the State of Georgia

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**The heart and soul  
of our  
organization's  
community  
outreach is its  
employees, 6,471  
of whom work in  
the State of  
Georgia**

### Contributing to the State of Georgia

- **Philanthropic Investing**
  - \$6,532,317 to nonprofits and schools through corporate and foundation giving
  - \$788,249 in contributions through the annual team member Community Support and United Way Campaign
  - \$485,799 in contributions to match team member gifts to accredited educational institutions, foundations, and Habitat for Humanity
- **Team Member Volunteers**
  - 7,945 volunteer hours contributed by team members throughout the State of Georgia
  - 2,664 children read to by team members through our Reading First early childhood literacy program; 1,480 books donated to classrooms and schools

Company data as of 12/31/09

# Our Presence in the State of Georgia

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**Our vision is for every local community to be a vibrant, safe, economically thriving place for people to live, learn, work and play**

## Investing in the State of Georgia

### Home Mortgage

- In Georgia, Wells Fargo provided 49,639 mortgage loans, extending \$9.7 billion in credit
  - Of that, 4,965 mortgage loans were in low-to moderate-income (LMI) communities, providing \$743.6 million in credit and 11,463 loans were made to LMI borrowers, providing \$1.4 billion in credit

### Small Business

- In Georgia, Wells Fargo provided 8,783 small business loans, extending \$928.8 million in credit
  - Of that, 1,442 small business loans were in LMI communities, providing \$168.5 million in credit

### Small Farm

- In Georgia, Wells Fargo provided 104 small farm loans, extending \$12.2 million in credit
  - Of that, 11 small farm loans were in LMI communities, providing \$2.0 million in credit

### CRA

- In Georgia, Wells Fargo provided 1 community development loan, totaling \$50.0 million
- In Georgia, Wells Fargo provided 5 community development investments, totaling \$398,700
- In Georgia, Wells Fargo provided 163 community development grants, totaling \$2.0 million

Company data as of 12/31/09  
Investments and grants are as of 03/29/2010 and subject to change as updates are received

# Post Migration Product Highlights

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# General Banking Changes after Product Conversion

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## General Banking Enhancements

### ***Checks***

- You may continue to use your existing checks and deposit tickets until you are ready to order more.
- When you order checks from Wells Fargo after your account conversion, the new checks will include the Wells Fargo name, logo, and appropriate routing information.
- If you order business checks from another source or print your own, please contact your client service officer for a check specification sheet.

### **•Wires**

Your account number will not change; however, you may be assigned a new Routing Transit Number (RTN). RTN changes will vary, depending on the products and services you use.

#### **•Incoming Wire Transfers – an future change**

For incoming domestic wire transfers, the Wells Fargo wire RTN is 121000248. Wells Fargo will continue to post incoming wires with the Wachovia Bank RTN. Without this change, posting delays may be possible in some instances.

# General Banking Changes after Product Conversion

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## Treasury Management Products

- Your current products will remain in place until all of the product enhancements are completed.
- Specific Client notification will occur approximately 6 months in advance

# Post Migration Product Highlights

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## **Information Reporting Services**

