



FedCheq[®]
for NACHA management

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- ✓ Originate and manage electronic payments in the NACHA format.
- ✓ No outside dependencies like special dll's or run-time engines.
- ✓ Runs on everything from Win95 to Windows 8 and uses 256 bit encryption.
- ✓ Can be installed on your network and shared by multiple users.
- ✓ Easily installed and updated from the Internet.
- ✓ All common NACHA formats supported including IAT, CTX and CCD .
- ✓ A Client version can be given to your customers for origination.
- ✓ Merge multiple batches, optionally split ONUS records and apply billing charges.
- ✓ Maintain loan batches with extra route, account, start and expire dates and loan fee.
- ✓ Ability to build loan batch by cycle day with credits only, debits only or both.
- ✓ Batch Cycle Review system allows assigning a preferred Clear Day for each batch and cycle rules calculate Clear Date and Build Date and provide a daily build reminder.
- ✓ OFAC database included containing SDN and PLC and optionally FINCEN records.

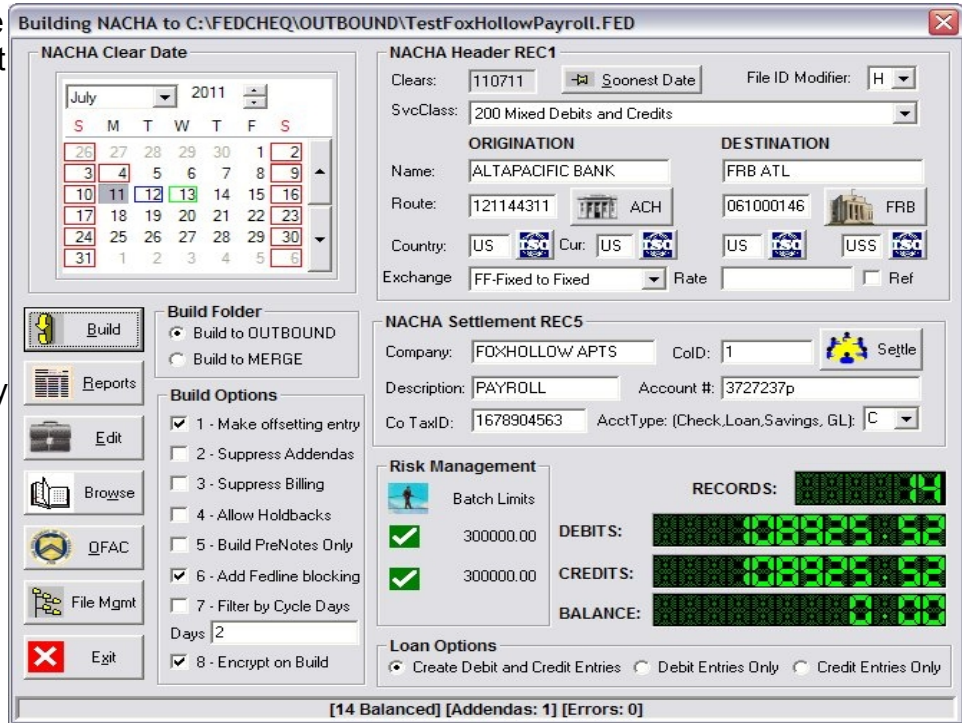
The Batch Editor is used to manage the records of a batch and allows editing the highlighted record. Each name and account used in the system is remembered so a pop up list can be used to Add or Replace a name in any of the system editors. A hold-back switch allows flagging a record for 'hold back' on the build. Hold backs are shown in the reports and can be cleared using a Clear All button. A cycle day 1 thru 31 can be applied to each

record and when building the output a cycle day or days can be used as a filter. Pre-notes can be applied to all records or single records, and the Build can output Pre-notes only.

An Addenda editor allows building regular, EFTPS, CCD or CTX style addendas. Import and Export functions allow sharing the data with other applications in various formats such as comma delimited, fixed-width, ACWarehouse and NACHA format.

