

# ANSWERS OUT LOUD

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### Special points of interest:

- BioCheck Elite Now Available
- Check21 Coming to PowerCheck
- Learn about upcoming PowerCheck features
- Curious about internet security?

## EVERY TIME YOU TURN AROUND

Every time you turn around, there's a new alligator nipping at your heels. It may be the federal government talking about money laundering, SAR filings and bank discontinuance. Or it may be your state franchise tax board announcing new information reporting requirements. It may even be your local municipal ordinance requiring currency conversion rates and denominations on the customer's receipt. But one thing is for certain, those alligators are always there and new ones are appearing daily.

The world of a check-casher is busy and stressful enough without having to worry about new reporting requirements and federal regulations. There are many organizations and groups which can help keep you informed, including FISCA, CFSA and various local and state organizations. Another way to ease the burden is to make sure you partner with a software company that



is long on experience and expertise. We appreciate that you have chosen Answers, etc. as your partner.

The latest compliance upgrades for PowerCheck include 3 to 10k reporting and California Franchise Tax Board reporting. Remember, updates are FREE if you subscribe to annual or monthly support and maintenance.

We look forward to offering you continued flexibility and innovations to succeed for years to come.

~Don Brazell

## PRODUCT SPOTLIGHT

**BioCheck Elite**— Now available. Take advantage of next generation biometric technology capable of acquiring a customer's account with the touch of their fingerprint.



Captures fingerprint image too!

**Check 21**— A new era of check cashing convenience has arrived in the form of Check 21 and now you have the power to electronically deposit any check without having to go to the bank.

Check 21 (Check Clearing for the 21<sup>st</sup> Century Act) allows you to replace your original paper checks with "substitute checks" that are made from digital copies of the originals.

Because this process is integrated into our software, it is automated.

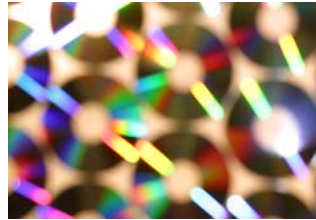
Contact your sales rep for more information

~Todd Pebles



## NEW FRONTIERS

PowerCheck is constantly evolving. Here at Answers, etc. we take pride in the fact that PowerCheck is always improving. With our dedicated programming team we are always striving to make our software better. We offer 4 major releases of PowerCheck every year with many minor revisions in between. We care about the concerns of our customers and realize that they know best what tools a check casher needs for a successful business. It is for this reason that we include cus-



tomers requests in every major release.

Every new version that we release contains both rich software enhancements as well as fixes to any problematic issues. For a full list of enhancements and fixes you can open the "readme.txt" file by clicking on the "Help" tab in PowerCheck. Each version along with all changes will be listed there for your review. In order to take advantage of our powerful updates more frequently, you can contact An-

swers tech support and request to be put on the e-mailing list for update notifications.

In each article of **ANSWERS OUTLOUD** you can get a sneak preview of some new features which have recently been implemented and some of which are on the horizon. In this edition of New Frontiers we will focus on three exciting new features that are coming to PowerCheck soon.

The first new feature we will talk about is integrated money transfers from MoneyGram. MoneyGram is a global leader in international money transfers and the largest processor of money orders in the U.S. Gone are the days of having separate software or worse yet an entire separate computer to run your money transfer business. Coming very soon in an upcoming release, PowerCheck will be loaded with an integrated money transfer solution. No more double entry, no more separate reporting, and every thing will flow all the way through to your daily balance sheet. Your customers will be able to send money anywhere in the world and you will never have to leave your PowerCheck application.

Another new feature that is

just around the corner is integrated Check 21. It is on the programming wheel at the present time and is slated for release in the very near future. The PowerCheck Check 21 module will allow you to electronically deposit your checks straight to the bank of your choice. No more nightly check runs with paper checks. As easy as the click of a button, your check images will be transferred over the internet to our processing center and deposited into your bank account.

Answers, etc. is always looking for ways to help the store owner capitalize on new and evolving financial services. In an ever changing market place Answers, etc. recognizes the demand for installment and signature loans as a new revenue resource for the financial services industry. In an effort to help our customers tap into these resources we are designing and incorporating both installment and signature loan capability into PowerCheck. Answers, etc. is excited about the upcoming additions to PowerCheck which not only adds value to our software but also to your business.

~Kyle Silcox

*"We offer 4 major releases of PowerCheck32 every year with many minor revisions in between."*

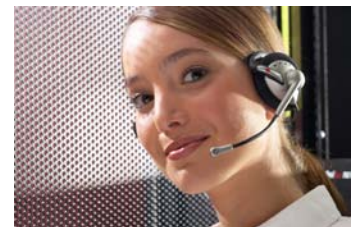
## TECHNICAL TIDBITS

Welcome to the Technical Tidbits section of this issue of **ANSWERS OUTLOUD**. In this issue we will be focusing on Network Security.

