Table 3: International cash management services in North America 2010

Bank Name		Bank of America Merrill Lynch		BNY Mellon		Bank of the West/BNP Paribas		Citicorp		Deutsche Bank		HSBC		J.P. Morgan		PNC		RBC		RBS		Standard Chartered Bank		Scotiabank		WellsFargo Bank NA	
Region ICM Strategy		Be a top tier provider of treasury management and global liquidity solutions		Support for domestic and international organizations to optimize cash flow, ensure adequate liquidity and manage risk		Best in-class cash management solutions provider to small, mid and large corporate		To deliver superior treasury solutions that empower our clients		Premier global transaction bank with robust regional capabilities		To be the best cash management provider in the region		Provide working capital solutions to collect, invest and pay funds worldwide		North American, client-centric focus		Take your business around the world with confidence		Top 5 global provider of integrated working capital solutions for local, regional & global clients		Leading provider of world class international cash management solutions and be the core bank for our clients.		To deliver integrated cash management, payment, trade, FX and investment services across the NAFTA region.		Integrated treasury management solutions for US-based companies doing business around the world	
Region Infrastructure and Country Coverage																											
Bank processing systems for region:		1		1 in US, 1 in Canada with back-up		2 Overall systems with back up sites		1 per country - customized		Global and regional		One per country		Global center		One global center		One per region		3		Global and regional systems		Global and regional		One for region	
SWIFT corporate access:	No. of Corporate users in region:	50-99		21-50		1-20		50-99		21-50		21-50		21-50		1-20		1-20		50-99		1-20		21-50		21-50	
Host-to-host connectivity		yes		yes		yes		yes		yes		yes		Yes		yes		yes		yes		yes		yes		yes	
Direct interface to treasury systems:	No. of different systems covered:	10		0		5		11		12		20		99		5		0		5		7		1		4	
Full service branch countries:		2	0	2	0	2	1	2	1	1	0	2	1	2	1	1	1	2	0	2	1	1	0	2	1	1	1
Direct access to local:	Paper clearing systems:	1	1	1	1	2	1	2	0	1	0	2	0	1	1	1	1	2	1	1	1	1	2	2	1	1	1
	Same day clearing systems:	2	0	1	1	2	0	2	0	1	0	2	0	1	1	1	1	2	1	1	1	2	0	2	1	1	1
	Automated clearing house:	1		1	1	2	1	2	0	1	0	2	0	1	1	1	1	2	0	1	1	1	1	2	2	1	1
Country Coverage (Full Service Branches)	Canada:	1	0	1	0	1	900	1	1,100	0	0	140	960	1	2,500	0	1,761	1,197	0	1	1	0	0	1,016	0	0	1,000
	USA:	6000+	0	1	0	700+	0	1	9,516	1	0	470	0	5,400	0	2,550	0	430	0	1500+	0	1	0	17	5,000	6,653	0
	Region(s) in USA where Located:	All	0	All	0	20 Western & Midwestern states, BNPP New York	0	E & W Coast	All except HI	3	0	North East, Mid Atlantic, South East, Mid West & West	0	23 States	0	15 states and DC; 8 lockbox locations	Across Canada - 6 lockbox locations	6 States	0	East Coast/ Midwest	-	1	0	Houston, Puerto Rico	Mid-West to East	39 states & DC	
Region Payment Services (No. of countries where available)		**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**	**Own bank**	**Partner banks'**
Check Processing	Local Lock Boxes:	1		2	1	0	2	2	1	1	0	2	1	2	1	1	1	2	1	1	1	0	1	1	1	1	1
	Conversion to ACH payments:	1	0	1	0	1	0	1	0	1	0	2	0	1	0	1	0	1	0	1	0	1	1	1	1	1	0
	Remote image capture and clearing:	1		1	1	1	1	2	0	2	0	1	0	1	0	1	0	1	0	1	0	0	1	0	1	1	1
	Same day clearing/Wire payments:	1	0	1	1	2	0	2	1	1	0	2	0	1	0	1	1	2	1	1	0	1	1	2	1	1	1
Mass Payments	Canada:	yes	no	no	yes	yes	yes	yes	no	no	no	yes	no	yes	no	yes	yes	yes	no	no	no	no	yes	yes	yes	no	yes
	USA:	yes	no	yes	no	yes	no	yes	no	yes	no	yes	no	yes	no	yes	no	yes	no	yes	yes	yes	yes	yes	yes	yes	no
Mass Collectionss	Canada:	yes	no	no	yes	yes	yes	yes	no	no	no	yes	no	yes	no	no	yes	yes	no	no	no	no	no	yes	yes	no	yes
	USA:	yes	no	yes	no	yes	no	yes	no	yes	no	yes	no	yes	no	yes	no	yes	no	yes	yes	yes	yes	yes	yes	yes	no
Payment Cards	Debit and/or credit - issued:	2	0	1	1	1	0	2	0	0	0	2	0	2	0	1	1	2	0	1	0	0	0	2	2	1	1
	Prepaid - issued	1	0	0	1	1	0	2	0	0	0	0	0	1	0	1	1	2	0	1	0	0	0	0	0	1	1
	Payment card acquiring for merchants:	2	0	0	0	1	0	0	0	0	0	1	0	2	0	2	1	2	0	1	1	0	0	1	0	1	1
Region Liquidity Management Services																											
Multi-Lateral Netting	Possible number of currencies:	2		0		0		64		1		0		0		39		30		64		0		0		0	
	No. of countries covered:	2		0		0		2		2		0		0		2		2		2		0		0		0	
Notional Pooling (No. of countries where available)																											