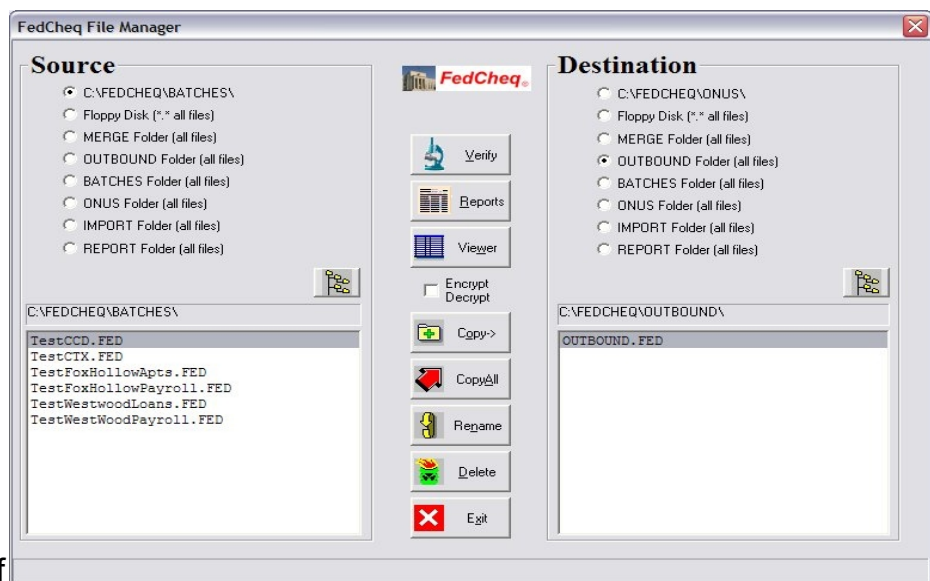
The Build screen is where a single batch can be built for clearing the FED. The Risk Management features gives a warning when max debits and credits are exceeded for either the settlement account or for an individual account. Records can be filtered by Cycle Day or Pre-note flag.

The output file can be optionally encrypted as it is built using the industry recommended AES-256 bit encryption for safely emailing to another recipient.



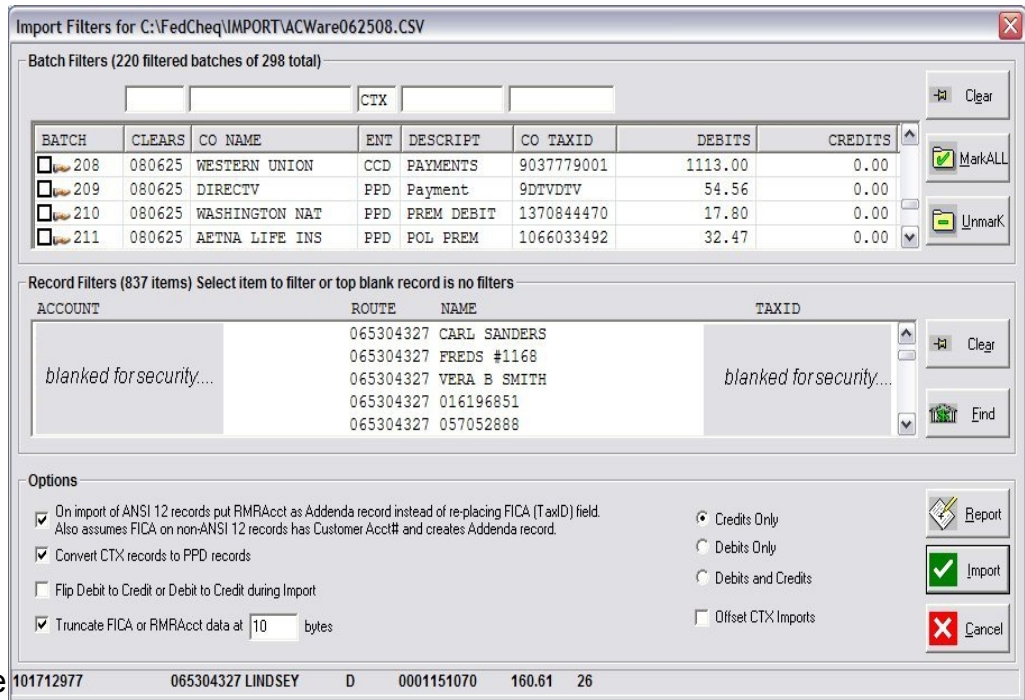
To make it easy to copy batches in and out of the system, the FedCheq File Manager is provided that knows about the user defined folder setup. Most of the common tasks are represented by radio buttons that use the custom defined folder paths.

