

ANSWERS OUT LOUD

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- Magtek Excella STX Now Available
- Coinstar Partners with PowerCheck
- Questions about updating your copy of PowerCheck Answered!
- Working with Turndowns

COME GROW WITH US

One constant truth about our industry is this: You can always count on change. Whether the change comes from political pressures, new governmental laws, state regulations, an unstable economy or just changes in the marketplace, the profitable companies will adjust and take advantage of the new opportunities as they arise. One key component is to make sure your software changes with you.



As we prepare to go to the Bahamas and FISCA 2006, we see how much our software has grown over the last few years. For those of you who may be new to Answers, our roots go all the way back to California around 1989. At that time, most MSB's were only cashing

checks, keeping track of customers using 3x5 cards and recording their transactions in a 3-ring binder. We developed one of the first DOS programs for check-cashers (using dBase) and word

quickly spread across the country about our software. Here it is 17 years later, and we are still the industry leader with our client-server architecture and user-friendly interface.

The other thing that experience has taught us is that customer service must be a top priority. In today's changing world, our customers can rest easy and be assured that we will be there every step of the way. Our technicians are always available to answer the phone

12 hours a day Monday through Friday and 7 hours on Saturday. And if you need emergency support, we are available 24/7.

~Don Brazell

PRODUCT SPOTLIGHT

Magtek Excella STX
Now available for PowerCheck users - The Magtek Excella STX quickly captures an image of both sides of a check in a single pass.



Unlike other, more expensive models, the STX also comes with a 3-track magnetic stripe

reader and an image scanner for ID cards.

The advanced STX interface enables accelerated transaction processing and provides high performance in a compact design. All check images are stored securely in PowerCheck and the unit is Check21 compatible.

Although PowerCheck supports many scanner models, the innovative design and advanced features of the Magtek Excella STX has proven to be an excellent value.

~Todd Pebles

NEW FRONTIERS

In each edition of *New Frontiers* I highlight new and exciting features that are being developed for your PowerCheck software. Last quarter we focused on Check21, Money Gram, and Installment Loans. All three of these exciting new products have made it through our development process and are currently being tested. In the coming months we will be releasing all three of these features to the public and will be available to you through an update to your PowerCheck software. So be sure to check our website at www.answersetc.com for release information on each of these new additions to your PowerCheck suite!

In this issue I would like to mention a couple of new features that have been added recently and are already available in the latest version of PowerCheck as well as highlight an exciting addition that is currently in the production phase and scheduled for release later this year. The first item of mention is the ability to print Truth-in-Lending Agreements in Spanish or English. This option is available now and allows you to choose the language your T.I.L.A. prints out in at the time of the transaction which better facilitates your diverse customer base. The second item recently released for your

PowerCheck software is the currency exchange feature. Now you have the ability to set the conversion rate in the configuration screen as often as you need to and PowerCheck will handle the currency exchange for you. We have also added reporting that allows you to track how much money you have exchanged on an ongoing basis. This will provide you the opportunity to offer an additional service to your customers which will help you bring in new business and retain those customers that you might have otherwise had to turn away. Here at Answers, etc. we are constantly improving and adding features to your PowerCheck software so be sure to check our website often to keep abreast of all the exciting new tools awaiting you.

This quarter's *New Frontiers* spotlight is an integrated product brought to you by Answers, etc. and Coinstar. Our integrated Coinstar product offers you the ability to load cell phone airtime for national carriers in amounts your customers are looking for:

- ALLTEL \$15, \$25, \$50, \$100
- Cingular \$10, \$20, \$30, \$50, \$100
- T-Mobile \$10, \$25, \$50, \$100

- TracFone \$19.99, \$29.99, \$49.99, \$79.99
- Verizon \$30, \$50, \$75

In addition to loading wireless airtime, the Coinstar product also provides you the ability to sell prepaid phone cards to your customer base from carriers such as Sprint, Encompass, and IDT. Why pay high rates for your long distance? Coinstar offers great rates for calls within the US and Internationally.

Lastly, the Coinstar product gives you the ability to sell gift cards to your customers for great stores and online retailers such as Amazon.com, Eddie Bauer, Borders, Linens and Things, Virgin Digital, iTunes, Starbucks, Pier 1 Imports, and Hollywood Videos. These cards make great gift solutions for your customers. It provides them the convenience of purchasing the cards at your store while giving you the convenience and power to enter these transactions directly into your PowerCheck software without the need for other machines and computers to facilitate the transactions. Expect this feature to be available in an upcoming release of PowerCheck and feel free to contact a representative at Answers, etc. to give you additional information and answer any questions you might have regarding any of these products.

~Kyle Silcox

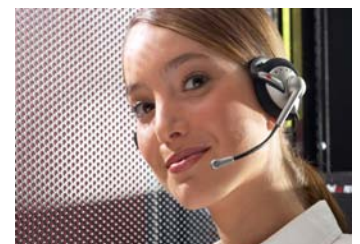
"The Coinstar product offers the ability to sell gift cards to your customers for great stores and online retailers such as Amazon.com, Eddie Bauer, Borders, Linens and Things, Virgin Digital, iTunes, Starbucks, Pier 1 Imports, and Hollywood Videos.."