### **CEO**

Mobile Banking

Event Messaging

Statements and Notices

## **Collection Services**

Desktop Deposit

ATM Deposits

E-Box Services

Receivables Manager

Smart Decision

## **Disbursement Services**

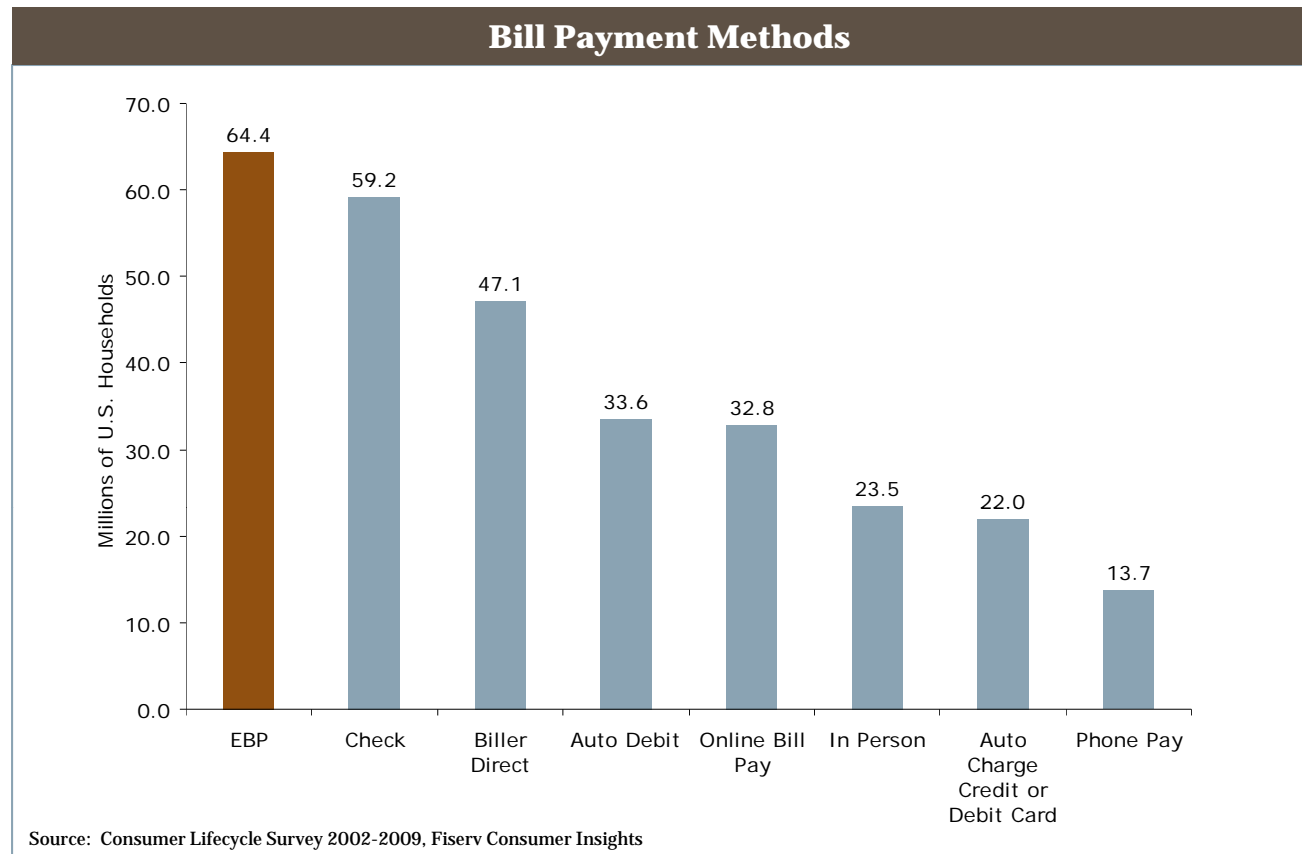
ACH Fraud Control

Basic Positive Pay

Reverse Positive Pay

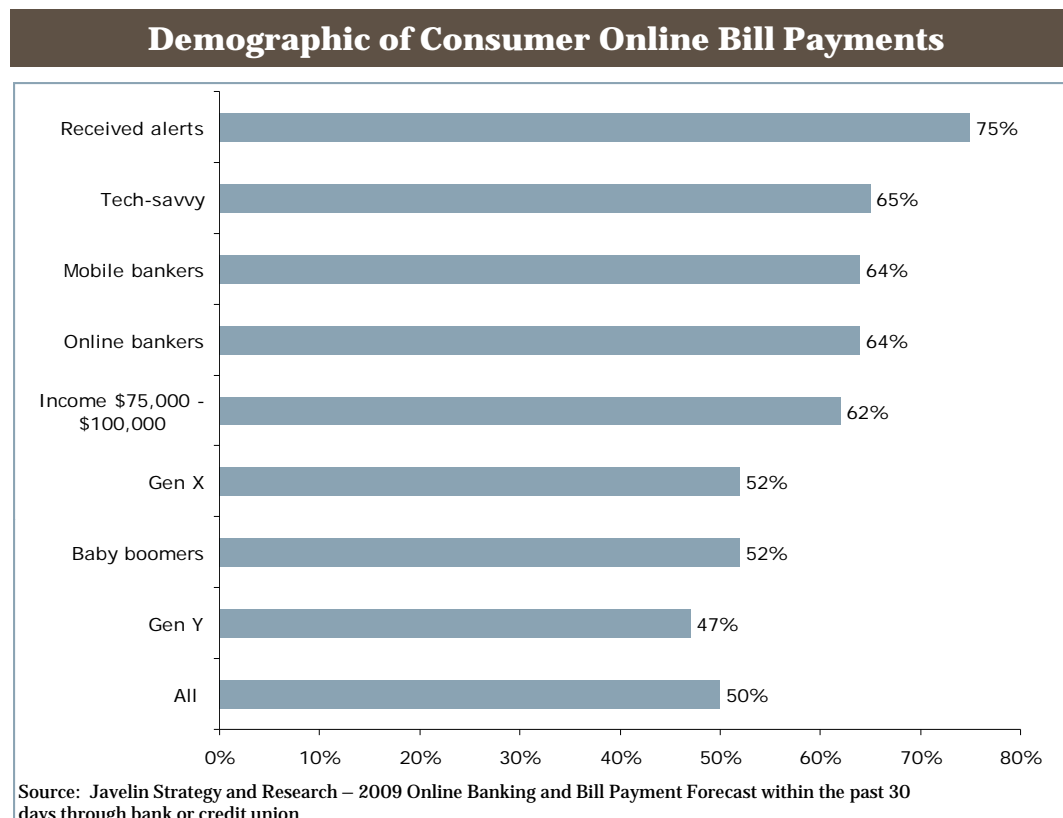
Gift or Prepaid Cards

# Payment Processing Trends



- 64.4 million U.S. households pay at least one bill online, surpassing the number of bills paid by check
  - 47.1 million pay directly at a biller's site
  - 32.8 million pay at a bank's or credit union's website ("consolidator")
  - 15.6 million use both methods

# Payment Processing Trends



- Online bill payment growth is expected to continue surging
- Faster growth expected in bank-hosted channels
  - Not a “bank vs. biller” battle
- Paper remittances can be expected to continue declining
- **Billers need a strategy for handling increased volumes of online banking payments and the challenges created by electronic exceptions**
- May require a mindset shift around billing/payment practices

# Commercial Electronic Office<sup>®</sup> (CEO<sup>®</sup>)

**WELLS FARGO** Commercial Electronic Office<sup>®</sup> [My Profile](#) [Help](#) [Contact Us](#) [Sign Off](#)

Welcome **WellsDemo** [Change Password](#)  
WellsDemo Company

[Home](#) [Help & Training](#) [Resources](#)

**My Services** [Status](#)

- [ACH Deletes & Reversals Online](#) ●
- [ACH Fraud Filter](#) ●
- [ACH Inquiry](#) ●
- [ARP Register Maintenance](#) ●
- [Basic Banking](#) ●
- [Cash Vault](#) ●
- [Client Analysis Statements](#) ●
- [Commercial Card Expense Reporting](#) ●
- [Credit Management](#) ●
- [Deposit Maintenance](#) ●
- [Desktop Deposit](#) ●
- [Document Retrieval](#) ●

**Today's Communications** [?](#)

**Event Messaging**

[Edit your Preference](#) now to start receiving message notification. Select the events you want to see for each of your accounts, and choose how the messages are delivered.