The File Manager can also optionally encrypt and decrypt files as they are copied. The common task of copying to and from a floppy disk has its own radio button, and when browsing to special locations, the last path used is always saved as the top radio selection so it can be used again without having to browse again. The Copy All button will quickly copy the contents of



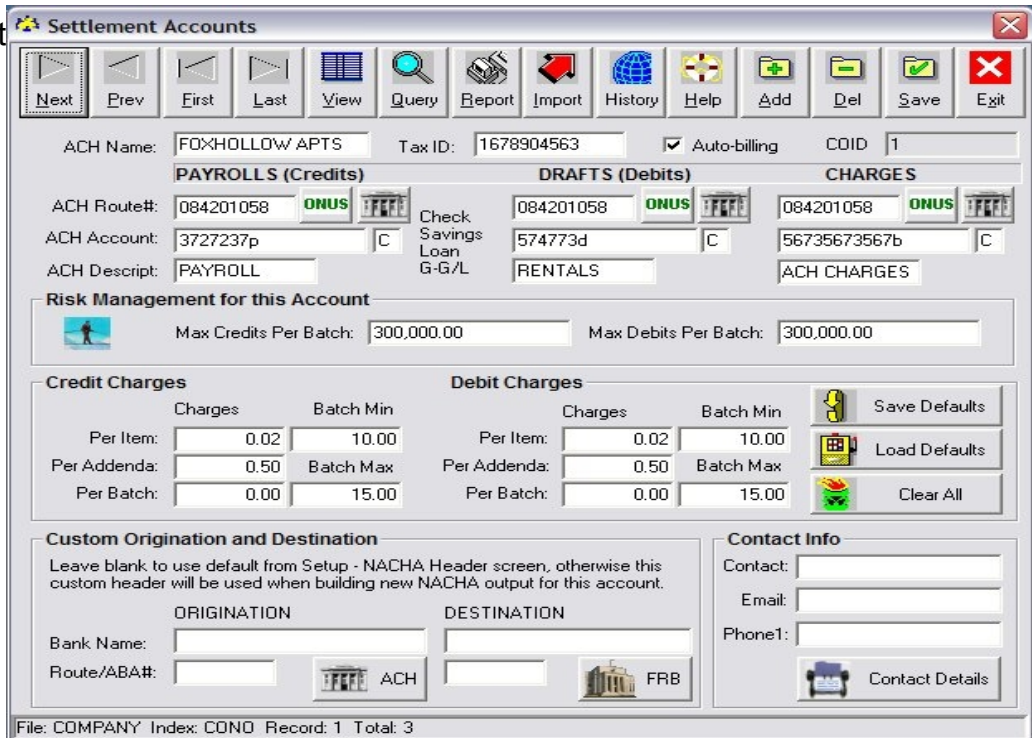
a folder or floppy and a Delete button allows for cleanup.

FedCheq has the ability to read complex multi-batch data files from either Fedline NACHA files or ACWarehouse CSV data. For these special import cases, a filtered import dialog is provided to select only the needed data.



Complex ANSI-12 encoded CTX and CCD addendas can be decoded into single records again for making back office entries and batches can be tagged or untagged for import or only a specific account with debit and credit filters can be used to filter the import. Various options can massage the data such as flip the debit-credit code.

The FedCheq Manager maintains a database of Settlement accounts and can import new records by reading the REC5 settlement line of any NACHA batches you have.

