

# POSITIVE PAY

## eBANKING FOR MICROSOFT DYNAMICS AX

**P**ositive pay, part of the eBanking Suite for Dynamics AX, is a check fraud prevention service for your Microsoft Dynamics AX A/P and/or P/R checking accounts. As part of the growing eBusiness functionality of Microsoft Dynamics AX, 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, Rejected, Cancelled 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.

### 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.

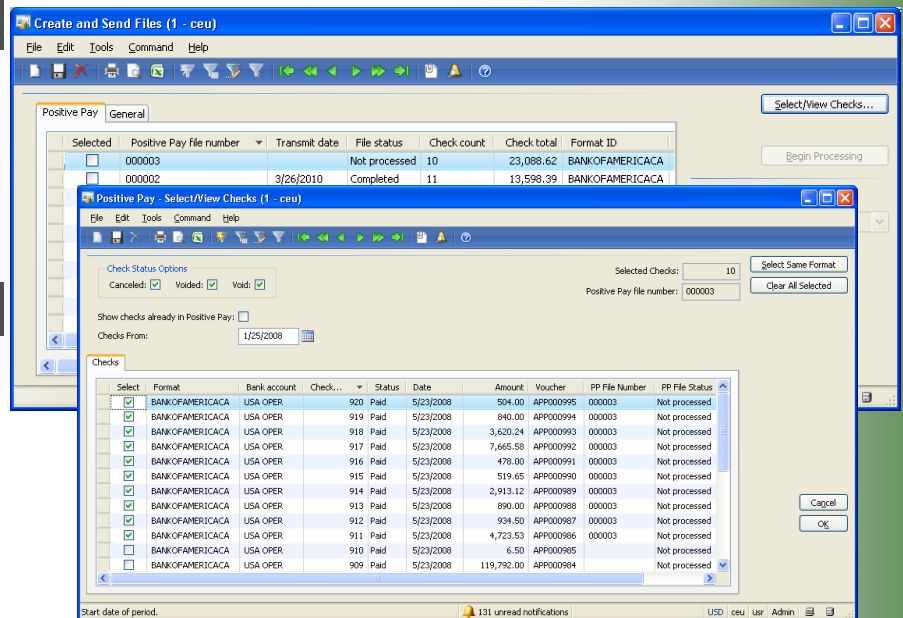
## Designed For the Microsoft Dynamics AX™ Financial Series

### Other Modules in the eBanking Suite

- eBankRec - Standard
- eBankRec - Advanced
- Lockbox Processing



**Watch the Demo Video online @ [www.sksoft.com](http://www.sksoft.com)**



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

## Multi-Account

Whether you use a single bank or multiple banks, *Positive Pay* can handle the job. Multiple bank accounts are easily set up, even if different accounts are for different banks and/or file formats. Checks drawn on the same bank even from different accounts can be combined into one file.

## Flexible Communications

The *Positive Pay* module streamlines processing through various communication options, including browser support and unlimited number of user communication options (including FTP). 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 header files for login authentication you can easily configure and have those added to your file.

## Seamless Integration

*Positive Pay* is written with Microsoft Dynamics AX MorphX language. Therefore all the screens and menus look and feel just like Microsoft Dynamics AX. AP and PR checks, including manual and void, rejected and cancelled checks 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
- Flexible Formats/Bank Accounts
- Optional inclusion of cancelled, void or voided checks
- Optional audit report
- Security on Positive Pay files
- Archiving
- Virtual company support

Available on these Microsoft Dynamics AX Versions:  
**AX 2009, 2012**

The eBanking Suite for Dynamics AX is a joint development project with Plumline Solutions, Inc.

BUSINESS ISSUES	HOW THIS FLEXIBLE PRODUCT CAN HELP
We use three different banks ... each with different Positive Pay formats	<b>Use the Multi-Account features</b> Bank Accounts can each have their own bank and bank format – any number of banks and formats are supported. Also, each Bank Account can have their own unique communications option – different URLs, FTP scripts, etc. When checks are selected for transmission, the different file format and communication setup options are automatically used.
My bank has unique information in the Header record	<b>Use Header/Trailer Maintenance</b> Header/Trailer Maintenance allows for 4 custom header and 4 custom trailer records – for each bank format. Users can maintain any number of headers/trailers and different Header/Trailers can be specified for different Bank Formats.
Other systems require exporting my check information	<b>Positive Pay is written in Microsoft Dynamics AX Tools</b> Because <i>Positive Pay</i> is written with the same tools as native Microsoft Dynamics AX, it integrates directly with the AP and PR data tables. All checks and data are simply presented to the user – for easy selection, no exporting or importing is required.
How do I know whether my file was submitted via Positive Pay?	<b>“Completion” process saves transmission date</b> 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 file/checks again. A history of Positive Pay files is maintained by the system. Archiving and deletion setup options can be used to maintain and control the file history.



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Revised 07/8/2011