1 new messages in [Message Log](#) ( 1 total)

**What's New**

**Introducing the NEW CEO Blog**  
A blog just for CEO portal users! Share your ideas with us and with other members of the CEO portal community. Go to the [CEO Blog](#).

**Order Gift Cards**  
Order Wells Fargo® Visa® Gift Cards through the CEO® portal for your corporate gift giving needs. [Learn More](#)

[View all](#)

**Account Balances** [?](#)

If you're authorized to the **Express Balance Report** in the **TIR** service, you'll see this panel on the **CEO** homepage. Click **Add/Remove Accounts** to customize the info displayed.

[Add / Remove Accounts](#)

**Balances shown are current as of:**  
**01/18/06 05:22 PM**  
[Check for Updated Balances](#)

Account Name	Balance
<b>12345</b> XYZ SUPPLY (USD)	
Closing Ledger Balance	4,402,244.58
Closing Collected Balance	343,223.58
<b>12344</b> LOCKBOX ACCOUNT (USD)	
Closing Ledger Balance	31,692.00
Closing Collected Balance	00.00
<b>12333</b> ABC IRRIGATION (USD)	

**Reporting** [?](#)

If you're authorized to the **TIR** service, you'll see this panel on the **CEO** homepage. Click **Add/Remove Reports** to customize the info displayed.

[Add / Remove Report](#)

**Previous Day Composite**  [Go >](#)

**Intraday Composite**  [Go >](#)

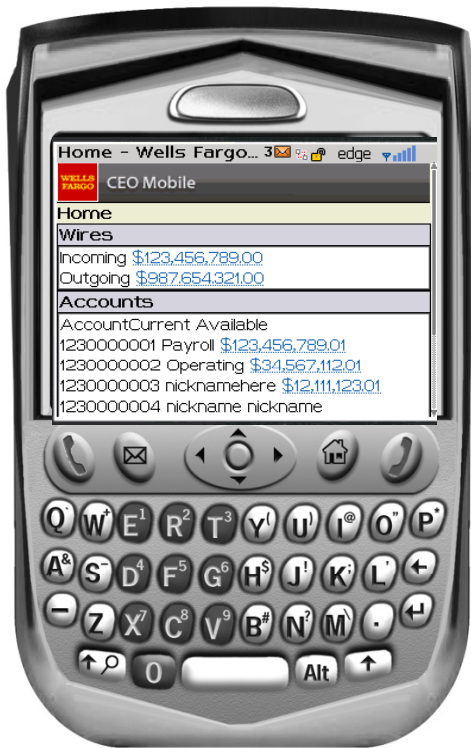
**Wire Transfer Detail**  [Go >](#)

[Launch Treasury Information Reporting](#)

**Stop Payments** [?](#)

Access critical account information and perform time-sensitive banking functions when you're away from your desk or computer through your mobile device

The CEO Mobile service delivers mobile versions of select reports and services available on the Wells Fargo Commercial Electronic Office (CEO) portal



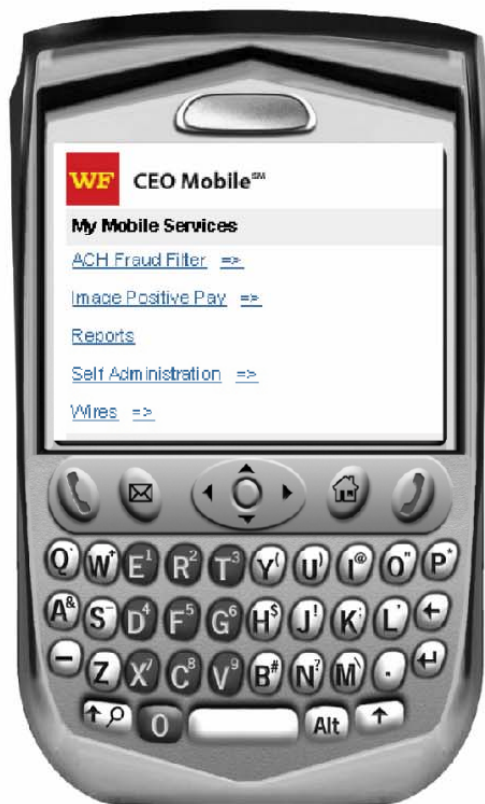
- Offers a secure connection to Wells Fargo
  - Secure site <http://ceomobile.wf.com>, CEO portal authentication credentials required for sign-on, and 128-bit SSL encryption
- Provides instant access, with no enrollment or setup—simply go to the site and sign on; Blackberry users can reach the site with a single click through a downloadable icon
- Enables executive efficiency—approval notifications, account statuses, and summary reports make the most of executives' time
- Allows a seamless workflow—work can go on uninterrupted when senior approvers are out of the office
- Offers business continuity—the mobile connection has proven to be a vital tool in natural disasters
- Offers growing functionality—new reports and services are added to the *CEO Mobile* service regularly

# Mobile Treasury Information Reporting

View key treasury management information via your mobile device in just three quick steps

## Step 1:

On the *CEO Mobile*<sup>SM</sup> home page, select Reports from the list of services



## Step 2:

Select the report you wish to view



## Step 3:

Monitor balances, activity or disbursement totals



## Event Messaging

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**Improve productivity without missing critical business deadlines or decisions**

Wells Fargo proactively notifies you whenever accounts or transactions need your attention

- Receive critical information and transaction alerts via e-mail, text message, or fax
- Find out about critical transactions and account information without having to sign on to the *CEO*<sup>®</sup> portal
- Customize your Event Messaging service preferences: schedule delivery every hour, every two hours, once a day, or twice a day
- Personalize each alert by specifying certain criteria such as account numbers, wire types, or dollar thresholds.
- Subscribe to all of your eligible events or just those that are critical to your business such as:
  - A wire is awaiting approval
  - Your positive pay exceptions are ready for review
  - Your online DDA statement is available
  - An unauthorized ACH transaction has been detected
  - Your uploaded ARP register file has been received
  - Your account balance exceeds or falls below thresholds you establish