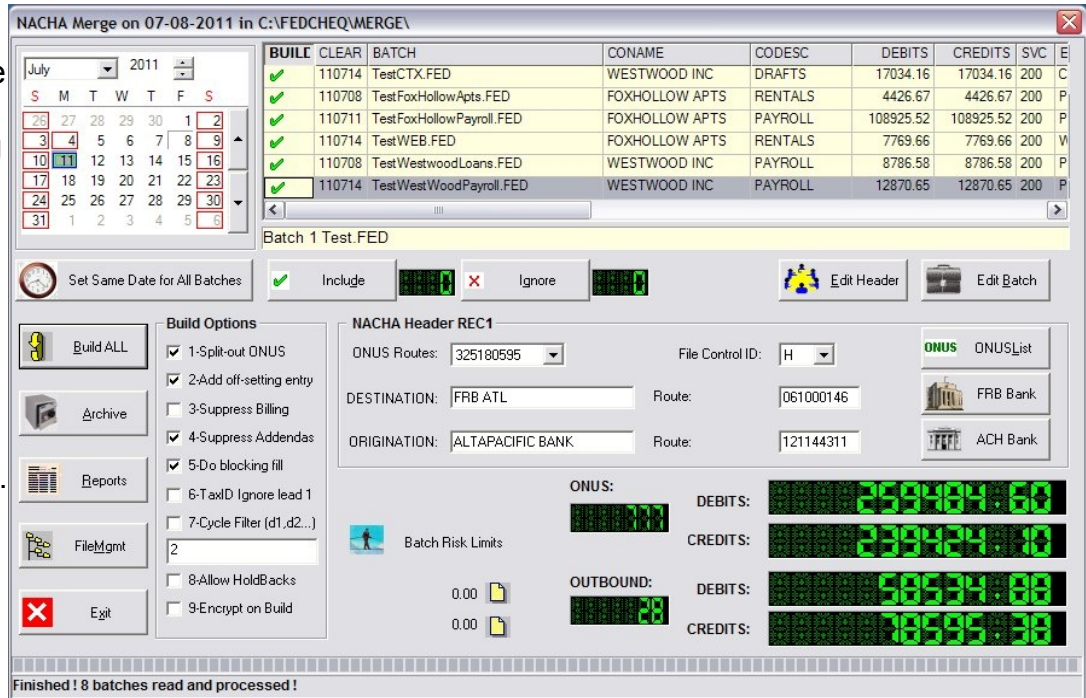


Each record has the custom accounts and descriptions for credit, debit and charges entries along with specific billing charges, risk management values and contact information.

There is also the option to have a custom origination and destination per settlement.

The Merge module, only available in the Manager, is used to merge incoming batches with those batches you have originated. As NACHA files come in from clients and as permanent batches are built, they are placed in the Merge folder.

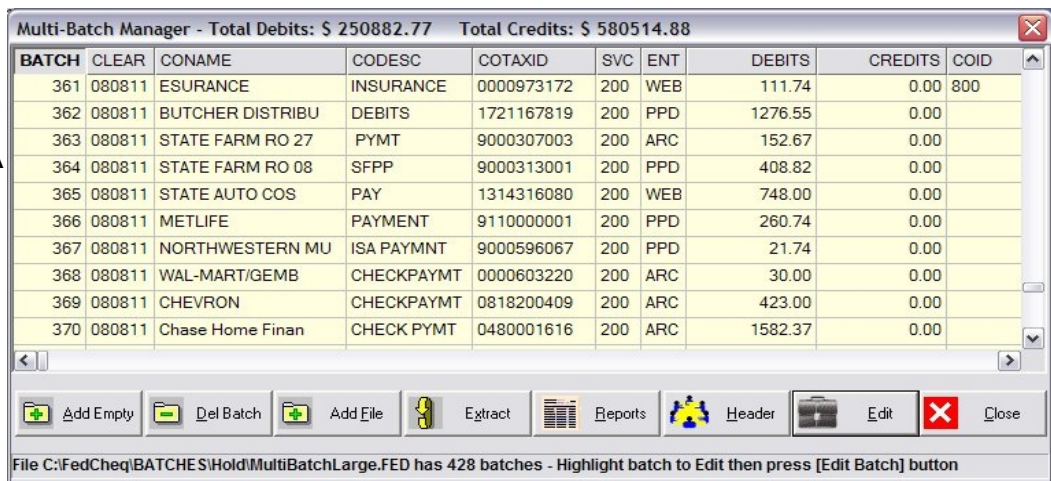
When Merge is run, it displays the batches loaded and allows editing each batch header to set a custom Clear Date and clearing account. A single button allows setting the same Clear Date for all batches if desired. It is also possible to load any batch in the editor for last minute changes.



