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AMERICA'S PREMIER CHECK FRAUD SPECIALISTS

proudly presents

SAFE PAY

Positive Pay File Formatting and Transmission Software

- Import from virtually all standard accounting software packages
- Work with any number of accounts (limited only by hardware)
- Maintain a detailed audit trail of all actions performed on data
- Protect Positive Pay data with password access and encryption
- Create multiple user access with user-specific privileges
- Transmit files securely using the methods offered by your bank
- Manipulate and add check issue data in a secure environment
- Easily sort and find status information on individual records

SAFE PAY To order call (800)755-2265 ext. 3302
or email safepay@safechecks.com

SafePay comes with a free order of SAFEChecks (business checks) and a free order of the Supercheck (personal checks). Both of these high security checks are offered by SAFEChecks. For more information visit SafePay123.com.



SAFEChecks®
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SAFE PAY

Product Information Booklet



SAFE *Checks*[®]

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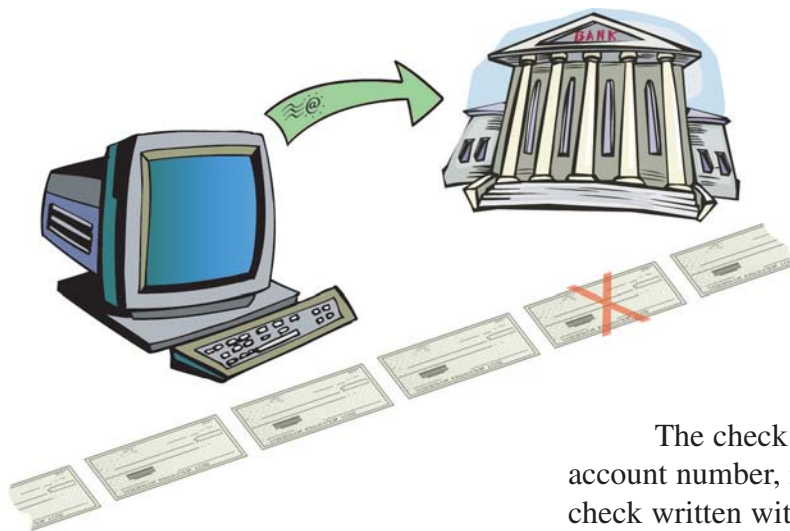
Overview of Positive Pay

What is Positive Pay?

Positive Pay is an automated fraud detection tool offered by the Cash Management Department of many banks. It is a service that matches the account number, check number and dollar amount of each check presented for payment against a list of checks previously authorized and issued by the company or organization. All three components of the check must match exactly or it will not pay. For more information, visit positivepay.net.

How does Positive Pay work?

There are two distinct elements required to use Positive Pay successfully. First, a bank must offer Positive Pay services for its business customers. To determine if a bank offers Positive Pay, ask to speak with the Cash Management Department of the bank. If there is no department, Positive Pay is not likely offered. Second, a company or organization must be able to send (transmit) a list of checks to the bank every day it issues checks.



In order for this second step to occur, a company must first organize the check information (its check issue file) into the format required by its bank. Each bank has its own formatting requirements. After the check issue file has been formatted, it must then be sent to the bank the day the checks are issued and before the checks are released.

The check issue file will contain the check number, account number, issue date, and dollar amount of each check written within a given time period. Sometimes the payee name is included, but at most banks it is not.

When a check is presented to the bank that does not have a “match” in the check issue files sent earlier by the client, it becomes an “exception item.” The bank sends a fax or an image of the exception item to the client. The client reviews the item and instructs the bank to pay or return the check that same day.

Formatting the Check Issue File

The first obstacle preventing many companies from taking advantage of their bank’s Positive Pay services is the inability to properly format their check issue file into the layout

required by the bank. SafePay eliminates this obstacle. SafePay can accept check issue data files from virtually all standard commercial accounting software packages. Even custom-developed accounting software that is capable of exporting files can communicate data to SafePay. (The setup for customized systems may require additional programming charges.) SafePay simplifies the process of correctly importing and mapping check issue data with an intuitive user interface, support for a wide range of export formats, and a powerful data mapping engine.