# Desktop Deposit<sup>®</sup>

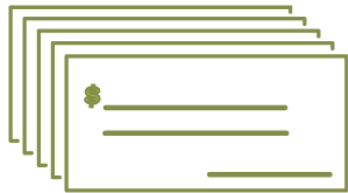
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Deposit checks from any business location, at any time— improve cash management

Reap the benefits of Check 21 legislation

- Deposit checks right from your office
- Take advantage of our extended cutoff of 7 p.m. PT
- Receive information more quickly
- Reduce the time, cost, and risks of physically transporting check deposits

How it works:



Receive checks



Scan checks



Review and submit deposit



View deposit detail and returned-item images

# Desktop Deposit<sup>®</sup>

WELLS FARGO Desktop Deposit [Contact Us](#) [Help](#) [Close](#)

Welcome Henry Wells

**Pending Deposits**

Pending Deposits

[Create a Deposit](#)

[Create Reports](#)

[Download Scanner Driver](#)

Search for:

Checks

Search for Checks

With an Amount of

[Advanced Search](#) [Search>](#)

Select a deposit and click [View Deposit](#) or [Submit Deposit](#). [Create a Deposit](#)

Display Items per page [10](#) | [25](#) | [50](#) | [100](#) Page 1  
Viewing 1 to 1 of 1 items [Previous Page](#) [Next Page](#)

	<a href="#">Deposit Amount / Deposit Name</a>	<a href="#">Deposit Account No.</a>	<a href="#">No. of Items</a>	<a href="#">Created By</a>	<a href="#">Bag No.</a>	<a href="#">Deposit Status</a>
1.	\$800.00 Maggy's Deposit	0123456787 (Store #1)	8	Maggy Smith	111-111	Incomplete
2.	\$1,800.00 Maggy's Deposit	0123129812 (Store #2)	18	John Smith	111-111	Incomplete
3.	\$600.00 Maggy's Deposit	0123129712 (Store #3)	6	Maggy Smith	111-111	Balanced

[View Deposit](#) [Submit Deposit](#) [Delete Deposit](#)

Viewing 1 to 1 of 1 items [Previous Page](#) [Next Page](#) Page 1  
Display Items per page [10](#) | [25](#) | [50](#) | [100](#)

[Contact Us](#) | [Help](#)  
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## Features

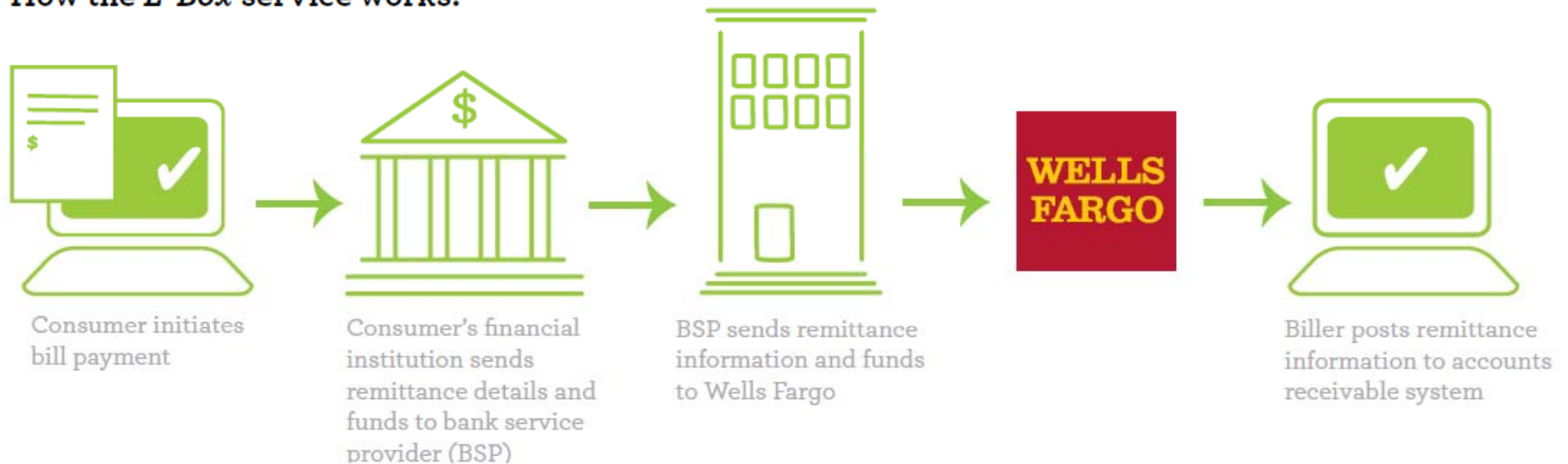
- View a summary of all your company's deposits that require further review prior to completion
- Create new deposits
- Review deposit reports
- Search for checks or deposits