The record count and totals of debits and credits for both outbound and onus files are displayed as the composite NACHA output is built. Splitting onus records is optional and a method to maintain a list of onus routes is provided. ACH charges to the appropriate settlement account and an ACH income entry made to the defined income account can be applied. Full reports of the merged data per batch, per outbound or onus file and overall balanced totals are provided. When finished, the data along with reports can be archived to a folder based on the date and time. The archive includes the source batches, output files and reports and can be used at a later date to easily re-charge rejects or reverse charge single entries, if needed.

FedCheq can manage and maintain large multi-batch NACHA files.

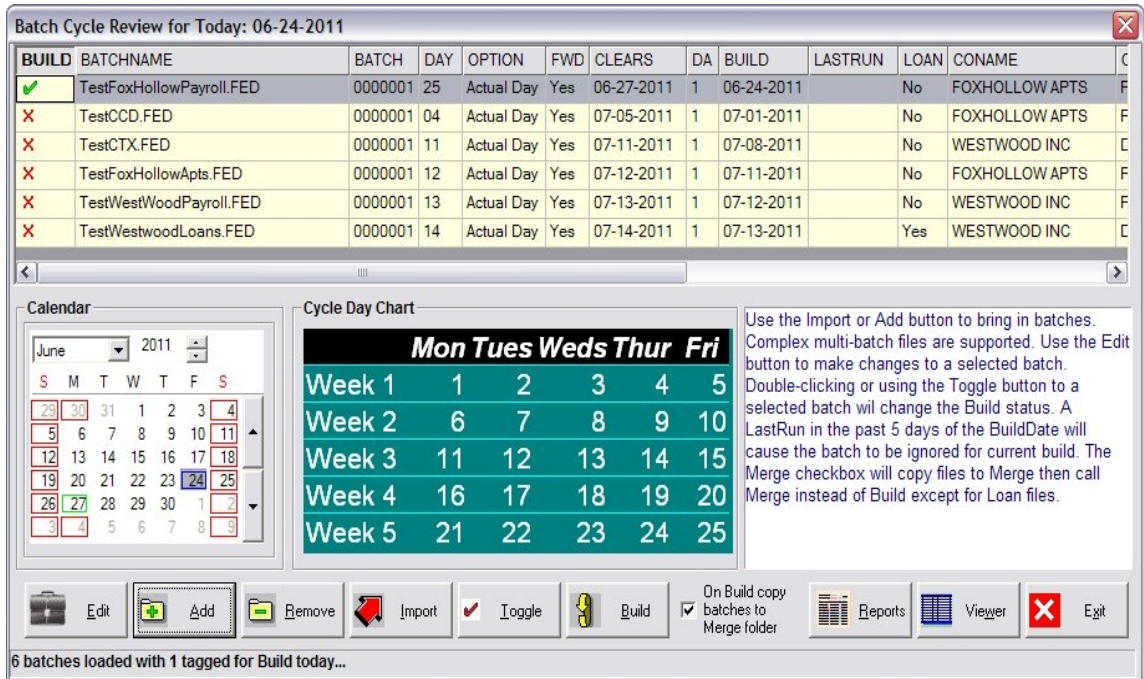
Anytime a multi-batch file is selected the Batch Manager screen opens which lists the batches and allows editing a batch, extracting a batch to its own file, add a new batch or delete a batch from the file.



