

## ACOM's EZPayManager Suite (EZPM)

is a comprehensive payment solution. It provides you with a single payment software platform that can support check-printing as well as electronic payments.

Our modular solution provides a clear and easy path for your organization to transition your corporate payments (and vendors) from checks (a labor-intensive paper-based payment disbursement process) to a more automated and cost-effective electronic payment solution; start with the basics, and add capabilities as your requirements change.

EZPayManager produces cost savings on printing, personnel expense, supplies and overhead, quickly justifying the investment. It is seamlessly compatible with all financial management systems, ERP systems and legacy system data. And whether you need an enterprise-wide solution or a single workstation version, ACOM can help.



## EZPayManager Options

### ePayments/ACH Module - Send Electronic/ACH Payments for A/P, Payroll, and any other Payment Application

The ePayment Module is a great option to help companies reduce their payment disbursements expenses. The option allows users to generate electronic payments right within the check-printing process and without adding any additional steps to the current payment process. The process is fully automated and very secure. Maximum dollar limits can be set to prevent users from issuing electronic payments exceeding company limits. The electronic payment file is created based on the NACHA standards.

For transactions to/from Canada, EZPM follows the IAT (International ACH transaction) format to comply with the NACHA standards which allows US and Canadian banks to do ACH transactions with each other.

Template Name	Bank Name	Origin ID	Origin Name
ACH			
Direct Deposit	ACOM Bank & Trust	8832223498	ACO
EFT 1464			
Funds Transfer	ACOM Bank & Trust	38290	ACOM Solutions...

File Record Layout:  
Template Name: Direct Deposit  
File Formats: ACH

File Header Record | Company/Batch File Record | Other Required Entries

Bank Name: ACOM Bank & Trust  
Immediate Destination: 987654321 OnUs Field: 010-876123  
Immediate Origin: 8832223498  
Immediate Origin Name: ACO  
Reference Code: 27

New Save Delete Cancel

### eMail Notification Module - Send Payment Notification Details via eMail

This option allows users to send payment notification with complete records of payment details directly to the payees via email. It is fully automated and is integrated right within the payment process. The electronic payment notification option could be set for both checks and electronic payment recipients. The payment details are attached to the email as a PDF file with the same look and feel as the traditional printed remittance details that payees are use to seeing with regular checks. In addition to the payment details, a customized message can be added to the payment notification email promoting electronic payments and encouraging online registration for electronic payments.

- Secured eMail Option\*\* - Password Encryption of Remittance Details

This feature is an add-on option to the Electronic Remittance module and it allows for the encryption of the payment details. The PDF file that includes the payment details is encrypted and would require the recipient to input a password before the file can be viewed.

Payee Information | Bank Information | Payment Options

Payment Method: ACH Print Copy: NO  
ACH/EFT Template: Direct Deposit Web Module: NO  
Notification Method: EMAIL Encrypted PDF: YES  
Notification Message: ACH Message Password: \*\*\*\*\*