# E-Box<sup>®</sup> Electronic Payment Solution

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## E-Box<sup>®</sup>

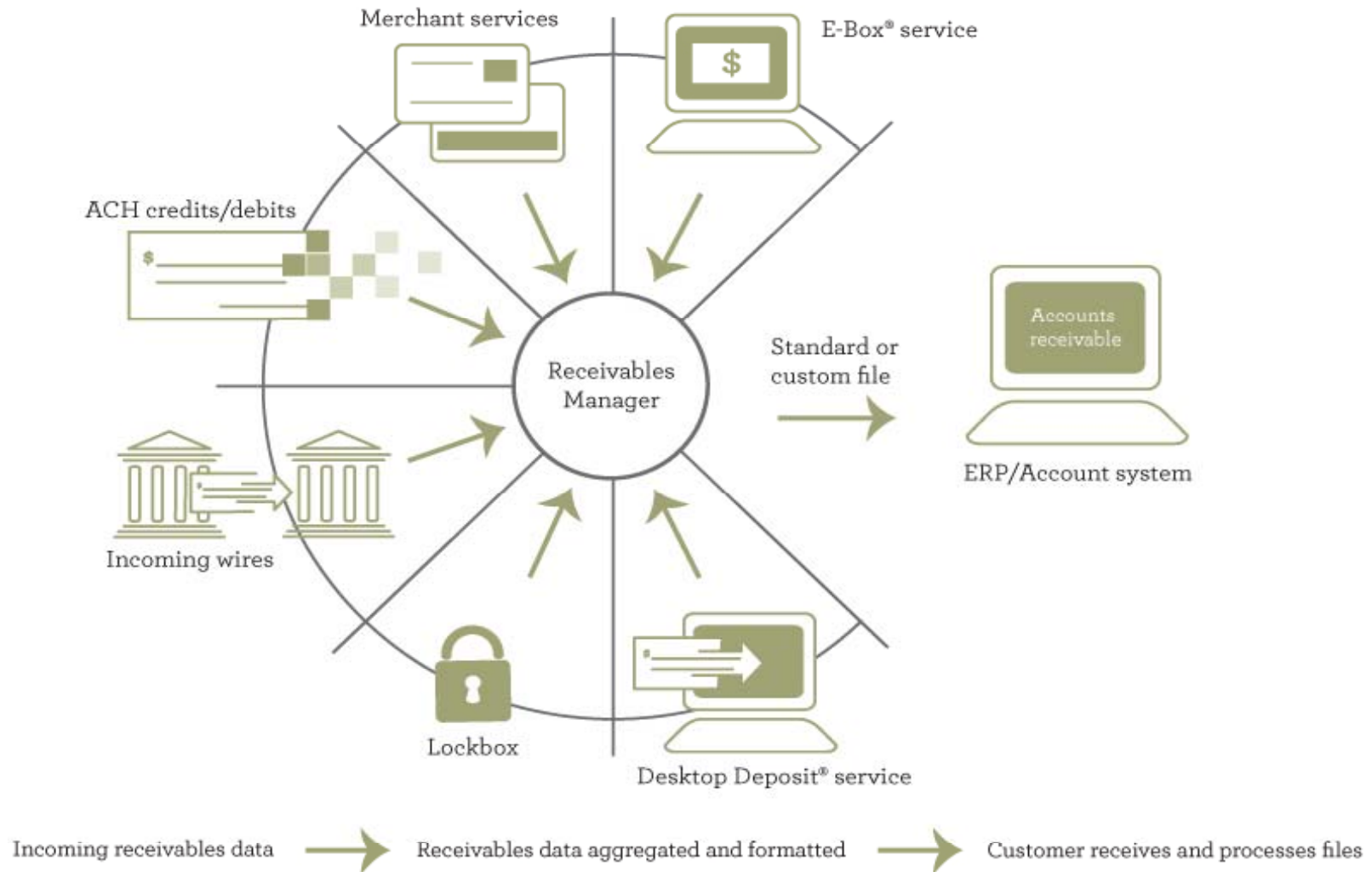
How the *E-Box* service works:



1. Your customers pay their bills with online banking services.
2. Online bill service providers send payments electronically to Wells Fargo.
3. Wells Fargo applies an optional multistep validation process to payments received, as appropriate. The process identifies, filters, and repairs invalid payments or other exceptions.
4. Wells Fargo consolidates your receivables data from multiple sources into a single file, and then translates it into your specific format.
5. You receive a customized remittance file with correct account numbers and settlement. You apply credits to your customers' accounts.
6. Wells Fargo processes a consolidated automated clearing house (ACH) credit to your deposit account.

