

KEEPING PACE WITH TECHNOLOGY

UMB realizes keeping pace with technology to provide reliable products and services to customers is critical to staying competitive. "Technology is moving by leaps and bounds and our ability to deliver faster, more secure methods of communication is crucial if we want to continue providing high-quality services to our customers," said Darrel Smith, UNIX systems administrator. "UMB is putting great emphasis on the communication infrastructure and methods of delivering products that take advantage of new technologies like the Internet."

A solid e-business communication infrastructure is essential to the success of any forward-looking business that wants to better meet the needs of its customers as well as improve internal business processes. With a solid e-business communication infrastructure in place, UMB has an effective strategy for moving and managing information over a variety of networks and protocols. The communication infrastructure enables the reliable, seamless flow of information within UMB's enterprise and between UMB and its business communities. And, the infrastructure has utilities in place to interface with and deliver data to existing custom or third-party applications, as well as support a suite of unified services that include central configuration and management functions.

"The automation capability of the CONNECT solution has given us the ability to focus our resources on providing excellent products and customer service. . ."

GETTING FROM HERE TO THERE

Organizations are faced with a multitude of business and technological challenges when implementing e-business initiatives. Successful organizations must address:

- ▶ How to manage the flow of information in a heterogeneous world of business processes among business partners regardless of the platform, operating system, network protocol, application and/or server.
- ▶ How to isolate applications from the complexities of underlying communications mechanisms.
- ▶ How to extend applications and the communication infrastructure to accommodate the requirements of external business partners.
- ▶ How to meet the demand for real-time solutions for applications ranging from Web shopping carts to inventory systems.
- ▶ How to accommodate slowly evolving standards for network security.

UMB addressed its particular challenges of security, automation, reliability, extensibility and manageability with Sterling Commerce's CONNECT:Enterprise solution. CONNECT:Enterprise is a modular, communication infrastructure solution that automates and manages the secure movement of information between a company's business applications and those of its business communities while accommodating diverse application, platform and network environments.

What's unique about CONNECT:Enterprise is that, with its support for the Internet and private networks, it can accommodate the multiple operating environments of business communities – without imposing standards. CONNECT:Enterprise also supports point-to-point and store-and-forward exchange styles providing a single solution for seamless end-to-end information flow between multiple applications within a business process. CONNECT:Enterprise was UMB's choice for automated, seamless, secure, end-to-end communications over the Internet and private networks.

CHOOSING THE CONNECT:ENTERPRISE SOLUTION

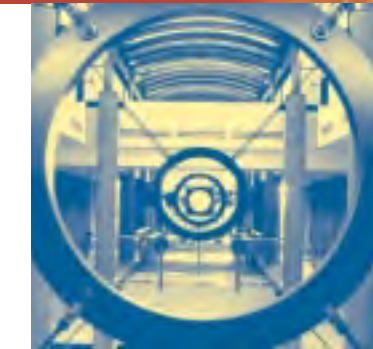
UMB chose CONNECT:Enterprise for three primary reasons.

- ▶ First, with CONNECT:Enterprise, UMB is able to provide a host of communication options to its customers, including the Internet. This allows UMB to be a full service company addressing the needs of "the many" and not "the few."
- ▶ Second, CONNECT:Enterprise's non-intrusive communication interface enables information exchange between UMB's existing systems and business communities.
- ▶ Third, CONNECT:Enterprise was chosen as a solution for the ease in which it can integrate information flow between UMB and its business partners. "The CONNECT:Enterprise solution has helped us realize benefits almost immediately.

More than 70 percent of our business partners will move to the Web to complete 'point and click' business transactions. And, the potential for growing our business is inconceivable," said Smith.

CONNECT:Enterprise management services, which include security, automation, auditing, monitoring and administration, provide further benefits.

- ▶ CONNECT:Enterprise's security services allow organizations like UMB to define the level of security required for information exchanged between business applications over public and private networks. "Confidentiality and integrity of data are priorities for UMB, and SSL technology provides us with both. With CONNECT:Enterprise's support for industry-standard SSL encryption, we have an end-to-end solution for securing file transfers," explained Smith.
- ▶ CONNECT:Enterprise automates and controls the flow between business applications based on pre-defined scripts and event-driven schedules. "The automation capability of the CONNECT solution has given us the ability to focus our resources on providing excellent products and customer service in a secure, expedient manner. We can deliver information at scheduled intervals based on the needs of our customers and our business, often without user intervention," continued Smith.



- ▶ CONNECT:Enterprise features an easy-to-use GUI for profile administration. Changes can be made to the communication infrastructure without negatively impacting applications. Any company that struggles with the complexities of moving and managing information and wants to provide quality electronic communications capable of accommodating the business requirements of its partners and customers can benefit from an adaptable e-business communication infrastructure solution like CONNECT:Enterprise.



www.sterlingcommerce.com

UMB Financial Corporation is a multi-bank holding company headquartered in Kansas City, Missouri, offering complete banking and related financial services to both individual and business customers. The company owns and operates six banks and 170 banking centers throughout Missouri, Kansas, Colorado, Oklahoma, Nebraska and Illinois. Subsidiaries of the holding company and the lead bank include a trust employee benefit office in San Francisco, a trust management company in South Dakota and single-purpose companies that deal with brokerage services, consulting services, leasing, venture capital and insurance.

UMB operates a state-of-the-art Technology Center that consolidates all of its internal operations, including check processing, ATM, wire transfer and ACH operations. The facility houses all of the company's MIS staff, encompassing more than 650 associates. UMB processes \$3.3 trillion in electronic payments and transfers annually for its customers and it ranks 19th in the nation in terms of operational volume and cash management services provided. The Technology Center is a world-class data processing facility, which provides the services and technologies necessary to extend UMB's business capabilities.

INDUSTRY

Financial – Banking

PRODUCTS USED:

CONNECT:Enterprise™

APPLICATIONS:

Communication infrastructure for moving and managing financial information between UMB and its business partners over the Internet and private networks

PLATFORM:

IBM RS6000 running AIX

INSTALLATION:

CONNECT product user since mid 1990's

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Sterling Commerce is a worldwide leader in providing e-business integration solutions for the Global 5000 and their commerce communities. The company is one of 40 companies included in the Dow Jones Internet Services Index and one of 100 companies included in the USA Today Internet 100 Stock Index. The company provides solutions to address E-Business Process Integration, E-Community Management, E-Business Communication Infrastructure and E-Sourcing.



UMB Financial Corporation

Adopting Cutting-Edge

Technologies to

Better Service Customers



STERLING COMMERCE



Powering E-Business Communities

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