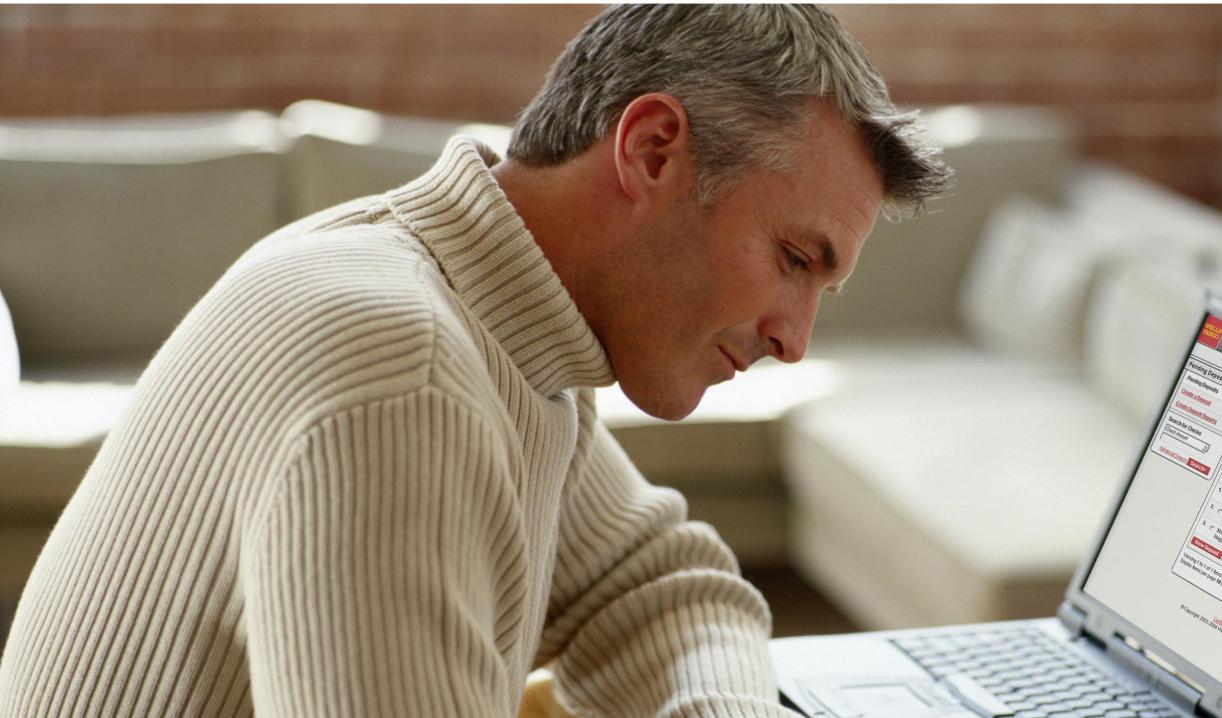




Treasury Management

DESKTOP DEPOSIT®

YOUR FLEXIBLE, ONLINE DEPOSIT SOLUTION



DESKTOP DEPOSIT

DESKTOP DEPOSIT

Your Flexible, Online Deposit Solution

Now you can deposit checks to your Wells Fargo accounts directly from your place of business. With no software to install, Wells Fargo *Desktop Deposit* service is the easiest solution available today to enable your business to deposit checks electronically—and virtually eliminate trips to the bank.

With just a scanner, a computer, and an Internet connection, you can take advantage of electronic collections, while still allowing consumers to pay by check. You'll reduce transportation costs, speed up notification of returned checks, and improve customer service.

"Every software-based cash management product I've ever used has been slow and inefficient. If we hadn't found something Web-based, I'm not sure we would have rolled out remote deposit."

- Fritz Schutte, Treasurer,
Wabash National Corporation

MORE EFFICIENT CLEARING AND SETTLEMENT

More than 42 billion paper checks are written each year, and estimated paper check handling costs and losses for merchants average anywhere from 75 cents to \$3.00 per check.* Clearly, converting checks for electronic processing delivers substantial advantages for businesses of every size.

Wells Fargo *Desktop Deposit* service is an end-to-end electronic depository solution that:

- Lets you deposit checks at any time, from any business location
- Reduces or eliminates trips to the bank
- Improves collection to reduce losses
- Provides detailed reporting and extended archiving
- Allows you to consolidate your banking relationships

THE BENEFITS YOU EXPECT FROM THE INDUSTRY'S LEADING TECHNOLOGY BANK

For the best, most innovative, and most effective technology solutions for electronic deposit, depend on Wells Fargo—named the best corporate/institutional Internet bank in North America by *Global Finance* Magazine in 2005.

- **Eliminate costs and hassles of software and IT management.** Because Wells Fargo's *Desktop Deposit* service is delivered over the Internet with the *Commercial Electronic Office (CEO®)* portal, it doesn't require special software, and you won't need expensive IT resources to set it up and use it. Updates and enhancements occur instantly and effortlessly.
- **Extend your deposit window.** Because you can make later deposits (until 7 pm PST), you can get additional checks into your day's deposit and receive ledger credit.
- **Increase the collection rate on returned items.** Faster clearance of deposits means faster notification of returned items. The *CEO* portal lets you view and manage your returned items.