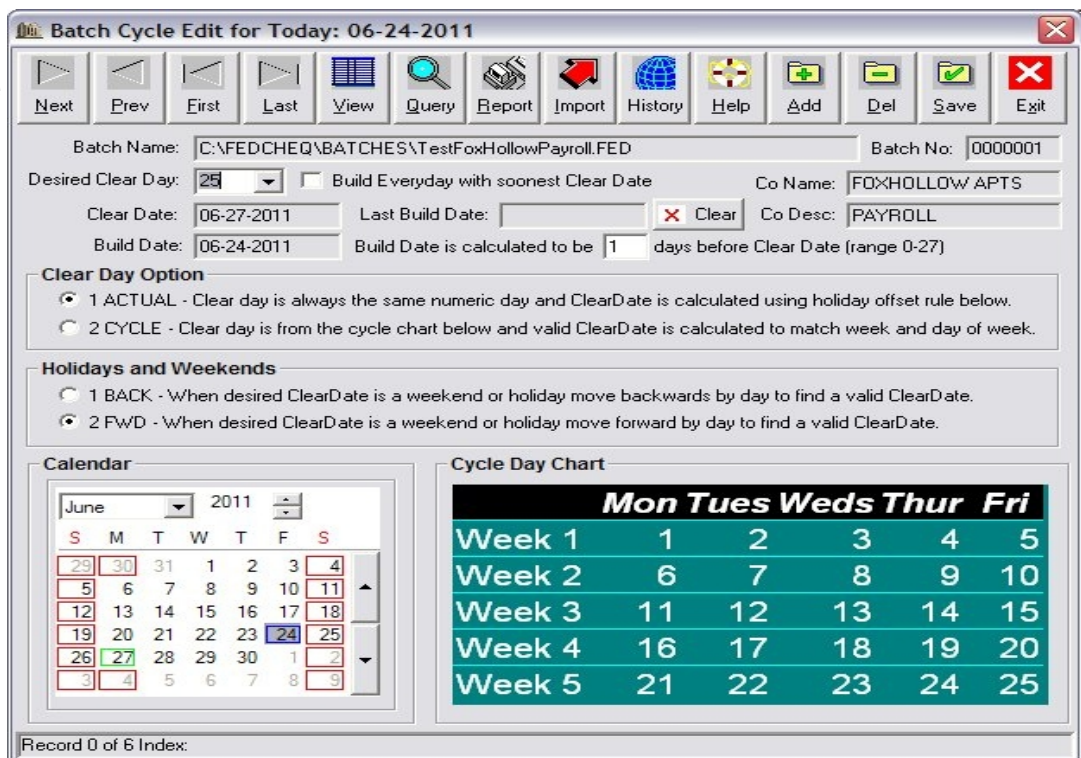
The Batch Review system can optionally display automatically each time the program is started. It highlights batches that need building today based on a user selected build day (either Actual day or a calculated day based on a Cycle day of the weekdays 1-25).

A Holiday database that contains Federal holidays, weekends and any user defined local holidays is used to pick the closest valid Clear Day based on whether the user wants to go forward (later) or backward

(sooner) from the desired day to get a valid day. A days ahead to build from the Clear Date is used to pick the Build Date. If wanted, the batches with green checks can be built, one at a time by pressing the Build button. The Merge option copies the batches to the merge folder then calls Merge.



The Batch Cycle Edit screen allows setting the options for calculating a valid Clear Date each month and the Add Cycle screen gives some easy options like adding multiple entries such as for every Monday.



FedCheq has full IAT support, the major change to US NACHA style data is the larger names, accounts and tax id's. Some of these fields are a maximum of 35 bytes which affects data storage, reports and displays.

The basic IAT individual entries are edited in the Batch editor similar to a PPD batch but the IAT Addenda button provides the possible extra 17 addenda per IAT record in one location. Pop up lists are provided for codes, banks and routes. The OFAC scan button allows scanning the batch for matches using the current OFAC data list.

If you are interested in FedCheq please download the demo off the website at FedCheq.com. The demo allows creating batches, editing records and building up to 5 records for demonstration purposes.

Contact Micro Systems Consulting LLC for more information at www.fedcheq.com

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