Transmitting the Check Issue File

The second obstacle that often prevents companies from using Positive Pay is the inability to securely transmit their check issue file to the bank. SafePay also eliminates this obstacle. SafePay supports modern methods of secure transmission, including the following:

Transmission Methods	
HTTPS	SafePay incorporates web browser functionality with 128-bit SSL (Secure Socket Layer) encryption
Secure FTP	SafePay acts as an FTP client that supports 128 bit SSL and passive mode FTP
Native Mode FTP (PGP Encryption)	SafePay provides full PGP encryption functionality, including the generation of private and public keys
Native Mode FTP (VPN)	Encryption is provided by the router through a VPN (Virtual Private Network)
Asynchronous Modem	XMODEM, ZMODEM, or KERMIT transmission using a dialup V.34 compatible modem
Bisynchronous Modem	3780 RJE transmission using a CCITT V.32 compatible modem

SafePay Software

System Requirements

Performance of SafePay is based on many factors, including speed of the processor, available memory, processor load, and network conditions. The chart below suggests the minimum system requirements for the operation of SafePay. Performance will improve with an increase in available system resources.

Minimum Requirements	
Computer/Processor	Computer with a 486/66-MHz processor or higher
Operating System	Microsoft Windows® 95, 98, Millennium Edition (Me), NT 4.0, 2000, or XP
Memory	32 MB of RAM minimum
Drive	CD-ROM drive (if installation is done from a CD-ROM)
Display	Super VGA (800 x 600) or higher-resolution monitor
Peripherals	Modem or Internet connection; Mouse or compatible pointing device

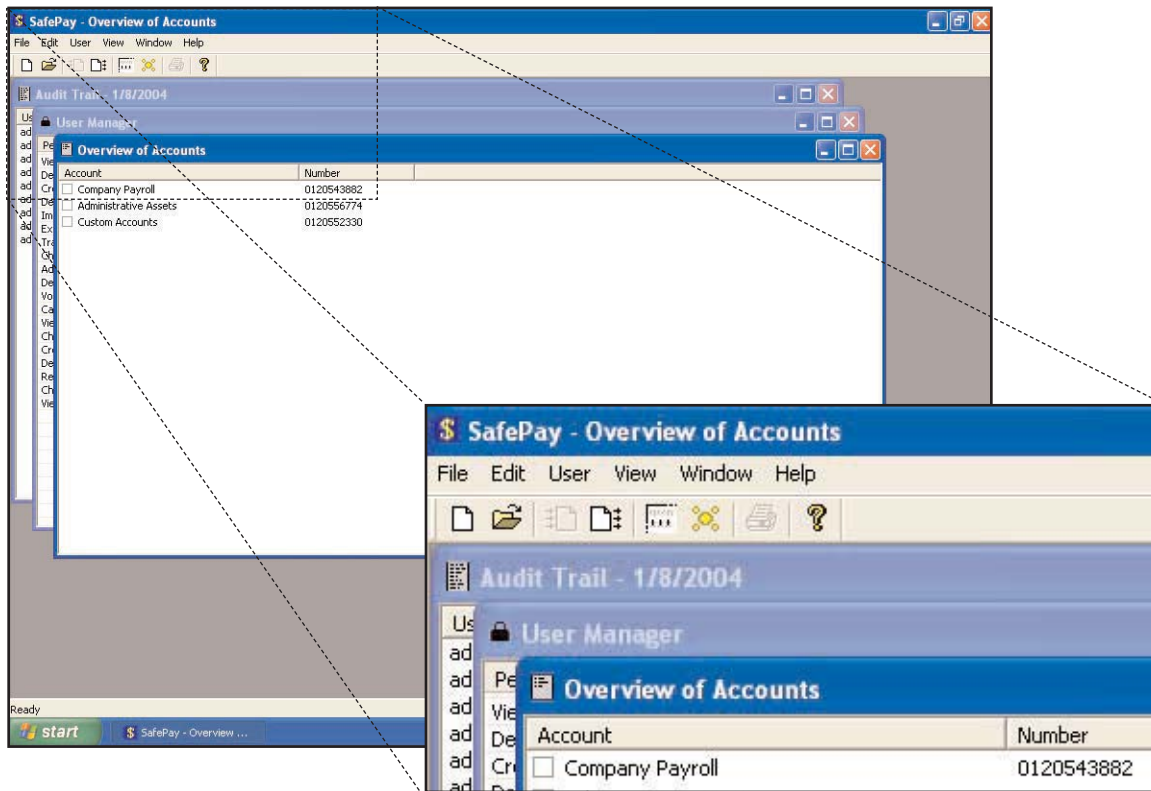
Compatibility

SafePay is compatible with virtually all commercial accounting software packages, including the following:

AccountMate	Intuit Fundware	OSAS
ACCPAC	M.Y.O.B.	Peachtree
Adagio	Macola	Platinum for Windows
Axapta	MAS 90, 200, 500	QuickBooks
BusinessVision 32	Microsoft Money	SAP R/3
BusinessWorks	MIP Fund Accounting	Simply Accounting
e by Epicor	Navision	Small Business Manager
e-Synergy	NetSuite	Solomon
Financial Edge	One World	SYSPRO
Great Plains	Oracle Financials	TRAVERSE

User Interface

The effectiveness of Positive Pay is only as good as the consistency of sending timely, accurate check issue files. To facilitate this consistency, SafePay is very user-friendly. It is designed to be extremely straight-forward and intuitive, while remaining powerful and versatile. This ease of use accommodates the fact that accounting operations within an organization may be performed by various individuals at different points in time.



As seen in the image above, the SafePay user interface consists of a hierarchy of multiple windows showing accounts, account data, and administrative information. The data is simply and intuitively linked, allowing simple navigation through scrolling lists. Program functionality is available through a few Windows-standard menus, as well as through the toolbar.

The main window, "Overview of Accounts", shows a list of all accounts that have been set up in SafePay and allows access to multi-account functions. With the designated accounts highlighted, a selected function from the menus or toolbar allows for the import of data into multiple accounts, or the export and transmission of check issue files containing records from multiple accounts. Double-clicking on an item in the account list opens its corresponding Account Window, from which actions on single accounts are performed, such as cancelling a check record or transmitting a check issue file from a single account. The two other windows shown, "Audit Trail" and "User Manager" deal with application security and are discussed in the following section.

Security

SafePay is an encrypted, password-protected software system. Through it, one can securely edit check issue data and create and transmit check issue files. A standard Login grants access to a multiple number of users, as set up by the Administrator. Users may only perform those functions in the program that are allowed by the user's permissions, which are established by an Administrator.



The interface to granting and viewing user permissions is a simple grid of permission names and usernames as seen below.

Permission	administrator	d_reynolds	r_davidson	a_mcn
View Audit Trail	+	+		
Delete Audit Archives	+	+		
Create New Accounts	+	+		
Delete Accounts	+	+		
Import Records to Accounts	+	+	+	+
Export Records from Accounts	+	+	+	+
Transmit Positive Pay Files	+	+	+	+
Change Account Information	+	+		
Add Check Records	+	+		+
Delete Check Records	+	+		+
Void Check Records	+	+	+	+
Cancel Check Records	+	+	+	+
View User Manager	+			
Change User Permissions	+			

Permissions, as seen above, include the extent to which a user is authorized to view data, edit data, and manage other users. Permissions also include the degree to which account information may be created and altered, as well as the ability to set program preferences.

All user actions that are performed in SafePay, including those of the administrator, are recorded in the audit trail. Audit trail information includes what action was performed by a designated user and when that action was performed. A fragment can be seen below.

Audit Trail - 1/8/2004			
Username	Date/Time	Action	Note
administrator	02/26/2004 - 17:02:05	Export	Records: 5
administrator	02/26/2004 - 17:01:48	Import	Import file: xxtest.dbf; Records: 5
administrator	02/26/2004 - 17:00:50	Open Account	customaccounts191.ppa:Custom Acc
administrator	02/26/2004 - 16:58:44	Change Permission	User: a_mcn; Permission: View Ex

Contact SAFEChecks

Using Positive Pay and high security checks are the most important steps a company or organization can take to protect itself from check fraud. SafePay will allow you to take advantage of your bank's Positive Pay service, and SAFEChecks can provide you with high security checks. SafePay provides simple integration with your existing accounting software, and allows you to begin formatting and transmitting check issue files to your bank.

Contact SAFEChecks to implement SafePay. We can work with you and your bank to facilitate a smooth Positive Pay implementation.

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