YOUR FLEXIBLE, ONLINE DEPOSIT SOLUTION

Your collection rates will increase because you can act on returned items more quickly through strategic redeposit, entry into negative databases, or delivery to a collection agency.

- **Manage receivables with ease, and improve the ROI on your existing A/R system.** The *Desktop Deposit* service lets you customize depository information for automated uploads to your receivables system; you can match up to 15 discretionary data fields. Seamless integration with the *CEO* portal and many of the Treasury Management services you already use delivers a total end-to-end electronic receivables system. CAR (Courtesy Amount Recognition) technologies predetermine the check amount, so your operator doesn't need to key it in manually—just review it.
- **Control use yourself.** Add new users or change deposit creation and approval authorizations—all online, all in just minutes. The *CEO* portal's Self-Administration service empowers you.

- **Enhance security and risk management.** Security safeguards in the *CEO* portal include physical, logical, electronic, and procedural controls that protect your data in transit. Specialists at the *Wells Fargo Electronic Deposit Center* carefully review incoming deposits, check for proper authorizations, examine image quality, and ensure that exceptions are resolved in a timely manner.
- **Improve reporting capabilities.** Immediate Daily Deposit Detail reports are available online and in a variety of standard export formats (CSV, HTML, PDF), making A/R and posting updates easier. Reports include discretionary data provided with your electronic deposit file—and, for customers using the *Smart DecisionSM* service, how individual items were processed (ACH or Check 21). An extended deposit image archive allows you to view all your paper and electronic deposits for 180 days; you can also scan standard-sized payment coupons and retrieve the images for up to 90 days.

COMBINE THE *DESKTOP DEPOSIT* SERVICE AND THE *SMART DECISION* SERVICE TO TAKE ADVANTAGE OF ACH CHECK CONVERSION

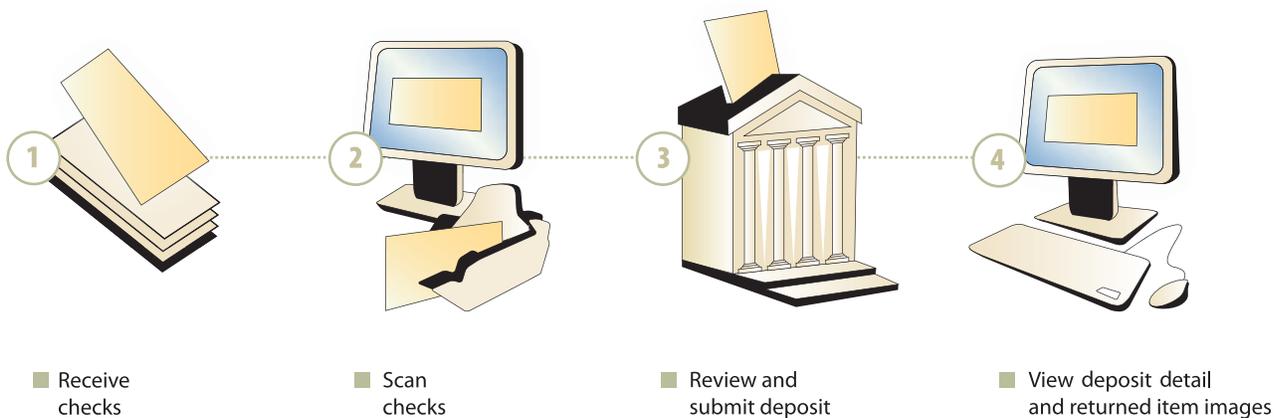
With the Wells Fargo *Smart Decision* service, you can make a single deposit using the *Desktop Deposit* service and Wells Fargo will automatically convert eligible checks to Accounts Receivable (ARC) or Back Office Conversion (BOC) ACH payments. Converting checks to ACH debits can improve the availability of your deposited funds, accelerate returned item notification, and offer an additional return representation option. With the *Smart Decision* service, a single consolidated credit for all items in your deposit makes reconciliation simple. You will have access to integrated Daily Deposit Detail and Returned Item Detail reports on the *CEO* portal. The *Smart Decision* service works seamlessly with the *Desktop Deposit* service, meaning no additional hardware or software is needed to take advantage of ACH check conversion.

YOUR FLEXIBLE, ONLINE DEPOSIT SOLUTION

SIMPLE, QUICK, SECURE, DEPENDABLE

All you do is scan your checks, review them for accuracy, and securely submit them online for deposit using Wells Fargo's award-winning *Commercial Electronic Office*® (CEO®) business Internet portal—voted a “CIO 100 Bold” winner by *CIO Magazine* in 2005. Within one or two days, you'll have access to your funds.

Desktop Deposit®



SYSTEM REQUIREMENTS

All you need to use the *Desktop Deposit* service is:

- A Wells Fargo scanner to capture images and read information on the front and back of checks
- A PC with an Intel® Pentium® Processor II or a compatible 1.2 GHz processor
- 1 GB RAM
- Microsoft® Windows® (2000 or XP)
- High Speed Internet connectivity
- USB port 2.0

Wells Fargo *Desktop Deposit* service can take your business to the Next Stage® with end-to-end electronic depository solutions. Climb aboard.

Call your Treasury Management Representative for more information or visit www.wellsfargo.com/com/ceo/desktop_deposit to learn more.

*Source: Studies by the Federal Reserve, NACHA, Tower Group, and others