TECHNICAL TIDBITS

Welcome to the *Technical Tidbits* section of [Answers Out Loud](#). In the last newsletter we focused on Network Security. This time we will be focusing on PowerCheck Software Updates and some of the most common questions we receive surrounding our updates.

Our goal is to have a major release a few times a year.

Since we strive to have the best software available, we frequently have minor software releases addressing State and Federal compliance issues, configuration changes, and bug fixes. Each release will include an updated ReadMe.txt file listing all the changes. You can access the ReadMe.txt file by clicking on *Help - View ReadMe File* from the main PowerCheck screen.



Simplicity | Security | Success

One of the most common questions we receive about updating is, "Am I required to run a Balance Sheet before updating?"

and we will include you in all future email notifications. Another common questions is, "How do I update my software?"

We always make an effort to make the updates to the software seamless and smooth. So, we recommend that you always run the update after you close out the store at night or in the morning before processing any transactions.

We have included updating instructions within the PowerCheck software. To access these instructions, click on *Help - Update Instructions* from the main PowerCheck screen.

If we ever have an update that requires you to follow certain steps, we will list these steps in the PowerCheck Notification email we send to clients that have opted to receive such notifications. If you are currently not on the PowerCheck Notification email group, please send an email to:

As always, if you have any questions or need assistance, please call our Technical Support Team @ 817-595-8899 option 4 and we will be happy to assist you with any issues you may have.

~Frank Lain

Notification@AnswersEtc.com

"Each release will include an updated ReadMe.txt file listing all the changes."



Fun & Games

Celebrity look a-likes

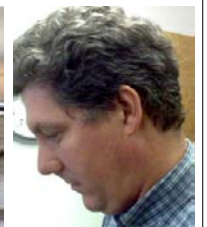
Celebrity

Answers Look Alike



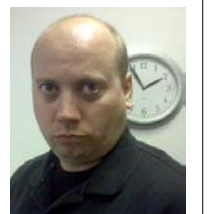
Vincent Donofrio
Law & Order

George Neville
DBA



Dustin Hoffman
Rain Man

David Stark
Programmer



Miguel Ferrer
Crossing Jordan

Kyle Silcox
Director of Tech.



Bernice files her first suspicious activity report.

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We find our success in yours.



Dedicated to the demands of the financial services industry, Answers, etc. is in its 17th year of operation, supplying the industry's best solutions in both software and hardware. Today with over 6000 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.

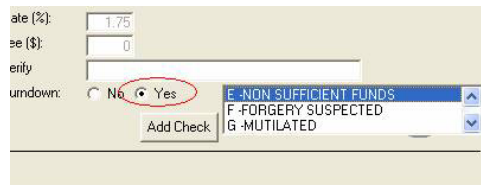
We strive to forge long-term relationships with every client based on mutual respect and business ethics; we find our success in yours.

BEHIND THE GLASS WITH SCOTT

As a Financial Services business owner, every customer that comes into your lobby is a valuable, tangible asset to your establishment. Finding a way to say 'yes' is always the goal for each transaction. However, sometimes – as hard as the staff may try – turning down a check is inevitable. There are many reasons to turn away a check: NSF, altered, fraud, stop pay, etc. For most companies, the check is handed back to the customer, and he is sent on his way. Depending on the situation – fraud checks especially - a photocopy may be made and broadcast faxed to all the other stores. This fax will be added to the 'wall of shame', where it may be hanging for months, or even years – one of many, blending in with the others. This is a very ineffective way of dealing with turned-down checks, but for most companies, it is commonplace.

A great way to augment [or replace] the wall of faxes, is to utilize the turndown feature in PowerCheck. This function will allow the teller to enter the customer, maker and check information to be saved in the database, but not affect store cash - effectively keeping a record of the event.

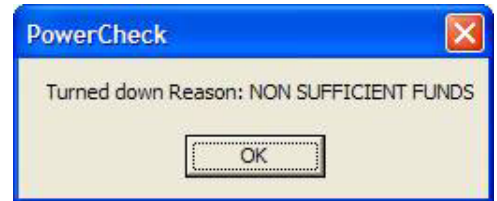
To turn down a check, process as a "normal" transaction, but choose "yes" on the Turndown option. This will then produce a list of reasons that can be selected. After selecting the appropriate reason, save the transaction as normal. No receipt will be generated.



If the check is presented again, it will appear under the customer and maker history, highlighted in yellow.

Check History							Ctrl F5 - Show History
Chk Date	Issuer	Amount	Fee	Trx Date	Teller	Dis	
9/22/2006	JD CONSTRUC...	500.00	0.00	9/22/2006	WSK	RC	
1/13/2003	MERRITT, SCD...	1100.00	0.00	1/14/2003	J P	5/4/	

By clicking on the item, the teller can determine why the check was turned down, see an image of the check, and act accordingly – possibly trying to re-verify the check, if appropriate.



The turndown feature is useful not only for a single-location operation, but very valuable for a multi-store chain, as well. If the turned-down customer were to proceed to another location running PowerCheck on a real-time network, there would be a record of him trying to cash the item previously. Not only will this have a much better chance of being noticed than a fax on the wall, but could save considerable payroll dollars trying to verify an item that had already been rejected at another store.

Although turning down a check does not make the company any money, PowerCheck can help save money by making the process more efficient.

~Scott Merritt