Single Country (All accounts in same location)	Single currency - Full offset:	2		0		0		2		1		1		2		0		1		1		1		1		0	
	Partial offset:	0		0		0		1		1		0		2		0		0		1		1		0		0	
	Multi-currency - Full offset:	0		0		0		0		1		0		1		0		0		0		1		0		0	
	Partial offset:	0		0		0		2		1		0		1		0		0		0		1		0		0	
	Number of pooling currencies supported:	2		0		0		1		1		2		26		0		0		1		30		2		0	
Location where master site/pool can be located:		2						New York / Toronto		New York		Canada		US/UK/Canada				Toronto		1		US, UK, HK, SG, BH, AE, QA, OM		Canada			
Multi-Country (Leave funds locally in each country)	Single currency - Full offset:	0		0		0		0		1		0		1		0		0		1		1		0		0	
	Partial offset:	0		0		0		2		1		0		1		0		0		1		1		0		0	
	Multi-currency - Full offset:	0		0		0		0		1		0		1		0		0		0		1		0		0	
	Partial offset:	0		0		0		1		1		0		1		0		0		0		1		0		0	
Sweeping (No. of countries where available)																											
Zero/Target Balancing	Domestic:	2		2		2		2		1		2		2		2		1		2		1		2		1	
	Cross border within region:	2		0		2		2		1		1		2		1		0		2		1		0		0	
	Cross regional:	2		0		2		2		1		1		2		2		0		0		1		0		0	
Automatically Triggered Intra-day	Between own branches:	2		1		2		2		2		2		1		1		2		1		1		0		1	
	With MT101 agreement banks:	0		1		2		2		2		1		1		2		2		2		1		2		0	
Overnight sweep & funds returned next day		2		1		1		1		1		2		1		1		0		1		1		0		1	
Location where master site/pool can be located:		2		United States		Walnut Creek & NY		New York		US		Canada & the US		US/UK				Toronto		New York		US				United States	
Investment of Excess Cash																											
On-line Investment Portal	Availability and product source:	Own products only		Own & third party		no		Own & third party		no		Own & third party		Own & third party		Own & third party		no		Own & third party		Own products only		no		Own products only	
Automated sweeps into money market funds	In which currencies:	USD		USD		USD		USD		USD - EURO		CAD, USD, GBP & EUR		USD		USD				USD, EUR, GBP		USD					
	No. of money market funds:	5		15		4		10		7		10		8		40		0		5		0		0		5	
Other on-line investment instruments:								Citi Time Deposits, US Commerical Paper, Repos, and MMMDAs		2		Offshore time deposits Commercial Paper		Multiple instruments available		10 fund families - 115 funds				Short-term capital market solutions		Sweeps and DPA		Web based % bearing accounts			
Provision of ICM Solutions Outside the Region																											
Via own branches in:		Asia/Pacific, Europe, Latin America		Europe		Asia/Pacific, Europe, Middle East & Africa, Latin America		Asia/Pacific, Europe, Middle East & Africa, Latin America		Asia/Pacific, Europe, Middle East & Africa, Latin America		Asia/Pacific, Europe, Middle East & Africa, Latin America		Asia/Pacific, Europe, Latin America				Asia/Pacific, Europe		Asia/Pacific, Europe, Middle East & Africa, Latin America		Asia/Pacific, Europe, Middle East & Africa, Latin America		Latin America		Asia/Pacific, Europe	
Via partner banks and/or banking club(s):		Partner banks only		Partner banks only		Partner banks & banking club(s)		Partner banks only		Partner banks only		Partner banks only		Partner banks & banking club		Partner banks only		Partner banks only		Partner banks only		Partner banks & banking club(s)		Partner banks & banking club		Partner banks & banking club	
Delivery & Customer Service																											
No. of countries with resident cash management specialist:		1		2		2		2		2		2		2		1		2		2		1		2		1	
Single customer service department for region & location:		yes		yes		yes		yes		yes		no		yes		yes		yes		no		yes		yes		yes	
Single customer service contact for whole region:		yes		yes		yes		yes		yes		no		yes		yes		yes		yes		yes		yes		yes	
Customer service department/country:		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes	
Customer service performance level guaranteed:		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		yes		no	
Opening hours:		07:30 to 15:30 local time		Standard business hours		12am-6pmEST 6am-5pmPST		8am to 8pm		Local hours and 24 / 7 support		7 a.m. to 7 p.m. ET		8.00am - 6.00pm EST		7:30 am - 6:30 pm ET		24/7		7 am to 7 pm		Standard banking hours		8am-8pm EST, 8am-6pm CT		8pm Sun-8pm Fri; Sat 8-4	
Contact Information																											
	Contact Name:	Krista Mann		Alan Verschoyle-King		Patrick Poupon		Amol Gupte		Lisa Rossi		Elisa Chrysanthis		Wole Coaxum		George Hoffman		Allen Barabas		Prabhat Vira		John M. Ciccarone		Bob Grant		Mark Davies	
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