Technology advances have greatly enhanced a business' ability to streamline productivity and increase profits. Unfortunately with this technology come new obstacles with keeping your information safe.

Having at least the minimum level of Network Security in place will help eliminate most problems that business' experience in regards to viruses, hackers, and other malicious internet activity. I have broken down the minimum level into 2 pieces.

The first piece you should have in place is the firewall. A firewall can be configured to



**Simplicity | Security | Success**

eliminate any internet traffic from hitting your network unless specifically configured to allow it. There are a lot of software firewalls on the market, but I highly recommend a hardware firewall. Some DSL providers will actually provide a DSL router with a built in firewall, but most only provide a DSL modem with no firewall capabilities.

The second piece is Anti Virus software. Having Anti Virus software installed on all computers with the most current virus definitions will help eliminate most virus threats. Not only can viruses damage your data, they can also cause your network to become congested with excess traffic and halt or even damage your hardware. Viruses are most commonly introduced into a network through email and email attachments. Never

open an attachment from an email that you are not expecting. Another way that viruses are received is through downloading files from web sites. Unless you are sure of the source, it is a good practice to never download or accept files/attachments from sources you are unsure of.

If you are unsure of your Network Security, give us a call at Answers, Etc and we will help you assess your vulnerabilities and give you recommendations on actions you can take to help protect your data and your equipment.

~Frank Lain

## Now you have the Power!



*“A firewall can be configured to eliminate any internet traffic from hitting your network unless specifically configured to allow it.”*



A typical day at Lord Vader's Fast Money.

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*we find our success in yours.*



*Dedicated to the demands of the financial services industry, Answers, etc. is in it's 16th year of operation, supplying the industry's best solutions in both software and hardware. Today with over 5000 teller stations in place across North America, we have become a leader in this competitive market.*

*Mission Statement: Answers, Etc. was founded with the understanding that our success would depend on our ability to provide consistent, exceptional customer service and support, while offering the industry's highest quality products.*

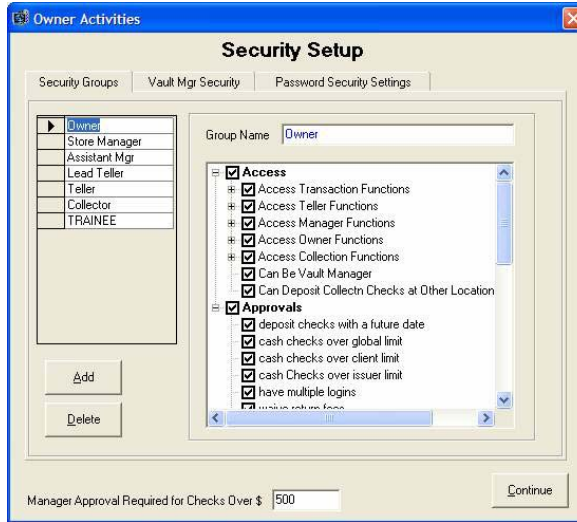
*We strive to forge long-term relationships with every client based on mutual respect and business ethics; we find our success in yours.*

## BEHIND THE GLASS WITH SCOTT

Security in a Financial Services store is always a top priority. With bullet-proof glass, man traps, cages, vaults, alarms and various other safety measures, we are in one of the most secure industries anywhere. Countless time and money are spent ensuring that the staff, property, and inventory are protected.

One thing that may get overlooked, though, is security within your software. Many stores are not using the various security features in PowerCheck or are just unaware of them. Fortunately, setting up security in PowerCheck is a snap! Within the Security Setup screen, distinct functions within PowerCheck can be explicitly permitted or denied.

An owner can set up any number of security levels or 'groups' for his store, including some 'canned' suggestions included with a standard PowerCheck setup. Each group has its own set of



access and dual approval rights that should correspond to their job functions within the store. For instance, a teller should probably not have access to company financial reporting, but should be able to access the F2 Transactions screen and F3-Teller Activities screen. Likewise, if an assistant manager is left to supervise the store, he will need access and approval rights to perform any function in the software that may come up, as he is the highest-level employee present. Tightening down the security too far may affect your employee's ability to assist the customer and im-

act the quality of service provided. In the event that you do not want to give authorization to an employee or group, then another alternative would be to use disposable passwords. This allows an owner or manager to approve transactions over the phone, using a single-use password. After the password is used, it is no longer valid, and cannot be reused. This can be very useful for certain situations, like approving large checks.

So, if your operation has all the modern-day security devices installed, but does not have the right software security measures in place, take a moment to check out the Security Setup screen in the Owner's menu.

~Scott Merritt