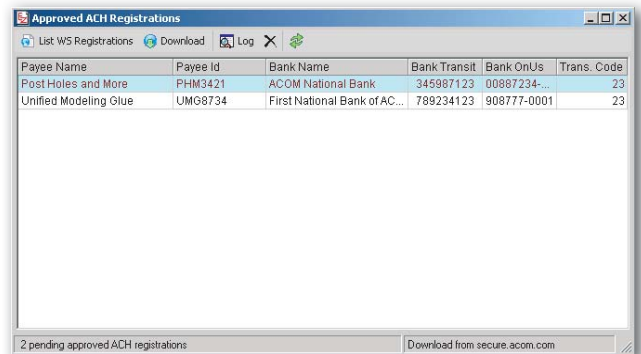
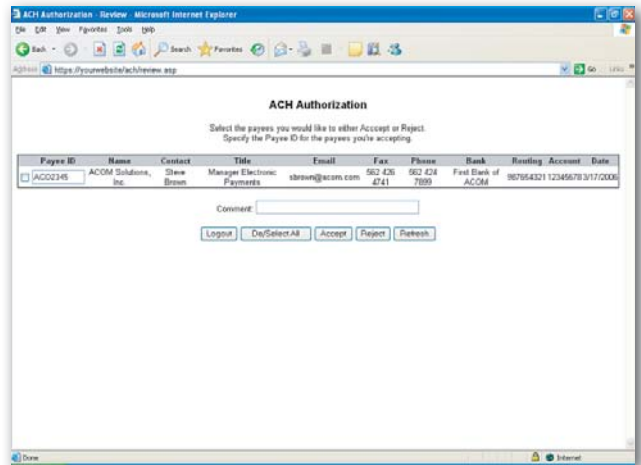
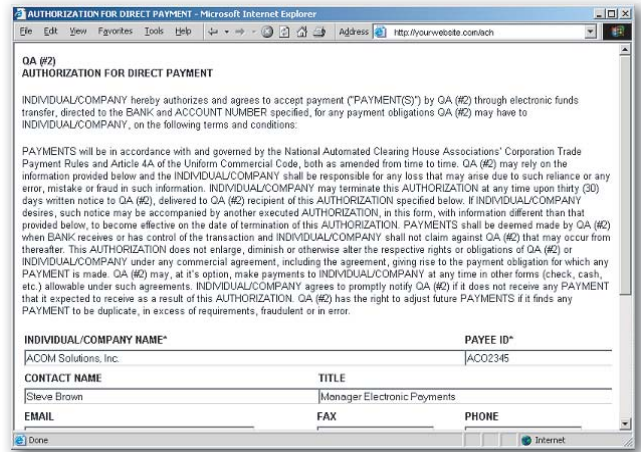
## Vendor Self Service Module - Enables ACH Online Registration and Approval / Web Delivery

(\*\*Requires the purchase of the eNotification Module)

The Vendors Self-Service Module allows payees to self-service their account through a secure web site. Some of the services that can be performed on the website include: updates and changes to the vendor profile; online registration for electronic payments; and the ability for payees to access current and past payment records with full payment details. The key benefits here include the reduction in payment phone inquiries and the shift of labor-intensive tasks, like updating payees' profiles and contact information, from the accounting department to the payees.

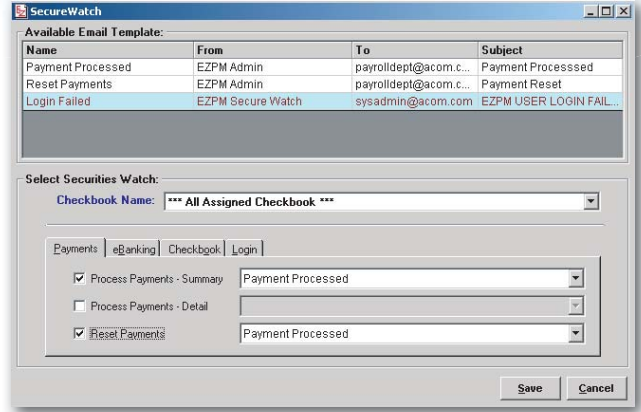
The ACH Online Registration allows payees to self-register for electronic payments through the Vendor's Self-Service website. Once the registration form is completed, an email is automatically sent to the accounting department, indicating that one or multiple payees have just registered. The email will include a web link for a review and approval step, where the user will get a chance to review new ACH registrations before they are loaded into the EZPayManager (EZPM) database.

Once the registrations are approved by the accounting department, all the information from the ACH registration form is automatically loaded into the EZPM database and the payee profile is updated to reflect the new payment preference from checks to electronic payments. The whole registration process is fully automated and most of the work is done by the payees, rather than the accounting department personnel.



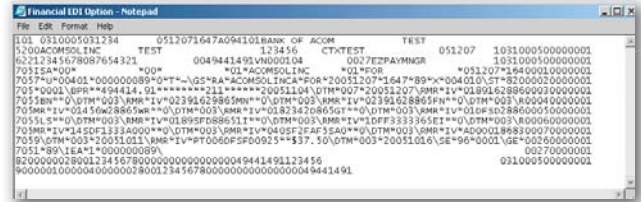
## Secure Watch Module - Enables eMail-Based Monitoring of Critical Payment Activities

The Secure Watch Module is an automated alert and monitoring system that can be used by management to monitor specific activities within the payment system. The system can be customized to send automated emails to one or multiple recipients upon the execution of key activities, like check printing or Positive Pay generation. Detailed reports can be sent along with the email notification to list all the transactions that were effected by this action, along with the user information that initiated this activity.



