

E-BANKING

Projects

Manufacturing

Positive pay is a check fraud prevention service for your Microsoft Dynamics SL A/P and/or P/R checking accounts. As part of the growing eBusiness functionality of Microsoft Dynamics SL, this "safe pay" product provides another level of security to insure your payments are made accurately. Whether you are paying vendors or reimbursing employees, *Positive Pay* from Sandler-Kahne Software is the solution.

What is Positive Pay?

Positive Pay (also known as Safe Pay) is the leading method of check fraud prevention available today. The positive pay process consists of a daily reconciling between a company's issued checks and checks presented for payment at your bank, in order to identify potentially fraudulent checks.

Upon completion of a check run, a company prepares a "checks issued" data file (including check number, amount and date, as well as other bank and account information) and transmits this data to their bank. Voided checks and manual checks can also be included in this formatted checks issued file.

When checks are presented for payment against an account protected by *Positive Pay*, the check information is compared to the "checks issued" file. Checks presented for payment that fail to match with checks issued by the company are rejected. The bank then presents a list of "suspect checks" to the company for "pay/no pay" decisions. These "suspect checks" are resolved before the bank authorizes payment. The company may reject any checks it believes to be fraudulent.

Designed For Microsoft Dynamics SL™ Financial Series:

Other modules in the eBanking Suite:

- APEFT
- Wire Transfer Plus
- AREFT
- Lockbox Processing

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Benefit

By coordinating with their bank via *Positive Pay*, a company can eliminate the main cause of check fraud. In fact, due to the liability issues related to check fraud, many banks are requiring their customers to implement a positive pay program.

Bank File Formats

Unlike ACH transactions, there is no standard positive pay file format. Each bank will have its own format, so it is important that a positive pay product can support your bank's format. Sandler-Kahne's *Positive Pay* has numerous formats "out of the box", with additional formats being added all the time. If a bank's format is not already included in the product, it is easily added.

The screenshot shows the 'AP - Create and Send Files (DD,500.00)' window. It features two main tables:

Select	eBanking File Number	Transmit Date	File Status	Batch Count	File Total	File Name
<input type="checkbox"/>	000019	1/11/2008	Not Processed	3	2,130,309.79	SOL4PP1030.TXT
<input type="checkbox"/>	000017	12/8/2007	Completed	2	208,021.10	SOL4PP1030.TXT
<input type="checkbox"/>	000007	11/7/2007	Completed	1	393,371.45	SOL4PP_20071107_000007.TXT
<input type="checkbox"/>	000006	11/7/2007	Completed	2	80,959.75	SOL4PP_20071107_000006.TXT
<input type="checkbox"/>	000005	10/26/2007	Completed	2	47,405.82	SOL4PP_20071026_000005.TXT

Batch Number	Company	Period (Post)	Screen	Posted Status	Pmt Batch Total	SL Batch Total	Account	Subacc
000092	0060	12-1999	Check	Posted	25,729.15	25,750.50	1030	01-100-AA-00-00-1
000090	0060	11-1999	Check	Posted	72,344.82	72,344.82	1030	01-100-AA-00-00-1
000082	0060	11-1999	Check	Posted	2,032,235.82	2,033,226.76	1030	01-100-AA-00-00-1

When sending EFT, Wire or Positive Pay files, simply select the batch(s) - appropriate files are created and transmitted to your bank.

Multi-Company, Multi-Account

Whether you use a single database or multiple databases for multiple companies, *Positive Pay* can handle the job. Multiple companies and/or multiple checking accounts are easily set up, even if different accounts are for different banks and/or file formats.

Flexible Communications

The *eBanking Suite* streamlines processing through various communication options, beginning with full browser/FTP support, and continuing through to its own built-in communications utilizing dial-up networking protocols. The process of creating and sending the Positive Pay file to your bank is just a few mouse clicks away. Additionally, if your bank requires login and/or complicated interaction, scripting support can automate the process. Scripting will also support situations where your bank requires you to use their communications software.

Seamless AP/AR Integration

Positive Pay is written with Microsoft Dynamics SL VB Tools. Therefore all the screens and menus look and feel just like Microsoft Dynamics SL. AP and PR check batches, including manual and void batches are all displayed together for easy selection.

Positive Pay delivers these additional features:

- Multiple user-defined Header/Trailer records
- Header/Trailers can be different by bank
- Multiple Company/Checking Accounts
- Optional inclusion of void check batches
- Optional audit report
- Optional file block fill
- Security on Positive Pay files and scripts
- Archiving

Available on these Microsoft Dynamics SL Versions:
5.x, 6.x, 7.x,
2011, 2015, 2018 (all CUs)

BUSINESS ISSUES	HOW THIS FLEXIBLE PRODUCT CAN HELP
We use three different banks ... each with different Positive Pay formats	Use the Multi-Company/Multi-Account features Company Paying accounts can each have their own bank and bank format – any number of banks and formats are supported. Also, each Company Paying account can have their own unique communications option – different URLs, different dial-up numbers, etc. When check batches are selected for transmission, the different file format and communication setup options are automatically used.
My bank has unique information in the Header record	Use Header/Trailer Maintenance Header/Trailer Maintenance allows for 4 custom header and 4 custom trailer records – for each bank format. Users can maintain any part of the headers/trailers including file specific information (transmission date/time, check summation amounts, bank account and many more). Different Header/Trailers can be specified for different Bank Formats.
Other systems require exporting my check information	Positive Pay is written in Microsoft Dynamics SL VB Tools Because <i>Positive Pay</i> is written with the same tools as native Microsoft Dynamics SL, it interfaces directly with the AP and PR data tables. All batches and data are simply presented to the user – for easy selection, no exporting or importing is required.
How do I know whether my batch was submitted via Positive Pay?	“Keep” process saves transmission date Once the positive pay file has been successfully sent, the user “Keeps” the transmission and the date the file was transmitted is recorded. The Create and Send screen displays the date transmitted. Users are warned if they try to send the same batch again.



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Revised 08/10/2020