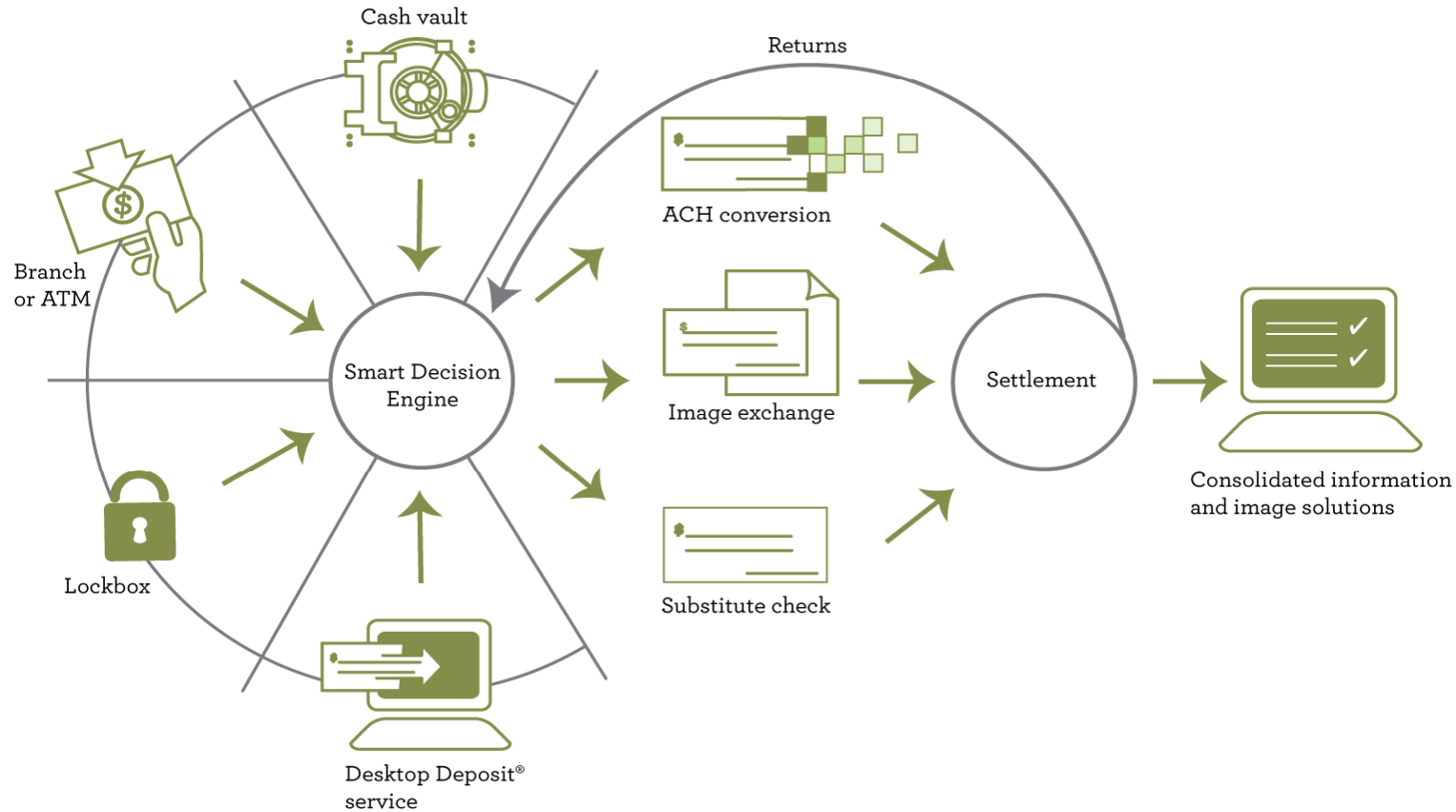
## Receivables Manager

Reduce the time, cost, and risk of errors when you streamline payment reconciliation with the Receivables Manager service from Wells Fargo



## Smart Decision<sup>®</sup> service

*Smart Decision* service enables you to take advantage of ACH check conversion through any Wells Fargo depository solution: *Desktop Deposit<sup>®</sup>* service, *Wells Fargo Electronic Deposit<sup>SM</sup>* service, Wells Fargo Cash Vaults, Lockbox Services, Stores and *Envelope Free<sup>SM</sup>* ATMs.



## ACH Fraud Filter service

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Help protect your accounts from unauthorized electronic transactions

The Wells Fargo ACH Fraud Filter service is an invaluable solution for fighting fraud

- It can be used whether you're an ACH customer or not
- We deliver unauthorized ACH transaction information to you online through our *Commercial Electronic Office*<sup>®</sup> (CEO<sup>®</sup>) portal

ACH Fraud Filter service includes:

- **Review-service options:** You may preauthorize transactions to post and review, and make a pay/return decision within the deadline on items posted but not preauthorized
- **Stop-service options:** Wells Fargo will automatically stop and return to originators all ACH transactions presented against your accounts, except those you have preauthorized
- **eCheck options:** Monitor converted check entries, decide whether to stop or post all converted check entries without your review
- **Event messaging:** Receive notice by fax, e-mail, or text message when an unauthorized ACH transaction is detected
- **Online preauthorization:** Preauthorize future ACH entries for posting to your accounts

# ACH Fraud Filter service

WELLS FARGO ACH Fraud Filter

Demo Home Contact Us Help

Exit Demo

Signed on as: Henry Wells

Account Activity

Review Items

Stop Items

Transaction Search

Fraud Filter Criteria - Account List

Account Activity

Welcome to ACH Fraud Filter, a service that assists you in protecting your accounts from unauthorized ACH transactions. Below is a list of your accounts with current activity. Select **Review Items** to make Return or Pay decisions. Select **Stop Items** to view items automatically returned. An "E" next to the account number means there is Echeck Stop activity to view on the **Stop Items** page. Select **Fraud Filter Criteria - Account List** to view all your ACH Fraud Filter accounts.

Fraud Filter Criteria - Account List

For more information Echeck Stop Activity Current Time: 11:17 AM CT | Last Update: 09:10 AM CT

Account	Debits		Credits		Service Type
	Items	Amount	Items	Amount	
1. 222222222	3	\$3,500.00	0	\$0.00	Review
2. 333333333 E	2	\$1,256.00	0	\$0.00	Review
3. 444444444	2	\$5,000.00	0	\$0.00	Stop
4. 555555555	0	\$0.00	1	\$400.00	Review/Stop
Totals		\$9,756.00		\$400.00	

Review Items Stop Items

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## Features

- Make pay or return decisions
- View any unauthorized transactions
- Search for transactions from the last five banking days
- Preauthorize designated transactions
- Update fraud filter criteria online

# Positive Pay Only

Protect your accounts from lost, stolen, and counterfeit checks

WELLS FARGO Image Positive Pay Contact Us Help Close

Welcome Igor Musayelyants

Today's Status  
[Exceptions Awaiting Decision](#)  
[Decisions Awaiting Approval](#)  
[Decisions Awaiting Edit](#)  
[Bank Rejected Decisions](#)  
[Reports / History](#)

Go Mobile  
Access your CEO\* portal services directly with your mobile device.  
Go

Today's Status  
Today's Date: 01/25/2010

Today's Activity Summary  
Exceptions Awaiting Decision: 43  
Decisions Awaiting Approval: 0  
Decisions Awaiting Edit: 0  
Bank Rejected Decisions: 0

See the [schedule of exceptions, images and decision deadlines](#) for more details on when the cut-off times are for decisions

