



APSecure

Secure Check Issuance Solutions

APSecure 3.0 is the foundation for reliable and highly-secure MICR check processing and printing for some of the nation's leading financial institutions. APSecure handles bank check creation and disbursement needs for any department: **branch, loan, wealth, remote-client, and batch or on-demand back-office**. A combination of technologies that includes modules for payment processing, on-demand payment requests, approval workflow, and print queues along with integrated reporting and positive pay management, adds convenience, cost savings, and fraud protection to check production.

- ◆ Best-in-class fraud protection
- ◆ Simplified compliance and auditing
- ◆ Enhanced process efficiencies and quality
- ◆ Accelerated branch automation

What Sets APSecure Apart?

Exceptional Design

APSecure has a modular design. This translates to more flexibility and precision in meeting your bank's requirements for functionality and back-end integration via web services, more reliable performance, and scalability to meet your objectives for payment processing today and into the future.

Experienced Developers

When choosing a vendor partner, let the AP Technology team exceed your expectations and deliver a scalable, agile payments platform on which your bank or business can grow. With AP Technology you can expect the best. We are an industry leader in MICR check issuance technology and one of the original developers of MICR check printing systems. We have over 25 years of experience integrating with the wide array of available payment applications and financial systems and have successfully implemented check issuance solutions for thousands of businesses, government entities, and financial institutions. As the founding member of the elite Hewlett-Packard business partner program, AP Technology also engineered the first secure MICR check printers and we continue today to advance development of secure LaserJet check printing intelligence. Our APSecure solution has become the hub of official check payments for financial institutions of every size.

As the groundbreaking developer of client-side positive pay solutions and a recognized expert in the area of check fraud prevention, we have long-standing partnerships with 7 of the 10 leading U.S. commercial banks and have provided over 4,000 corporate banking clients with positive pay automation solutions. In the past several years, AP Technology has emerged as a player in electronic payments space, with our APSecure platform core technology already processing over 300,000 payments daily.

Our professional services, development, quality assurance, and implementation teams deliver top-performing products and a level of service that is unsurpassed in the industry. The reason the nation's top-tier financial institutions turn to AP Technology as their trusted solution provider is simple. Experience and excellence.

Exclusive Details

The APSecure check printing platform delivers advanced automation and security for managing any or all of your institution's check disbursement operations. APSecure provides a highly flexible feature set, designed to meet a bank's exact functional requirements and security standards for compliance and check fraud prevention.

Best-in-Class Fraud Protection

Advanced software-, printer- and check-based security

- Multi-level approval process possible; approval processing tied to location, account, and amount; configured to meet bank and client requirements
- Elimination of pre-printed stock security issues, and countless internal audit and control procedures
- Printed-check security features - payee and amount-based watermarks and security fonts - can be added to protect against check alteration
- Multi-level user permissions
- Configurable event notifications
- Strong encryption applied from the server to the printer. Secure printing disables duplicates and ensures data integrity. APSecure accommodates an assortment of printer models with varying capacity and speed to suit your infrastructure and budget considerations.
- Integration with bank positive pay system or optional APSecure positive pay module
- Robust reporting for compliance and auditing purposes

Customization Through Configuration and Modular Design

- Enables MICR laser check printing to blank (or pre-printed) check stock at any number of networked or non-networked locations
- Supports checks-on-demand and batch printing of cashier's checks, money orders, drafts, and other official check disbursements
- Suitable and scalable for any area of your check disbursement operations: teller/branch, loan, wealth management, remote-client sites, back-office batch payables
- Close integration/connectivity with Fiserv, FIS and other backend systems, to enable data input, OFAC handling, balance inquiry, funds transfer, positive pay, and billing.
- Optional functionality available for file translation, positive pay management, and custom reporting
- User experience is based on login credentials; access to create, approve, print, void, and/or reprint checks, along with report visibility, is based on a user's assigned permissions and location/s.
- Configurable approval workflow and notifications
- Flexible data input and integration options
- Optional data validation

APSecure 3.0 Feature Set

Batch and On-Demand Check Issuance

- ♦ Batch: file services *or* user file entry
- ♦ On-Demand: APSecure check entry *or* interfaces to external data source

OFAC

- ♦ Interfaces with bank OFAC system for monitoring & reporting

Approval Workflow

- ♦ Account- and amount-based workflow
- ♦ Permission-based access to approval queues

Print Queue Management

- ♦ Flexible check number assignment: contained in data, assigned at check request, assigned at printing
- ♦ Permission-based access to print queues; print queues display only checks for the user's assigned domain/s.
- ♦ Permission-based print location management / movement of checks among print queues
- ♦ Void queue (if check numbers are assigned on request); checks remain in queue for specified time.
- ♦ Cancel queue (if check numbers are assigned at printing); checks remain in queue until they are printed.
- ♦ Reprint queue (optional); checks remain in queue for specified time.

Printers

- ♦ Domain-assigned printer
- ♦ Printer-based encryption hardware (recommended)

User Management

- ♦ Permissions can be assigned to Groups, Roles or any individual User, providing flexible and tight control over user access

Notifications

- ♦ Notifications are based on a user's assigned permissions.
- ♦ Users can be assigned permission to manage their notification subscriptions.

Reports

- ♦ Standard reporting can include Check Register, Event Log, Processing History, User Activity, Security Event Log, Current User Entitlements
- ♦ Optional report customization
- ♦ Exportable to CSV, PDF, or XLS format

Account Management

- ♦ Manage funding and payment accounts by domain
- ♦ Manage starting check numbers by account

Authentication

- ♦ Username/Password standard; optional strong authentication
- ♦ Single Sign-On (SSO) integration for strong security and simplified user access

DRP Architected

- ♦ Database replication
- ♦ Disaster failover ready
- ♦ Check recovery in the event of system error

For more information, contact:

Phone: 800.652.2877
Email: sales@aptechnology.com
Fax: 760.930.6281



TECHNOLOGY

www.aptechnology.com

Corporate Office:

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