

# Table of Contents

**About the Author**

**Preface**

**Acknowledgments**

**Disclaimer**

- 1. It's a New Ball Game** . . . . . 9  
*Overview; The Broadening Market; Regulatory and Legislative Changes; Driving Forces; Ethical Considerations*
  
- 2. Commodity or Value-Added Service?** . . . . . 27  
*Cash Management Services; Information Services; International/Trade Services; Money Market and Investment Services; Personal Banking Services; Other Services*
  
- 3. Thinking Like a Banker** . . . . . 43  
*Profitability Items; The Effects of Competition; Defining the Relationship; Intangibles and Ethics*
  
- 4. Compensation—Get It Right!** . . . . . 61  
*Choosing the Best Compensation Method; Navigating Your Account Analyses; Working with the Numbers; Lifting the Unbundling Veil; Conclusion*
  
- 5. Paperwork and Legal Issues** . . . . . 85  
*Bank/Account Authorization; Operating Procedures; Transaction Documentation; Service Agreements; UCC 3, 4, and 4A Considerations; Conclusion*

<b>6. Measuring Performance</b> . . . . .	99
<i>Operating Performance; Treasury Reviews; Bank Financial Ratings</i>	
<b>7. Strategies and Policies</b> . . . . .	115
<i>Establishing a Bank Strategy; Developing a Comprehensive Bank Policy; The Daily Routine: Managing the Cash Position; Corporate Players; Corporate Risks</i>	
<b>8. It's Time for a Change</b> . . . . .	131
<i>Using RFPs Wisely; The RFP Process; Ethical Considerations</i>	
<b>9. The Old Standby—Credit Services</b> . . . . .	143
<i>Types of Credit Services; Negotiating Credit Services</i>	
<b>10. Get Ready for An Interesting Ride</b> . . . . .	153
<i>Shifting to a More Electronic World; Changes in the Banking World; Where Do You Go from Here?</i>	
<b>Appendix A: Definition of Basic Terms</b> . . . . .	171
<b>Appendix B: References and Resources</b> . . . . .	175
<b>Index</b> . . . . .	177