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# eBAM, A Tool for BANK Account Management

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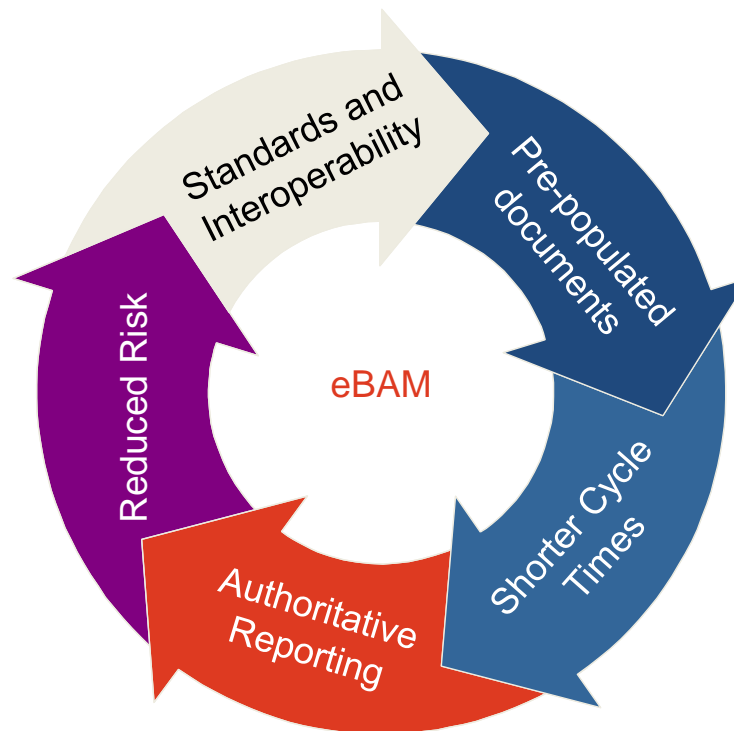
# Industry Landscape

- eBAM is a top initiative in Treasury Management
- Banks and Corporates recognize the opportunities in Treasury Management processes
- A small number of Banks are piloting first generation applications

## Consistency

- Forms and Process
- Documentation
- Support Model
- Access
- Metrics
- Workflows

## Control



## Efficiency

- Self-initiation/service
- Leveragability
- Electronic Delivery
- Reporting
- Notification

## Transparency

# eBAM Approach

Two different options exist when pursuing eBAM. A bank hosted eBAM solution as a part of the EB portal or a TWS solution using ISO XML messages.

## eBAM on EB Portal

The screenshot shows the Citi eBAM web portal. At the top, it says 'Welcome Olivia Signa' and 'CitiDirect BE Demo Client'. Below that, there are navigation tabs for 'Support Self Services' and 'Tools & Settings'. The main content area is divided into several sections:

- Request Types:** A table showing counts for various request types.
 

Request Types	Pending Your Actions	Initiated by You
All Request Types	25	49
Account Management	0	17
Corporate Customer	0	2
Signer Management	24	14
Signature Specimen Setup	0	0
Signer Restrictions	2	10
Workflow Management	0	0
- Alerts:** A list of recent alerts, including request statuses and dates.
- Request List:** A table showing a list of requests with columns for Request ID, First Name, Last Name, Request Date, Process Stage, Status, and Comments.
 

Request ID	First Name	Last Name	Request Date	Process Stage	Status	Comments
RG011810001	Sally	Publer	10-Nov-2011	***	Submitted	
RG011070000	Sally	Publer	03-Nov-2011	***	Submitted	
RG010310173	Sally	Publer	03-Nov-2011	***	Submitted	
RG0091910008	Sam	Spade	19-Sep-2011	***	Submitted	
RG0091710019	Sally	Publer	17-Sep-2011	***	Submitted	
RG0091710005	Sally	Publer	17-Sep-2011	***	Submitted	
RG0091610012	Sally	Publer	16-Sep-2011	***	Submitted	
RG0091510003	Sally	Publer	15-Sep-2011	***	Submitted	

## Features

- Bank provided web-front end
- Digital Signature technology
- Electronic instructions, elimination of certain paper requirements
- Signature Management, Account Maintenance, Account Opening
- Repository for LE, Account, and Signer information for Accounts

