

**If you can count to 5, our innovative
ACH Management can put more money
in your pocket.**



On The Technical Side

Calnet Business Bank follows industry-best practices in regards to software design, database administration, system backups, redundant equipment, multi-homed Internet connections and emergency contingency plans. All communication with Calnet is done over 128-bit SSL. The result is a safe, secure and efficient platform that allows both the bank and the client to innovate as business needs arise.

The Calnet Financial Network uses an XML interface. This allows the client's environment to be hosted on any platform, and written in any software language. Client's already using XML will have the necessary tools in place to utilize the advanced integration capabilities. If the client has not yet utilized XML in their environment, they can use Calnet-supplied libraries to develop Web services in a more familiar environment, such as C++, C#, VB or Java.

Because Calnet uses state-of-the-art technology for their systems, and has designed its Bank Integration Services to leverage disconnected systems, clients can be assured their solutions will be usable for many years to come.

For additional technical documentation and sample code information, visit Calnet's Workshop Web site at:

<http://online.calnetbank.com/Online/CBBS/Workshop.asp>



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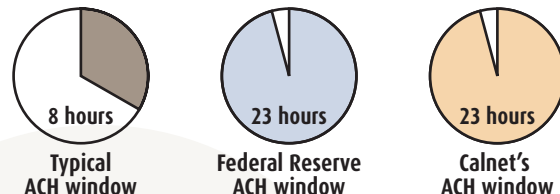
“Calnet’s ACH Management has allowed us to offer a payment services product that outperforms our competitors.”

—Paul Hook CEO Alliance Payment Technologies

At Calnet, we combined our state-of-the-art technology and banking expertise to create an ACH Management system that not only makes the ACH transaction process easier, but can put more money in your pocket —every day.

Wider ACH Windows

1 By allowing for all Federal Reserve timing windows, our customers can extend additional processing beyond normal business hours. Extended hours, or a longer business day can greatly reduce customer fund holds and turnaround times.



“Real-Time” Origination and Processing

2 Returns and reports are available immediately, not the next day. We systematically check each ACH file, batch and transaction against all NACHA rules and recipient bank numbers, as well as the Office of Foreign Assets Control (OFAC) Specially Designated Nationals (SDN) lists. If it sounds complicated, it is. But it provides for improved transaction integrity and fewer rejected items.

Automated Integration

3 Calnet’s ACH Management system is built on proven technology allowing ACH processing to become an automatic function of business events triggered without human interaction. The result is real savings of transaction dollars and overall human resource costs. It also conveniently provides improved security, control and reconciliation capabilities.

Advanced Technology

4 It’s not necessary to change existing procedures or processing methods. Using standard technologies, customers can quickly set up communications directly to Calnet’s ACH Management systems. Or, if they prefer, they can take advantage of the extensive applications, tools and libraries Calnet can provide.

Expertise that is Second to None

5 While other banks simply offer a form of ACH support, we know the industry inside and out. Our expertise in ACH origination and processing enables us to leverage the latest tools to improve the process.

We’re not only part of the changing ACH growth curve, we’re leading it. The result is ACH processing that is easier, more efficient and less expensive ...putting more money in your pocket, every business day.



We respond to the needs of ACH processors and their customers. And we stand behind our technology 24 hours a day, seven days a week. You and your staff have access to technology-driven bankers and management staff dedicated to serving your needs.

And with the same advanced technology, unparalleled industry expertise and outstanding customer support, Calnet can automate other financial management processes, including:

- Wire Management
- Accounts Payable disbursements
- Accounts Receivable collections
- Day-to-day cash management activities

By using Calnet’s capabilities today, you can take advantage of new opportunities tomorrow.

“Our goal is simple - to leverage technology and innovation to empower our customers to gain effective and efficient control of all of their finances.”

—Richard L. Miller
Chairman of the Board
Calnet Business Bank

