

STOP CHECK FRAUD WITH POSITIVE PAY

# SecurePay Advantage

## *Automated Positive Pay & ARP File Conversion and Transmission*

### Protect your checks with Positive Pay

Check fraud costs U.S. businesses billions of dollars annually (*AFP Fraud and control Report*). Positive pay is the best defense against check fraud, which is why it is used by banks everywhere to secure payments.

SecurePay Advantage automates the Positive Pay process, making check protection simple, fast, and effective. SecurePay advantage works with all accounting applications, converting and transmitting files in formats that meet your bank's requirements. No more check format errors! And SecurePay Advantage typically only takes about 15 minutes to install.



### How does Positive Pay Work?

Before check distribution, the positive pay process involves converting each check's issue-data into your bank's specific format and then electronically transfers those files to your bank. Checks presented for payment are then compared with the data from your check-issue file. If any irregularities are found, the bank notifies you for check verification to stop fraud before it starts.

### SecurePay Advantage is Your Advantage against Check Fraud!

#### 1. Conversion & Processing

SecurePay Advantage imports check data from any accounting package and any computer platform, and converts the check data into a Positive Pay file that matches your bank's Positive Pay file specifications.

#### 2. Transmission

SecurePay Advantage transmits the files to your bank via automated web transmission or other secure data transfer method.

#### 3. Protection

SecurePay Advantage creates a protective relationship with your bank to stop check fraud before it starts. SecurePay Advantage has the world's largest library of Positive Pay file formats.

## Compatibility

SecurePay is compatible with all accounting applications. And because SecurePay Advantage comes with the world's largest library of Positive Pay file formats, it should be compatible with your bank's existing specifications.

## ARP File Conversion & Transmission

SecurePay Advantage converts business user check files into the appropriate bank format and automatically transmits them to your bank's Account Reconciliation Program (ARP).



## SecurePay Advantage Features

### Positive Pay File Conversion

SecurePay will work with virtually any accounting application and on any platform to automatically convert the clients' export formats into a single, Positive Pay file format required by your bank.

### Web Transmission & Automation

SecurePay Advantage securely transmits files over web transmissions or other data transfer methods to automate the sending of Positive Pay files.

### Duplicate Check Numbers

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

### 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, and payee name for each check issue.

### Notifications

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

### SecurePay Advantage Security

Data encryption, a workflow approval process, warning notifications, user permissions, an event log, and an audit trail are built-in. Ask for a demo!

## SecurePay Advantage is backed by the Tech Support Pros at AP Technology

- 1- Free Reinstallation per Year
- 2- One-Hour Technical Support Calls per year
- Enhanced Fraud Detection

## SecurePay Advantage Specifications

### Workstation

Windows 11 and newer;  
Windows Server 2019/2022/ and newer

**SecurePay Advantage works on Windows Operating Systems, with minimal requirements.**