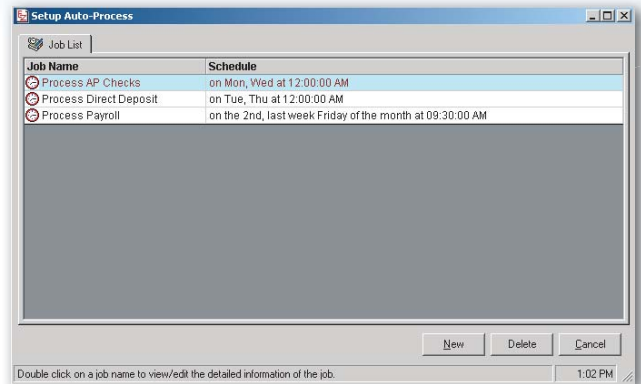
## Financial EDI Module - Provides Full Support for 820 and 835 EDI Remittance Details

This module provides support for Financial EDI with full addendum records like 820 and 835 payment details. The module is usually used in conjunction with the ePayment/ACH and eRemittance Modules.



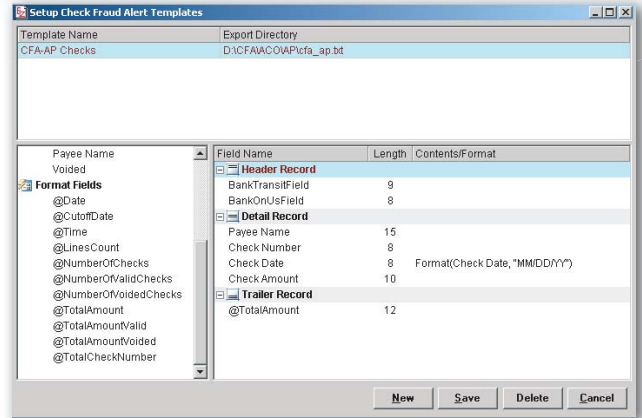
## Auto Process Module - Enables the Software to Run Unattended

The Auto-Process Module allows for the full automation of the check-printing process. The process can be scheduled to run at specific times or at fixed intervals throughout the day. The process will search for any new checks that are ready for printing and initiate the print process. Automated emails can be setup to notify the user right before the process is started, and at the completion of the job with a detailed status of whether the job was completed successfully or if it encountered any errors. With this option running, the check-printing software is totally transparent to the users. It enables them to take advantage of the system without having to learn any new software or go through any extra steps beyond what they are doing today.



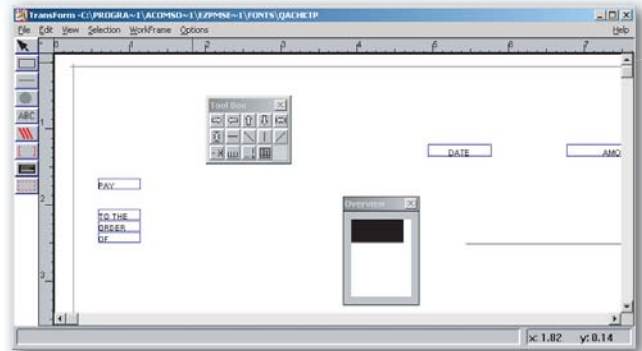
## Positive Pay Module - Provides Effective Check Fraud Avoidance

The Positive Pay Module allows users to generate Positive Pay files according to their bank's specifications. The module can support multiple file formats and can support an unlimited number of banks. It includes a utility to allow the user to make changes to the file layout, to accommodate additions of new banks or changes to the existing file formats. It also has full support for payee name, which is a new type of Positive Pay file that more and more banks are recommending to their customers.



