

FraudGuard™ Positive PayPLUS™ with Secure Seal™

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Get all the benefits of enhanced positive pay with the added security of having the issue file information encoded directly onto the face of the check with FraudGuard Positive PayPLUS with Secure Seal. It's like a positive pay system that sends the issue file information right along with the check!

Realize immediate benefits

It is estimated that check fraud costs the US market several billions of dollars annually and is continuing to grow. This threat has created a strong market demand for cost effective and reliable check fraud detection. Let FraudGuard Positive PayPLUS with Secure Seal help you capitalize on this demand. This powerful application gives you the tools you need to reduce corporate fraud, meet client demands for cost effective fraud detection, while creating a competitive market advantage and, possibly, generating additional fee revenue.

How does Secure Seal work?

Secure Seal encoding starts with the printing of a unique seal on the face of the check as it is issued. Encapsulated inside the seal is information unique to that check – including the payee name, dollar amount and account number. During check processing, seal encoded items are interrogated and automatically validated (or rejected) by the system. If there are any discrepancies between the information identified within the

Attractive and secure

Unlike a 2D bar code, the Secure Seal can be aesthetically pleasing, very discreet and of almost any shape or size. Graphics are typically corporate logos, authorizing signatures or decorative borders and may be printed with either MICR or regular laser toner at 240dpi or greater. However the amount of information "hidden" inside provides all the detail necessary to validate the item. Any alteration to payee, amount or date will be detected by the system.

The Next Generation of Fraud Detection Technology.

actual check fields and the information encoded in the Secure Seal, they will be marked as exceptions for review. Suspect items are available for review through the Guardian Series™ Decision Support application or for export to third party decisioning products.

Secure Seals are an image-survivable security feature that allows validation of the check at any point in the check clearing process. The system encodes and decodes complete information from the original check. Because Secure Seals cannot be unscrambled or duplicated, they add a significant layer to your check security.

FraudGuard – the power of true integration

Check fraud comes in many forms—counterfeits, alterations, forgeries – with FraudGuard you can detect a wide variety of check fraud with one integrated and

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automated system. Once a check image is imported into the system, multiple FraudGuard applications go to work seeking out any indication of check fraud.

Because FraudGuard applications are part of the Guardian Series, they are built on the same broad, multi-application, integrated platform, making installation and maintenance easy. And, the shared platform makes it simple and highly cost-effective to add further FraudGuard check fraud detection capabilities when desired.

This multi-use platform architecture provides the ultimate level of system scalability and flexibility, simplified systems management, as well as common decision support and end-of-day reporting. And, the non-proprietary design of the suite allows for its easy integration with most existing imaging systems. »

Key Benefits

- Detects more fraudulent checks – all check data information resides in the Secure Seal ensuring all check alterations will be detected
- No separate issue file – enhances positive pay and supports reverse positive pay
- Adds further security to official checks
- Automates the exception review process

System Features

- Image survivable – does not rely on chemicals or special inks
- Flexible design – can be adapted to particular check designs
- Supports standard check processes – no special hardware required
- Full data decoding – provides full details of the check issue information
- Account specific – seals are customizable for individual client accounts
- Secure – uses asymmetric write / read process
- High-speed – supports large-scale operations
- Robust – delivers very high read rates



*Payee name, amount,
routing and account
numbers are all
encoded into a
Secure Seal.*

