

# Case Study | Fresh Mark Modernizes AP Payments with SKsoft

## FOR MICROSOFT DYNAMICS 365 F&O

### About Fresh Mark

Fresh Mark is a long-established, privately held meat processor, producing well known products such as bacon, ham, pepperoni, hot dogs, sliced lunch meats, and deli meats. Operations span several facilities, including Salem, Massillon, Canton, and an adjacent cold-storage operation.

With a recent move from Microsoft AX 2012 to Dynamics 365 Finance & Operations in 2023, Fresh Mark carried over their long-trusted SKsoft banking automation capabilities while modernizing its ERP foundation.

### Business Challenge

Prior to adopting automated ACH processing, Fresh Mark paid nearly all vendors by check or wire. This approach introduced:

- Frequent delays caused by postal mail
- Time-consuming vendor inquiries ("Where's my payment?")
- Occasional check theft and fraudulent deposit attempts
- Manual auditing and reconciliation efforts

"Maybe it was lost in the mail or it took longer than usual... Or it took a week or two weeks to make it to the vendor." Explained Tony Serrani, AP Manager. ACH was necessary to modernize vendor payments, improve security, and reduce administrative workload.

### SKsoft Solutions Implemented

#### APEFT+ (ACH Payments Automation)

Fresh Mark relies on SKsoft's APEFT+ solution to handle the bulk of its vendor payments, processing an estimated 10,000 - 13,000 ACH payments annually. Prior to this, nearly all vendors were paid by check, with wires only used when absolutely required, which meant longer payment timelines and more follow-up from vendors. With APEFT+, ACH has become the standard and has "definitely modernized the whole AP process," a change Tony believes their vendors appreciate.

Financially, the shift to ACH via APEFT+ has also delivered clear savings. Tony walked through a simple but compelling calculation: with stamps costing \$0.78, checks \$0.16, and envelopes \$0.09, each mailed check carried close to a dollar in hard cost before considering labor. At their current ACH volume, Tony estimates that "at 50 ACH a day, five days a week, we're saving roughly \$10,000 to \$13,000 a year in just postage and envelopes." Those savings are in addition to the time saved by not stuffing, mailing, and tracking checks.

Security is another area where APEFT+ has made a meaningful difference. Under the previous check-heavy process, Fresh Mark occasionally faced situations where checks were intercepted or fraudulently deposited. Tony noted that "there's even times where checks can get stolen. We'll see, even someone trying to fraudulently deposit," which made payments more vulnerable during transit. This became especially important during events like the Canadian postal strike, when Fresh Mark could continue paying Canadian vendors via ACH rather than scrambling with alternative mail or courier services.

"The system always works. We rarely ever have issues with processing our ACH." – Tony Serrani, AP Manager

## Positive Pay (Check Fraud Protection)

While ACH is now the preferred method for most vendors, checks still play a role in Fresh Mark's payment mix, especially in certain scenarios or for specific partners. To safeguard those check transactions, Fresh Mark uses SKsoft's Positive Pay solution in tandem with APEFT+. The AP team runs both processes side by side while using BankFabric to handle the secure bank communication.

This allows Fresh Mark to securely transmit payment files to their banks, eliminating the need for custom bank integrations or customer-managed infrastructure. That secure connectivity is a key part of Fresh Mark's confidence in the overall process.

Positive Pay has also strengthened Fresh Mark's ability to respond to check-related fraud attempts. When the bank identifies a mismatch between what Fresh Mark sent in its positive pay file and what someone is trying to deposit, they stop the transaction and notify the company. As **Tony described**, "they'll alert us if there's a positive pay where the vendor that we'd send over isn't matching up to the check that someone is trying to fraudulently deposit, and they'll put a stop on it and alert us. And then we'll either allow it to go through or, you know, void it and prevent it." **That workflow gives Fresh Mark control at the point of decision, rather than reacting after funds have moved.**

"BankFabric provides a secure and reliable channel for all communications with our banks."  
– Kevin Stahl, VP of Information Systems & Technology

Fresh Mark also values how SKsoft's Positive Pay keeps the ERP and the bank aligned when checks are voided or canceled. Tony specifically called out that "I like the function where if we cancel or void a check in the positive pays, that it's communicated to the bank, they're able to clear it on their end." This reduces the risk of outdated or invalid checks being presented and helps ensure that both sides are working from the same up-to-date information.

## Operational Impact

Improvement Area	Business Result
AP Efficiency	Eliminated manual check handling and mailing
Cost Reduction	\$10,000 - \$13,000 Annual savings
Security	Fewer fraud attempts and better control over deposits
Vendor Satisfaction	Faster and more predictable payments
Reliability	Fewer disruptions to payment processing

## Conclusion

Fresh Mark's AP modernization highlights the value of embedded banking automation inside Microsoft Dynamics 365 Finance & Operations. By shifting from a check-heavy process to secure, automated electronic payments and fraud protection, Fresh Mark reduced operational risk, lowered costs, and improved the vendor experience without disrupting existing workflows.

Having partnered with SKsoft since AX 2012, Fresh Mark continues to rely on a proven, scalable payments foundation as its business and ERP evolve.