## QuickForm for Windows - WYSIWYG Form Design Tool

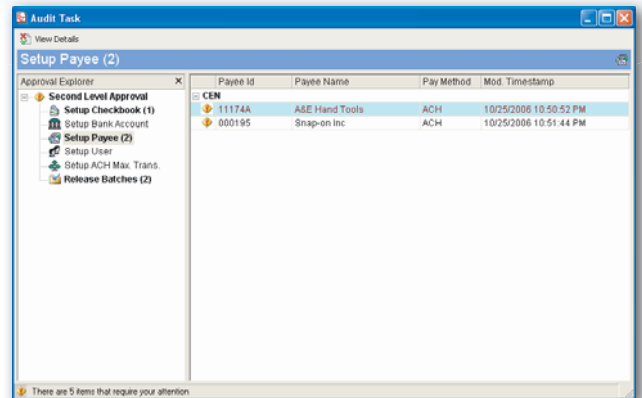
QuickForm for Windows is a WYSIWYG form design tool used to design the lines, boxes, and shadings of the check form. With its automated Scan & Convert feature, it allows users to scan-in their current pre-printed forms and convert them automatically into electronic editable forms. This feature saves users significant time and provides a very efficient option for designing new forms.



## Second Level Approval Module - Dual-Custody control

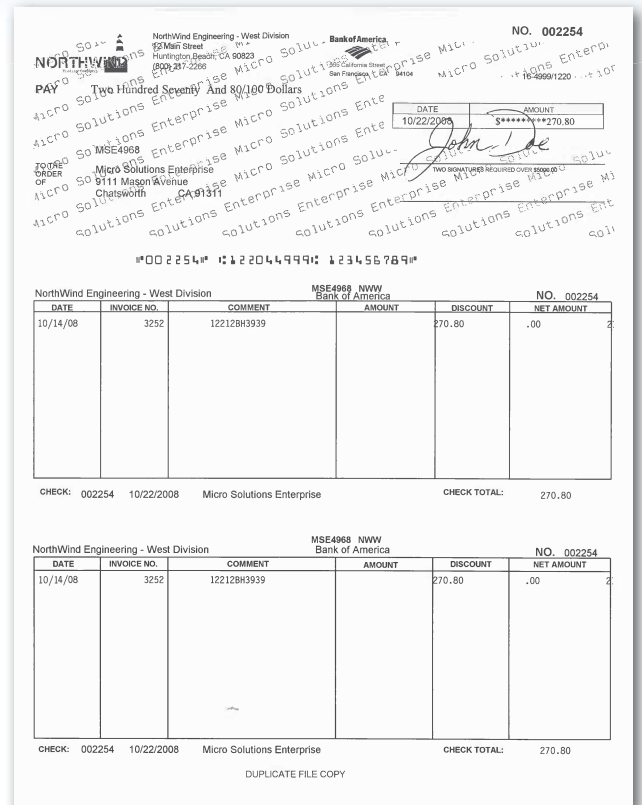
The administrator sets the parameters requiring second level approval and establishes which users are responsible for approving what. This module applies flags to events automatically and allows user definition of the specific events.

When a user with second level approval responsibility logs in, a dialog box pops up if there is an item pending his/her approval. Examples of items commonly subject to second level approval might include changes to checkbooks or bank accounts, payees, maximum check authorizations, ACH maximum transaction amount set-up, batches imported to EZPayManager from the payables software, and more.



