Treasury Technology Enhancements

TWS Sungard ICMS	3.1 FTE/$1B of Revenues - (8 FTE/$1B Gov't Benchmark)	80 COPs Trust Accounts/ERP
100% Direct Deposit	$170K Savings $3M + Savings (American Payroll Association)	Payroll SAP
Remote Deposit	No Float/No Delivery Costs	Self Insurance
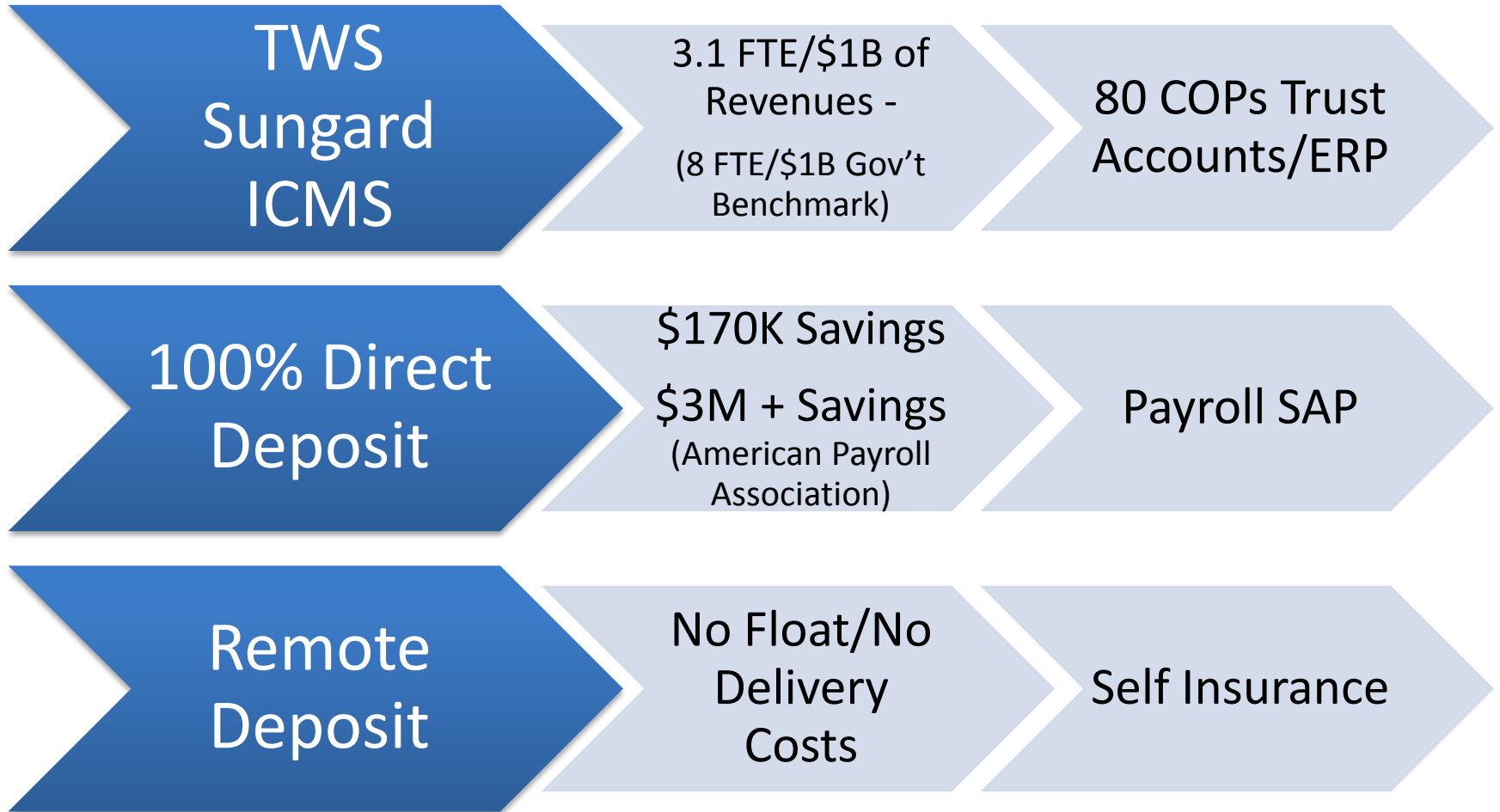
Treasury Workstation
(Sungard ICMS)

Typical = AFP Treasury Survey Participants Median				
Benchmark Performance = World-Class (80th%) percentile target				
	2009	2009	FY09-10	FY10-11
	Typical	**Benchmark**	**M-DCPS**	**M-DCPS**
Treasury Operations cost per $1000 of Annual Rrevenue:	$ 0.69	$ 0.26	$ 0.41	$ 0.38
FTE per $1B of Annual Revenues:	4.2	1.7	3.1	3.1
8				
$10B of Annual Revenues	16 FTE			
$6B of Annual Revenues	9.6 FTE			
$3.5B of Annual Revenues			11 FTE	11 FTE
$999M Annual Revenues	5.5 FTE			
$500M Annual Revenues	2.75 FTE			
Type of Industry Matters (FTE per $1B of Annual Revenue):				
Financial/Insurance	10			
Government	8		3.1 FTE	3.1 FTE
Services	5.5			
Information/Communication	5.4			
Manufacturing	3.1			

100% Direct Deposit ROI (8/2008)

Printed Checks Savings Estimate:		
Current Annual Printing/Distribution/Processing Costs	$	197,740
Annual Costs After Conversion to Electronic Payments		(33,066)
One Time Cost for Payroll Debit Card (5200 Estimated Pay Card)		(12,750)
Annual Loss of Check Float		(75,298)
Printed Checks Net Annual Cost Savings Estimate	**$**	**76,627**
Printed Advices Savings Estimate:		
Current Annual Printing and Distribution Costs	$	151,161
Annual Costs After Elimination of Printed Advices Distribution		(58,000)
One Time Costs for PC Stations @ Transportation & Maintenance		(20,000)
Printed Advices Net Annual Cost Savings Estimate	**$**	**73,161**
Total Ongoing Annual Cost Savings Estimate	$	182,539
One Time Costs Estimate		(32,750)
Total First Year Cost Savings Estimate *	**$**	**149,789**
		-
Productivity Gain Eliminating Receiving/Cashing Checks**	**$**	**3,744,000**

* Savings estimate do not take into account productivity gains at the work location for not distributing checks & advices.

** Per American Payroll Association Study, 1 hour productivity is lost per employee receiving/cashing checks.

Remote Deposit ROI

	Volumes	Price	Mo. Chg	Ttl Mo.	Mo, Savings	Annual Savings
Current:						
Items Dep	2100	0.05	105			
Dep Credited	20	0.75	15			
Courier	20	10.00	200	320		
2 Location						
Items Dep	2100	0.05	105			
Dep Credited	40	0.40	16			
Courier	0	10.00	0	121	199	$ 2,388
Scanning Equipment ($840)						(1,680)
1st years Savings:						$ 708
PREPARED 6-5-08						