

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

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