## eBAM XML



### Personal Digital Signature Technical Specifications

Header specifications

Sign an XML

ISO XML Messages

Sign attachments

15 Message types

Multiple business scenarios

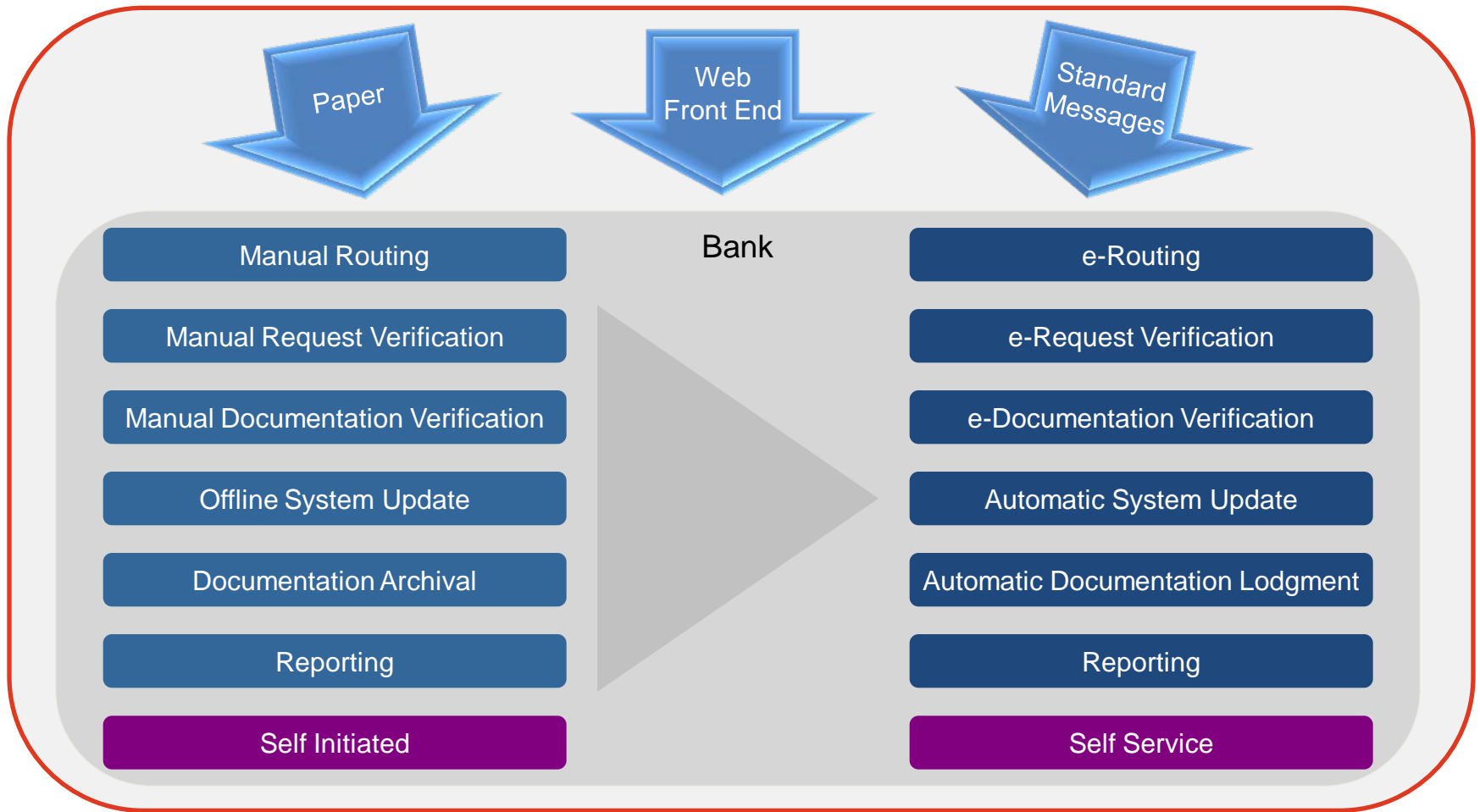
Attachments enabled  
Multi formats  
Naming convention