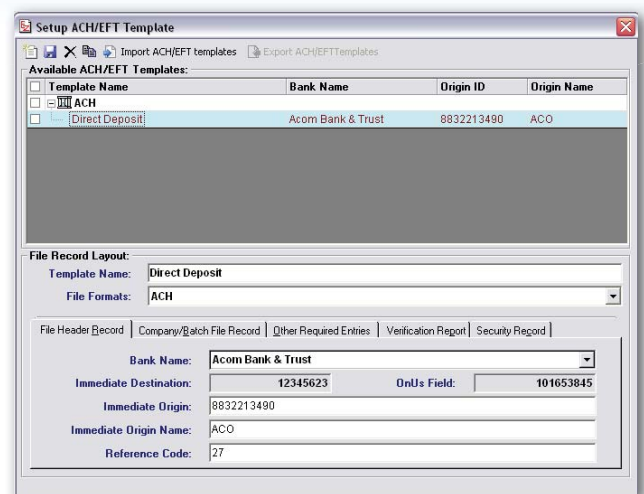
## Secure Watermark Option

This is a great security option that is available with EZPM and provides a great deterrent against most popular forms of check fraud. With this option users will be able to print key check data elements like payee name and amount diagonally on the check background using grayscale font. This will make it very hard for any person to change the payee name or alter the amount of the check. The information is visible to Bank Teller or any person trying to cash the check and will force potential criminals to think twice before making any attempts to alter your secure MICR printed checks.



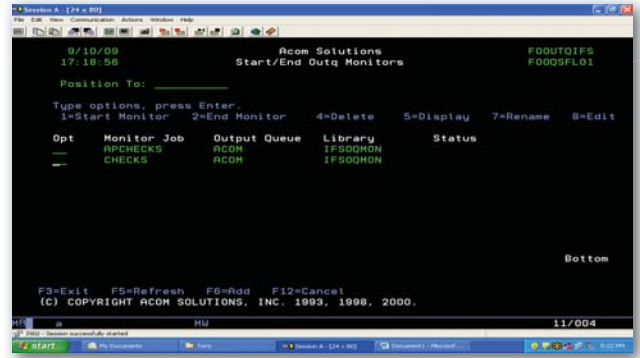
## Secure ACH and Positive Pay Communication Module

This is a great option for companies that are looking for an integrated and automated way to send their Positive Pay and ACH files to the Bank. This module supports secure FTP with PGP encryption and provides an extra layer of security by automating the whole process of generating and transmitting the files right to your bank. When combined with the Auto Process Module, the module minimizes manual steps and insures that the Positive Pay and ACH files are transmitted to the bank based on a predefine schedule that the user chooses.



## iBridge module – converts IBM iSeries/System I spool files

This is a unique utility that enables direct transfer of spool files from iSeries AS/400 to text files for the windows environment. This tool makes the process of converting and transferring spool files from the iSeries to Windows environments completely transparent to the user and eliminates the need for manually transferring the files via FTP or any other manual protocol. iBridge allows the spool files to be renamed on the iSeries side and once in the Windows environment, they can be printed, saved, and applied to any purpose the user organization requires as well as integration to any Windows based program.



## EZPayManager Security Features

### System-Level Security

- Timeout Feature – Prevents unauthorized access to the software by automatically logging users out if the system is idle for a pre-defined period of time.
- Lockout Feature – Automatically disables user's account after certain number of failed login attempts.
- User ID's and Passwords policies – Enables companies to enforce internal audit policies concerning user IDs and Passwords guidelines.

### User-Level Security

- Customized user access by function
- Customized user access by bank account
- Detailed Audit Log with user ID, function performed, and date-time stamp

### Process-Level Security

- Secure access to the Reprint option
- Secure access to Payees' profiles
- Secure access to the eArchive module
- Secure Check Fraud Alert module
- Email Batch Summary option
- Single or dual signatures based on amount limits

## Companion Products

### EZeDocs Module - Enables Electronic Delivery and Printing of Invoices, PO's, Statements, etc.

The EZeDocs Module allows the processing of other business documents like invoices, purchase orders, and statements through the system. Documents can be printed, emailed, or faxed based on the recipient's preferences. Electronic copies of the documents can be stored in the Archive module for future access.

### EZContentManager - Store Electronic Copies of all Payments & Remittance Details

EZContentManager maintains an electronic copy of all payment records processed through the system for easy access and retrieval. Users can search past payments by account, payee name, check number, check date, along with a number of other user-definable fields. A duplicate copy of the payment details is rendered as a PDF file and can be viewed or emailed directly to the payee from the EZPM client software. This is a great option for environments where there is a high volume of payment inquiries and provides a great alternative to traditional printed file copies and filing cabinets.

This solution also provides authorized users with access to payment and remittance details through a secure web browser.

