



PRESS RELEASE

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Union Bank of California e-delivers time-critical check return documents, reduces costs with Esker DeliveryWare Platform

Rapid delivery of check images and advice statements reduces commercial customers' loss exposure

STILLWATER, Okla., 6 November 2002 – Union Bank of California, the third largest commercial bank in California, has implemented Esker DeliveryWare Platform to speed delivery of critical return items and notifications to its commercial customers and reduce its document delivery costs.

Union Bank's Returns Processing Center in Los Angeles receives as many as 15,000 returned checks per day. To help its customers prevent revenue loss and improve profitability, Union Bank must process these returns and send back check images and advice statements by 9:00 a.m. the next day. Esker DeliveryWare Platform helps ensure customer satisfaction by accelerating Union Bank's delivery of return items.

For Union Bank's customers, time is of the essence. The sooner a customer's accounts receivable department gets information about payment failures, the sooner they can contact delinquent parties and initiate collections. Union Bank uses two solutions to speed returns processing. *CheckFive*, from Data Management Products Inc., scans returned checks for key information and captures check images. *VECTOR:Five* (for return item processing), *Image for VECTOR:Five*, and *Delivery for VECTOR:Five*, from Sterling Commerce, process and store check images and generate documents for return delivery to customers. To handle delivery, Union Bank has long relied on fax—a technology that was common to virtually every commercial client and that delivered rapidly—but at a cost.

Until recently, the Returns Processing Center assigned several employees to fax duty from 8:00 to 11:30 a.m. every business day. Their job was to photocopy physical return items, dial fax numbers, feed hundreds of pages into fax machines, and redial and re-feed when phone lines were busy or transmissions failed. With Union Bank's migration

to a total image environment, it wasn't long before the Returns Processing Center began looking for a more efficient, cost-effective fax solution. Soon after beginning their survey of enterprise fax server vendors, Union Bank decided to build on a solution already used by other Union Bank departments. Their choice was Esker DeliveryWare Platform.

Esker DeliveryWare Platform provides the Returns Processing Center with robust faxing capabilities and the unique ability to allow customers to transition to other types of electronic delivery as their capabilities change. Esker DeliveryWare is able to transform any enterprise application output into new electronic documents and deliver them automatically via web, wireless message, email, PDF, fax, distributed print, hybrid mail, and other channels.

To the system running the Sterling Commerce Delivery for VECTOR:Five application, Esker DeliveryWare appears as a printer destination. Now, VECTOR:Five simply "prints" advice documents and check image files, and Esker DeliveryWare converts them to TIFF format and faxes them to the appropriate commercial recipient.

The benefits of electronic document delivery have been immediate and quantifiable. Esker DeliveryWare eliminates the cost of pre-fax hardcopy printing and allows Union Bank to dedicate its former fax specialists to more profitable work. In terms of speed, automated fax easily outpaces manual faxing. Union Bank now delivers its entire daily fax volume before 9:00 a.m., enabling customers to start collecting on delinquent payments even faster.

The key to Esker DeliveryWare's speed and efficiency is best-of-breed automation. Esker DeliveryWare's advanced call batching eliminates redialing and associated delays. After sending one fax to a given number, Esker DeliveryWare searches the queue for more jobs to the same number; it then sends consecutively until every fax to that number is cleared from the queue. Instead of repeated redials and busy signals, all same-target faxes are sent in a matter of minutes. For Union Bank's customers, timely delivery of return item information helps minimize risk and expedite collections.

In 2003, Union Bank plans to use Esker DeliveryWare Platform's web publishing capabilities to allow customers to access check images and statements via the web—more quickly and at even lower cost.

About Union Bank of California

Based in San Francisco, UnionBanCal Corporation (NYSE:UB) is a bank holding company with assets of \$37.6 billion at September 30, 2002. Its primary subsidiary is Union Bank of California, N.A., the third largest commercial bank in California. Union Bank of California, N.A., has 254 banking offices in California, 6 banking offices in Oregon and Washington and 18 international facilities. The company's Web site is located at www.uboc.com.

About Esker

Esker Software solutions connect people and information. Providing access to enterprise host systems and enabling delivery of business information from any enterprise source to any destination, Esker solutions include:

- ◆ Esker DeliveryWare Platform
- ◆ Esker Fax™, Esker VSI-FAX®, and Esker VSI-FAX for Notes
- ◆ Persona® by Esker, SmarTerm® by Esker, and Tun®Plus by Esker.

Esker is traded on Euronext—the French Stock Exchange (Le Nouveau Marché/Euroclear: 3581). With offices in North America, Europe, and Asia/Pacific, Esker has shipped over 80,000 document solutions and has a host-access installed base of more than two-million licensed users. For more information, visit <http://www.esker.com>.

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