

Stop Check Fraud With Positive Pay

SecurePay™

Universal Solution for Positive Pay and ARP File Conversion and Transmission

Protect Your Checks with Positive Pay

Positive pay is your best defense against becoming a check fraud statistic. Check fraud costs U.S. businesses in excess of 20 billion dollars annually (*Nilson Report*) and is still growing. Positive pay establishes a partnership with your bank to prevent check fraud and its consequences.

SecurePay is the easiest, fastest, and most economical way for any size organization to implement positive pay. The solution operates across virtually all accounting applications and computer platforms to convert and transmit positive pay issue files per your bank's requirements. SecurePay simplifies and automates the conversion and transmission of positive pay files, giving you the positive pay protection you depend on.

How does positive pay work?

Before check distribution, the positive pay process involves converting check-issue data to your bank's

specific format and electronically transferring the file to your bank. Checks presented for payment are then compared with the data from your check-issue file. If an exception is found, the bank notifies you for check verification.

With SecurePay, Positive Pay Implementation is as Easy as 1, 2, 3:

- 1. Conversion & Processing:** SecurePay imports check data from any accounting package, regardless of computer platform, and converts the check data into a positive pay file that matches your bank's positive pay file specifications.
- 2. Transmission:** SecurePay transmits this file to your bank via automated web transmission or other data transfer method.
- 3. Protection:** SecurePay creates a positive pay partnership between you and your bank that stops check fraud.

SecurePay — Positive Pay Process

How positive pay prevents check fraud

1. Client transmits positive pay file to bank.

2. Bank compares file to checks presented for payment.

3. In the event of an exception, client is notified to verify check authenticity.



Compatibility

SecurePay is compatible with essentially every accounting application that is used to issue checks. So, you can be certain of a smooth and rapid installation. Some of the compatible accounting applications include:

ACCPAC • ADP • BusinessWorks
CMHC • CYMA Solutions • eGov
Exact Software North America (formerly Macola Software) • Great Plains
MAS 90 • MAS 200 • Microsoft's
Business Solutions – Solomon IV
Open Systems/Traverse Timberline
Oracle Small Business • Peachtree
Software • Peoplesoft • Reynolds & Reynolds • Quicken • Quickbooks

"SecurePay has enabled our bank to catch several fraudulent checks that were being presented against Gracy Title's account. Without SecurePay, we would not have been able to catch these checks prior to them being cashed. Having just one check caught is worth the price of the SecurePay software."

Jeff Craig, IT Director,
Gracy Title

Features (Professional Version)

Positive Pay File Conversion

Powered by a robust conversion engine, SecurePay will work with virtually any accounting application and on any platform to automatically convert the wide array of possible client export formats into a single, positive pay file format required by your bank.

Payee Positive Pay Compatible

SecurePay can generate positive pay files for payee name verification. The positive pay file includes a record of the date, amount, check number/account, and, optionally, payee name for each check issue.

Web Transmission & Automation

SecurePay can transmit files over web transmissions or other data transfer methods to automate the task of sending positive pay files.

Notifications

SecurePay can print or email notifications to any recipient for additional security and/or required file processing.

Duplicate Check Numbers

SecurePay can provide notification if duplicate check numbers have been used from the same account.

The **Advantage-Install option*** is the most immediate way to be up and running with SecurePay. A product support technician will:

- Install SecurePay;
- Create up to four accounting templates;
- Create and transmit a back-issue file of outstanding checks to your bank for one of your accounts;
- Train your staff on file creation and bank transmission;
- Review system operation with staff.

** Must have an Internet connection and access to WebEx.*

ARP File Conversion and Transmission

Convert business user check files into the appropriate bank format and automatically transmit them to your bank's Account Reconciliation Program (ARP).

Be assured that AP is available whenever you have a question or need assistance

The SecurePay Yearly Maintenance Agreement guarantees:

- Toll-free SecurePay help desk assistance;
- Free access to all service-pack updates;
- Bank format protection (If your bank makes any file format or transmission changes, AP Technology will update your SecurePay software free-of-charge);
- Discounts on SecurePay upgrades.

SecurePay integrates with a MICR check printing solution

For greater efficiency, our proprietary ALink technology enables SecurePay positive pay software and the SecureCheck MICR check printing system to connect for full positive pay file automation. SecurePay queries the SecureCheck printers or Print Control Center (PCC) for stored check run data. SecurePay then converts this check data into a positive pay file and transmits the file to your bank, without any user intervention.

SecurePay Specifications

Workstation

Windows 95/98/ME/NT/2000/XP/Vista

Minimum Disk Space

6-MB hard disk space available

Minimum Memory

32 MB RAM

Corporate Office:

AP Technology
5973 Avenida Encinas, Suite 140
Carlsbad, CA 92008



www.aptechnology.com

For more information, contact:

Jack Woods
Baymark Business Partners
Phone: 650-960-7171
Email: jack@baymarkbp.com
or
Jeff Cook
AP Technology
Phone: 760.602.5413
Email: jcook@acuprint.com