Transport certificates

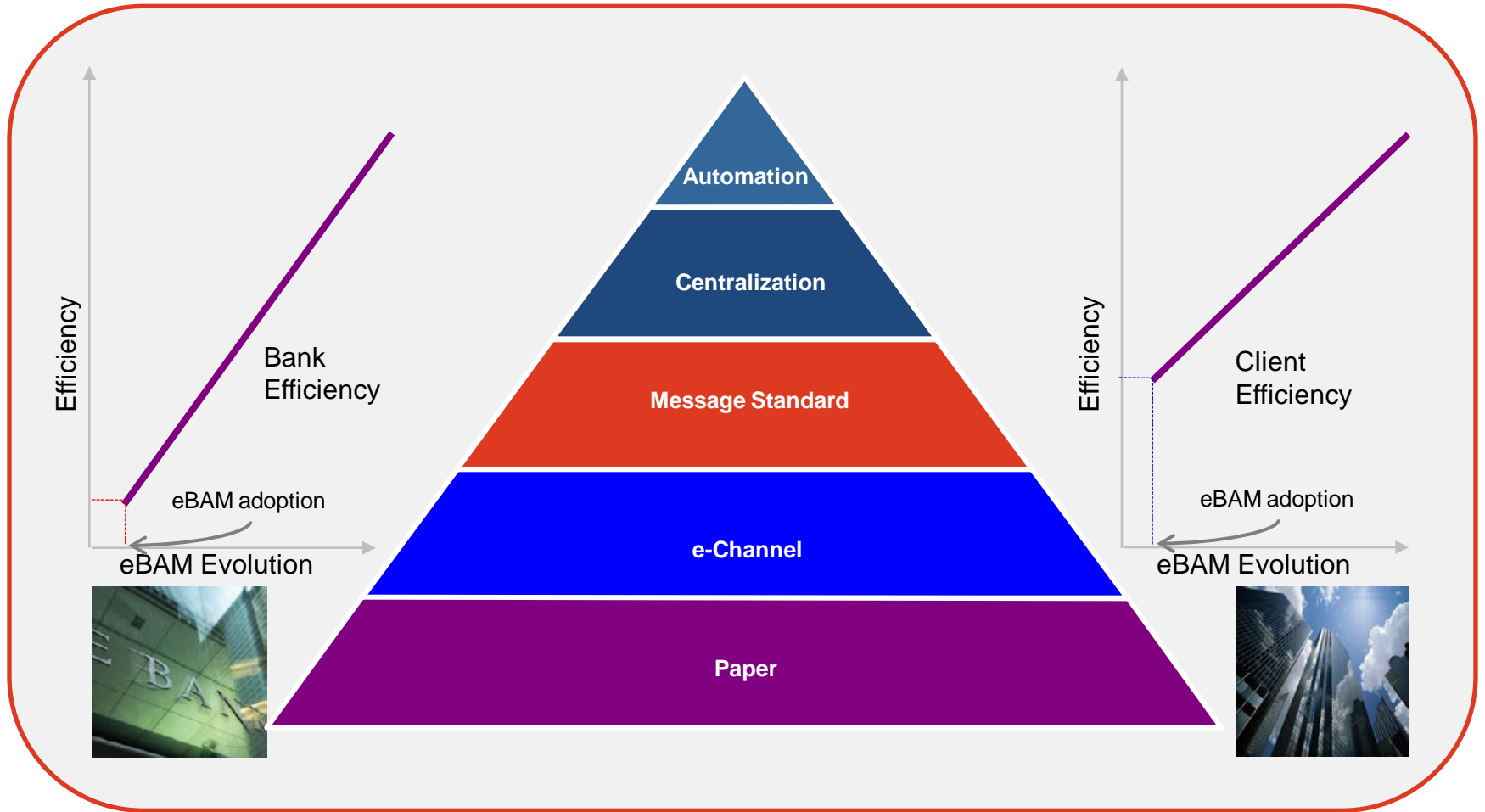
## Features

- Treasury work station provider web front-end
- Digital Signature technology
- Electronic instructions
- eBAM ISO XML messaging
- 15 Messages: Account Management, Signer Management, Account Opening and Reporting Compatible with multiple banks

# eBAM Adoption by Banks



# eBAM Evolution and Benefits



# Corporate Practices for eBAM Adoption

- Electronic Bank Account Management adoption requires transformation of Corporate processes; this transformation will facilitate realizing the true potential of eBAM

## Workflow Process

- Transition from the paper-based workflow to the electronic workflow
- Review of current paper based workflows and mapping a consistent electronic workflow model
- Ensure application workflows accommodate corporate policy
- BAM vs. eBAM

## Resources

- Technology adoption challenges
- Project team and ongoing eBAM technical support
- Plan for a phased approach in roll-out
- Pre-implementation review with Bank
- Intensive validation and reconciliation of Corporate's and Bank's data



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# eBAM

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**Director, Treasury Controls and**  
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**Intel**



# Typical Banking Documentation

- Appoint CFO and Treasurer delegates
- Add/Delete signers
- Open/Close accounts
- Agreements

# eBAM—Before and After

- Before
  - Letters manually generated and acknowledgements scanned into system of record
  - Dependence on availability of signers to sign
  - Coordination with multiple sites' operations team, Legal groups and the bank branch
- After
  - Online changes to Signers and limits for current Citibank accounts
  - Digital signatures
  - Online upload of documents such as passports, specimen signatures and other forms
  - Online workflow setup

# Benefits

- Increased Controls
  - Reduce and centralize CFO and Treasurer delegates
  - Limited users
  - Online upload of identification documents
  - Immediate action for signers leaving the company
  - Online access of reports. No room for discrepancies
- Operational Cost and Efficiency
  - Signer changes within days. (Intel's Finance model)
  - Account Open and Close within days
  - Digital signatures—no need to coordinate travel schedules

# Early Adoption Advantages

- Acquisitions strategy
- Immediate removal of signers
- An opportunity to do an overall overview and improvise
- Negotiated agreements Online

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