

Check Management Solutions™

Check Management Solutions is an online, easy to use, comprehensive resource that offers your staff the Forms, Letters, Information and Training needed to prevent and resolve check losses. It provides comprehensive, user-friendly explanations of check issues and the critical tools required to prevent and if needed, resolve, check issue losses. Take a giant step forward toward educating staff, controlling losses and decreasing liability due to improperly handled checks.

All check issues – all check types – all institution roles

Check Management Solutions provides solutions for:

All Check Issues

Wrongdoing
Nonpayment
Lost or Stolen

All Check Types

Customer
Cashier's
Teller's

All Institution Roles*

Payor Institution
Depository Institution
Drawer Institution
*in the check payment and return system

Wrongdoing issues include forged endorsements, forged drawers' signatures, counterfeit checks, alterations, and missing endorsements. Nonpayment issues include stop payments, close account orders and postdated checks. Lost or stolen issues include lost, stolen and non-received blank checks and drafted checks.

Check Management Solutions - a comprehensive resource

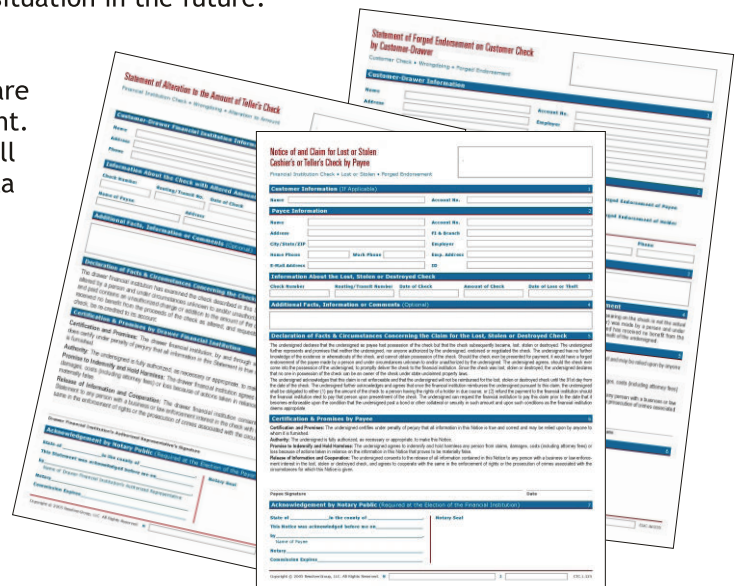
Check Issue Resolver

Don't know how to resolve a question about a check issue or problem? Our **Check Issue Resolver** will take you to your answer in five clicks!

At the core of CMS is the patented **Check Issue Resolver** which guides the user to the right solution through a short series of questions about a specific problem. "Fly-over" help on key terms provides accurate definitions of complicated legal terms, assisting the user with correct check issue identification. Resolutions are presented with clearly defined action steps, links to the letters and forms to use for that specific issue, an explanation of your legal rights and recommendations for preventing the situation in the future.

Forms

The **Forms** work to standardize the way check issues are handled from branch to branch and incident to incident. To reduce human error, our forms automatically pre-fill with your institution's information, as well as with data about the specific check in question. Forms can be accessed, completed, printed, emailed and stored within seconds. The Lost and Stolen Check forms should be available to every employee in your institution if you wish to prevent losses! With our Form Finder your employee can find the correct form to prevent or address a check problem, complete it and print or e-mail it within minutes.



Check Management Solutions™

Letters

The **Letters** provide your institution with an opportunity to respond to almost any check issue that confronts your institution. We take the guesswork out of how to word a letter by supplying a complete set of professionally drafted correspondence designed to enhance check recovery. Like the forms, our letters automatically pre-fill with your institution's information, as well as data about the specific check in question. They're created and saved in Microsoft® Word® format so you can customize them if desired.

Explanations

The **Explanations** address every wrongdoing, lost or stolen or nonpayment check issue that your institution must address in its role as the payor, depository and drawer institution. This concise well-organized information is available nowhere else.

You get extensive information on thousands of check issues including recourse and recommended next steps. Forms and letters for each scenario are also embedded for fast, easy access.

Preventative Steps

Once a financial institution has had to face a check problem, the logical next question becomes "how do we avoid that problem again?" **Preventative Steps** provide those answers. Preventative Steps provide general and specific guidance to help reduce and prevent future check losses. Users can select, review and then print a measure, which can be shared with staff and used in proper check handling training.

Training

The best way to prevent losses is to have knowledgeable employees, and Check Management Solutions provides user-friendly Check Loss Prevention training on UCC Articles 3 & 4, and Reg CC. Send your employees to class any hour of the day, any day of the week, and provide them with the opportunity to understand basic check loss problems as well as how to prevent and resolve them.

Benefits of Check Management Solutions

What makes Check Management Solutions unique is that it combines into a single, online resource, all of the tools you need to train staff, prevent loss and resolve check issues.

- Train staff to identify and handle check issues
- Teach preventative steps so potential issues can be recognized and avoided
- Reduce publication and form purchases
- Reduce unnecessary professional costs on advice when it is not needed
- Find answers and solutions 24/7
- Eliminate incomplete forms, missed timeframes, non-submitted information and missed opportunities for resolution and prevention.
- Pursue smaller check losses that were previously not cost-justifiable, and level the playing field with larger financial institutions
- Save time and money addressing issues
- Reduce write-offs