For more information  
↑ 2-day decision window | Payee Exceptions

Account Number	Account Name	Status	Decision Time Deadline	Decision Day
1. 51908	LOTHER	No Exceptions	6:00 PM PT	11/03/2009
2. 703750	RUBYHAIST	No Exceptions	6:00 PM PT	11/03/2009
3. 320037336	TESSIESTATEII	No Exceptions	6:00 PM PT	11/03/2009
4. 2391422272	LIFETCHURCDI	No Exceptions	6:00 PM PT	11/03/2009
5. 4000011635	DORSKPROPPEMA	No Exceptions	6:00 PM PT	11/03/2009
6. 4000034777	MELANISTOLI	Exceptions	6:00 PM PT	11/03/2009
7. 4159542976	ENTERPTIGNO	No Exceptions	6:00 PM PT	11/03/2009
8. 4496829789	WELLSFARGOBAN	No Exceptions	6:00 PM PT	11/03/2009
9. 4496860603	WELLSFARGOBAN	No Exceptions	6:00 PM PT	11/03/2009
10. 4759031628	LINDSYVANASTO	Processing	6:00 PM PT	11/03/2009
11. 4761057140	COUNTYBUCKH	No Exceptions	6:00 PM PT	11/03/2009
12. 4874484298	Syl	No Exceptions	6:00 PM PT	11/03/2009
13. 4950012328	GEOFFRMAJURECOH	Exceptions	6:00 PM PT	11/03/2009
14. 4990011558	AUBREYFHAUST	No Exceptions	6:00 PM PT	11/03/2009
15. 4990076212	TESTDONOU	Exceptions	6:00 PM PT	11/03/2009
16. 6060019350	Grand Junction	Exceptions	6:00 PM PT	11/03/2009
17. 6355051285	HEDYDEEKS	No Exceptions	6:00 PM PT	11/03/2009
18. 8012800070	RAUB	Exceptions	6:00 PM PT	11/03/2009
19. 9600000089	&Test	Decisions Complete	6:00 PM PT	11/03/2009
20. 9600005108	VW Perfect Presentment	Exceptions # No Payee Exceptions	11:00 AM PT 6:00 PM PT	11/03/2009† 11/03/2009
21. 9600016574	AUDREYELICIAUP	No Exceptions	11:00 AM PT	11/03/2009†
22. 9600055846	WELLSFARGOBAN	Exceptions # No Payee Exceptions	11:00 AM PT 6:00 PM PT	11/03/2009† 11/03/2009

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## Benefits

- Review a comprehensive online report and images of your exception items
- Make fast, informed pay or no-pay decisions
- MICR encoding errors are caught on a daily basis, speeding up reconciliation and reducing month-end adjustments
- Add optional reconciliation reports to assist in research and reconciling account activity

## Reverse Positive Pay

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Effectively combat the risk of check fraud—identify and review suspect items daily

Wells Fargo Reverse Positive Pay allows you to:

- Simply access your account's Reverse Positive Pay reports through our secure Internet portal, or opt to receive a detailed electronic file that you can import to your system
- View exceptions from your desktop and quickly make pay, return, and edit and pay decisions
- Select the reporting option that works best with your transaction volumes and systems
- Set dual authorization to protect against internal fraud
- View up to 100 images at a time for fast, convenient decision-making

## Stagecoach<sup>®</sup> Prepaid Card – Reloadable

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**Pay anyone—replace cash or checks with a convenient, paperless solution**

**Streamline CD's disbursement process:**

- **Eliminate the time and expense associated with paper checks**
- **Easily fund cards with a standard ACH origination file**
- **Simplify reconciliation**
- **Wells Fargo handles customer service including card distribution, re-issuing lost or stolen cards, and escheatment on abandoned balances**

**Use the Stagecoach Prepaid Card to:**

- **Replace cash or check payments to customers, employees, and even the unbanked**
- **Make recurring payments; no dollar restrictions**
- **Extend your identity through branded cards**

**Cardholder benefits:**

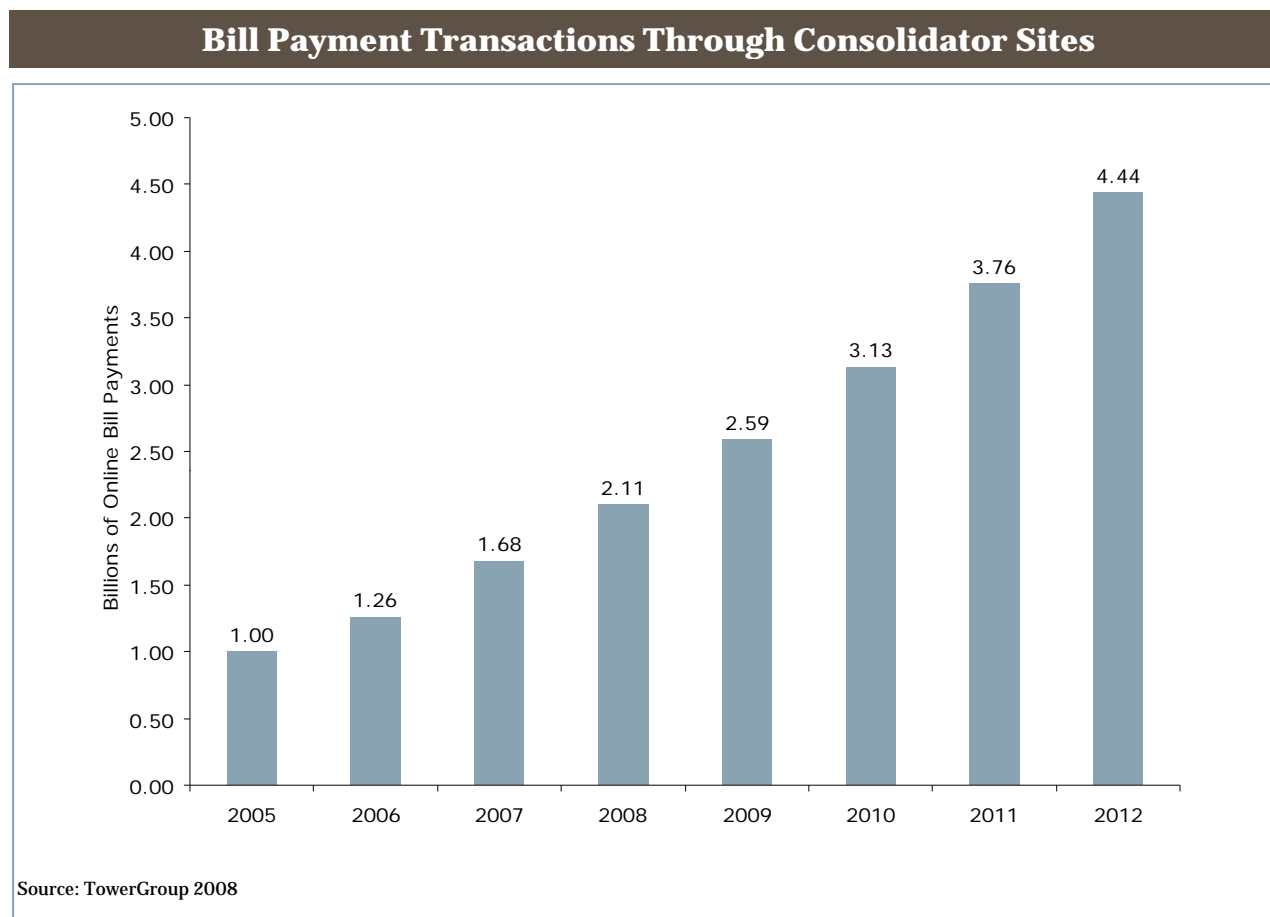
- **Accepted at ATMs, Visa<sup>®</sup> merchants, and in-store bank locations**
- **Review activity online; transfer funds directly to checking or savings accounts**
- **All the security features of standard card products (account number, recipient name, PIN, CVV code)**

