

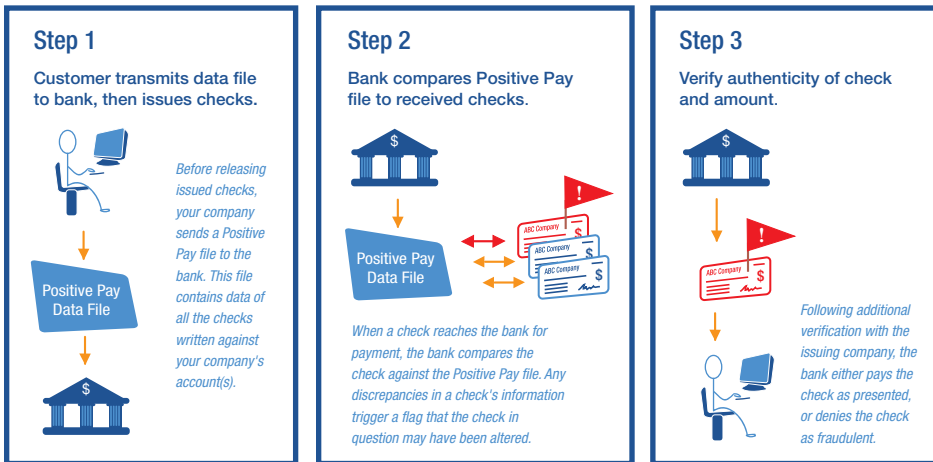
# CheckDefense™ - SP

## Anti-Fraud Protection for the Create!form® Check Printing Environment

Despite ongoing advances in payment risk management, Positive Pay continues to be one of the most effective anti-fraud tools available for check disbursements. With CheckDefense – SP, organizations can implement a proven “plug-and-play” Positive Pay solution that directly integrates with their Create!form check printing solution to ensure fraud prevention.

Using CheckDefense - SP and the advanced extract feature of Create!form Director™, a Positive Pay report is automatically generated whenever a check run is printed. The transmitted report provides the bank with important information such as check numbers, dates, amounts and account numbers in the specific format required. The bank uses this report for verification as checks are presented for payment. If the check information does not match the data included on the Positive Pay report, the check is held until the bank can get further approval or denial information from the issuing company. This effortless system allows companies to identify fraudulent check payments before funds are released, while offering significant protection against losses.

### How it Works: A Simple Three Step Process



### One of the most widely deployed solutions for Positive Pay file conversion and transmission

- Complete functionality for creating and transmitting Positive Pay files that meet specific bank requirements
- Proven, “plug-and-play” operation for the Create!form check printing environment
- Dynamically transmits Positive Pay files with each check run, or pre-schedules a future transmission as business needs require
- Flexible enough to support manual changes to a checking account number, on-demand check requests, voids and resends
- Automated event notifications and security log for hassle-free operation and reporting
- Capable of servicing single or multiple bank accounts

“CheckDefense - SP provides behind-the-scenes security by simultaneously outputting checks while it writes a copy to an electronic file that is transmitted to the bank. Because the files are automatically created during the printing process, no one even knows it's happening. The bank can compare checks presented for payment against the Positive Pay report to verify the payee and the amount.”

Kirk Works  
Process Manager, Information Systems  
Gallatin Steel

## CheckDefense - SP Features:

- Works seamlessly with Create!form Director extract files for transmission of Positive Pay reports instantly, or at a designated time
- Positive Pay file includes a record of the date, amount, check number/account, and optionally, payee name for each check issued
- Supports up to four bank formats (with issue file and transmission specifications) and 100 bank accounts\*
- Accommodates the conversion of back issue files for outstanding checks from accounting application data
- Supports manual entry and editing of check data
- Scalable for Positive Pay files up to 50,000 records
- Provides print or email notifications to any recipient for additional security and/or required file processing, including alerts if duplicate check numbers have been used from the same account. Events can include file import, file conversion, file transmission and errors (i.e. failed transmission, bank modem not responding, etc.)
- Automatically extracts voided checks
- Built-in security and report log records all events and actions that have occurred in CheckDefense - SP

## System Requirements

For complete details on the hardware and software platforms required and supported by Create!form, please call 800.472.1321 (option 2), or email [info@bottomline.com](mailto:info@bottomline.com) to be connected to a representative in your region.



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