

Proven technology for fighting check fraud

Since its inception over a decade ago, Positive Pay has continued to be the most effective tool available for preventing check fraud. Recent advances in imaging technology have even made it practical to detect alterations of the Payee, in addition to amount and serial number. Although these systems are highly effective and eliminate many of the most common types of check fraud, only a small percentage of businesses participate.

For many, the benefits of Positive Pay are clearly recognized, but the technical challenges seem too significant to overcome. Check runs from multiple locations may need to be consolidated. The need to protect multiple bank accounts can complicate the process and put pressure on critical deadlines. But, miss a transmission cut-off – and you risk generating stacks of expensive exceptions; or worse yet, destroying your fraud protection.

With Treasury Software's Bank Positive Pay™, participation in Positive Pay-based fraud prevention can now be completed with just a few mouse clicks.

Hundreds of pre-set bank formats

Setting up the system to convert your check data into your bank's prescribed file format is as easy as entering a three-digit code. Treasury Software has already created hundreds of templates – so chances are, your bank is included. If not, we will work with them to create a new one. It is even possible to assign unique template codes to each bank account.

Never miss a transmission deadline

Transmission deadlines are always critical. Missing a deadline means that Positive Pay protection for newly issued checks will be delayed – and vulnerable to fraud. Treasury Software's automated solution can help prevent this situation from ever occurring; optimizing your protection and minimizing costs from the generation of exceptions.

The Bank Positive Pay *Control Panel* provides for management of multiple accounts; each with its own set of preferences and settings. The *Scheduler* module enables you to automate not only the secure transmission of the Positive Pay file, but also the data import and file creation tasks. Even PGP encryption is accomplished on-the-fly, rather than as a separate process.

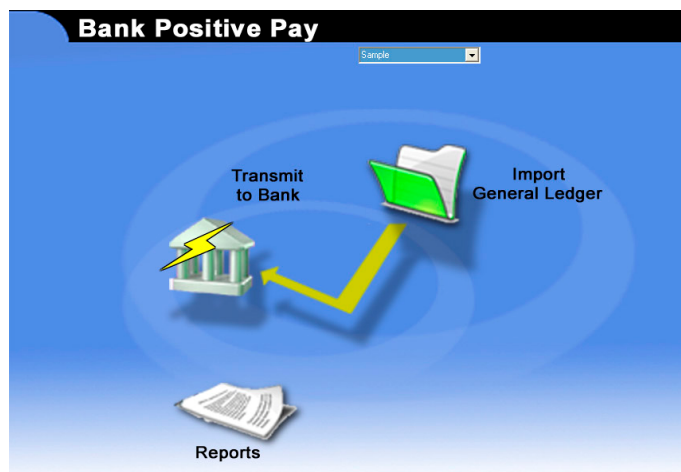
Leverage these tools to automate an entire multiple-account Positive Pay workflow, including the generation of emails to confirm file transmission.

"Drag-and-Drop" report-writing engine

A key value of many financial systems is the ability to extract information for management. Bank Positive Pay includes an elegant and exceptionally versatile report-writing engine – which is also the first step in exporting data to other systems. Data is initially displayed in a traditional tabular format. From there, simply drag-and-drop column headings to group and sort data in whatever order is most useful. To export that data to an Excel spreadsheet, simply click on a toolbar button.

Database history, quick-add for manual checks, and more

Transaction history is a critical factor in preventing errors and researching exceptions. Every Bank Positive Pay version includes database connectivity. Other features, such as an easy way to add manual checks, built-in back-up functions, and *Universal Importer* add even more value to this impressive solution.



Secure participation in Positive Pay can be completed with just a few mouse clicks

Product Specifications

Bank Positive Pay Client-Side Solution to Prevent Fraud

Features

Express Set-up Codes

Although all banks require the same basic information, the order and format of data are specific to each financial institution. Simply enter a three-digit code to select the appropriate template from our comprehensive library.

Seamless, on-the-fly encryption

More and more banks are requiring encryption of transmitted files. Bank Positive Pay™ can apply PGP encryption (third party license required) on-the-fly, eliminating the separate processing step required by most other products.

Advanced research/archives

Cleanup records to an archive database. This unique archive feature allows research to be performed directly on the archive file. There is no need to restore it to the original source file.

Automate multiple accounts

Bank Positive Pay™ can accommodate an unlimited number of bank accounts. Manage and automate those accounts from a built-in Control Panel - complete with a multi-process Scheduler. In addition, all settings are account-specific, allowing for differences in file templates and process workflow.

Transmission options

Transmit issue files securely, automatically, and unattended via FTP, e-mail and modem (modem software not included). For web transfers, Bank Positive Pay™ can open an Internet Browser directly and prompt the user for an upload.

Other Products

Treasury Software products utilize a single, common interface. Also ask us about ACH Universal, Bank Reconciliation, and Credit Card Reconciliation.

Technical Specifications

System Platforms

All Treasury Software products are available for a variety of system platforms and operating environments.

Desktop – for deployment on a single workstation, using a Microsoft Access database format.

MSDE – multi-user capabilities on a workstation platform with Microsoft's SQL Desktop Edition.

SQL – a customizable and scalable platform that integrates more directly with financial systems.

Citrix – easy, wide-area deployability for organizations on the Citrix platform.

Data Import Formats

The Universal Importer provides a Wizard-type interface to easily import data from a variety of sources. Compatible formats include:

Microsoft Excel, Microsoft Access
Comma-delimited text (CSV)
Tab-delimited text
Fixed-width text
ACH

System Requirements

All Treasury Software products have been designed to run on Windows XP (Home and Professional), 2000, and ME. Products should function properly on retired versions of Windows, but operating system related support is no longer available.

Min. recommended CPU: Pentium II, 866
Min recommended RAM: 256 MB
Program disk space req : 75 MB

These minimums should be increased if running Windows XP, and for SQL and Citrix operating platforms

Treasury Software
Easy, Automated, Secure

1725 Main St, Suite 215
Weston, FL 33326
(954) 217-9133
www.treasurysoftware.com

Talk to your Banker today about Treasury Software's **Bank Positive Pay™**
or call (866) 226-5732 for more information