# Appendix

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## Payment Processing Trends

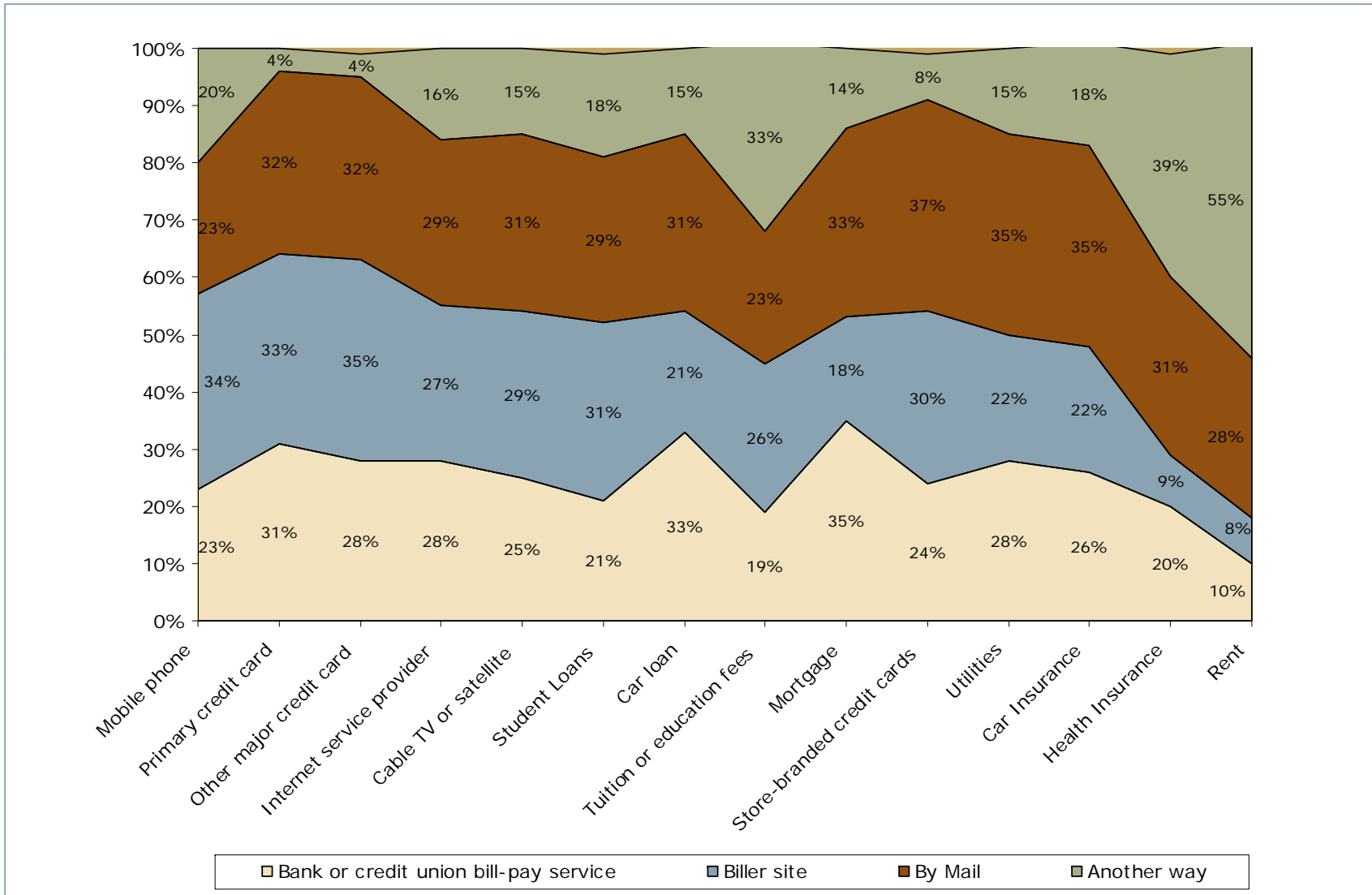
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- Bill payment transactions through consolidator sites continue to grow
  - The projected compounded annual growth rate during the 2005 to 2012 period is approximately 18%

# Payment Processing Trends

Distribution of How Consumers Pay Bills



Source: Javelin Strategy and Research – 2009 Online Banking and Bill Payment Forecast

Together we'll go far

