ABAGNALE SUPERBUSINESSCHECK

*T*he SuperBusinessCheck is the most secure business check in the world. Designed by Frank Abagnale with 16 security features, the check is virtually impossible to replicate or alter without leaving evidence. The SuperBusinessCheck is printed on tightly controlled, true-watermarked 28 pound security paper.

For your protection, the SuperBusinessCheck is never sold completely blank without first being customized for a specific customer. Available styles are shown below. **Pricing can be found on the Web at SAFEChecks.com or Supercheck.net.**

"After years of designing checks for Fortune 500 companies and major banks, I designed the Supercheck, the SuperBusinessCheck and SAFEChecks to help individuals, medium and small businesses, and organizations protect their checking accounts."
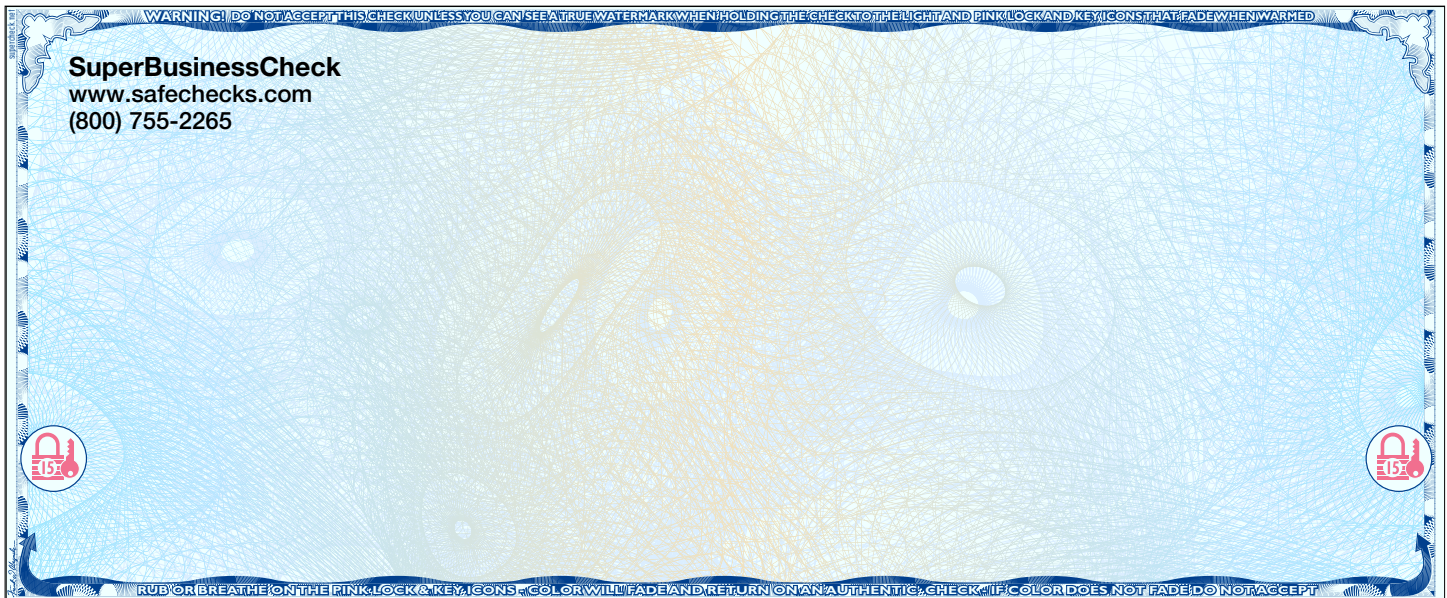
Frank W. Abagnale

16 SAFETY FEATURES

COVERT SECURITY FEATURES
- **Controlled Paper Stock**
- **Toner Anchorage**
- **Chemical Sensitivity**
- **Copy Void Pantograph**
- **Chemical Reactive Ink**
- **Fluorescent Ink**
- **Fluorescent Fibers**
- **Microprinting**

OVERT SECURITY FEATURES
- **Thermochromatic Ink**
- **Fourdrinier (True) Watermark**
- **High-Resolution Border**
- **Prismatic Printing**
- **Explicit Warning Bands**
- **Chemical Wash Detection Box**
- **Sequenced Inventory Control Numbers**
- **Laid Lines**

WARNING! DO NOT ACCEPT THIS CHECK UNLESS YOU CAN SEE A TRUE WATERMARK WHEN HOLDING THE CHECK TO THE LIGHT AND PINK LOCK AND KEY ICONS THAT FADE WHEN WARMED

SuperBusinessCheck
www.safechecks.com
(800) 755-2265

RUB OR BREATHE ON THE PINK LOCK & KEY ICONS - COLOR WILL FADE AND RETURN ON AN AUTHENTIC CHECK - IF COLOR DOES NOT FADE DO NOT ACCEPT
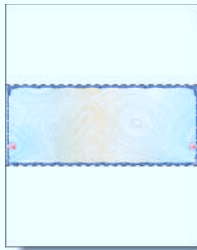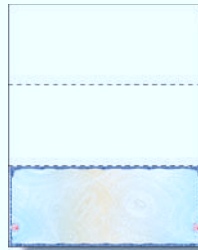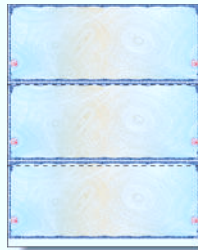
AVAILABLE STYLES
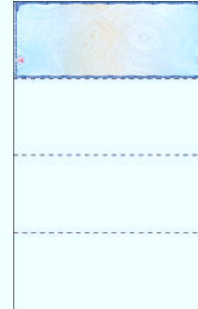
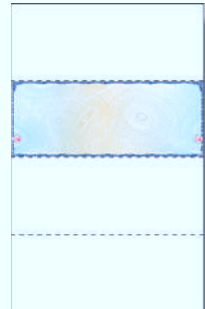| LASER - TOP | LASER - MIDDLE | LASER - BOTTOM | LASER 3-ON-A-SHEET | LEGAL LASER - TOP | LEGAL LASER - SECOND PANEL |

PRESSURE SEAL CHECKS ALSO AVAILABLE

3-ON-A-PAGE

SECURE ORDERING PROCEDURES

To prevent unauthorized persons from ordering checks on your account, SAFEChecks verifies all new check orders with your bank. We confirm that the name, address and account number on the order form match the data on file with the bank. Check orders are shipped to the address on file with the bank. Reorders with a change of address are re-confirmed independently. Our Secure Ordering Procedures are in place for your protection, and are unparalleled in the check printing industry.

SAFECHECKS

*T*he SAFECheck was designed by Frank Abagnale with 12 security features, and is virtually impossible to replicate or alter without leaving evidence. SAFEChecks are printed on tightly controlled, true-watermarked, 28 pound security paper. To prevent unauthorized use, SAFEChecks are never sold completely blank without first being customized for each specific customer.

SAFEChecks
www.safechecks.com
(800) 755-2265
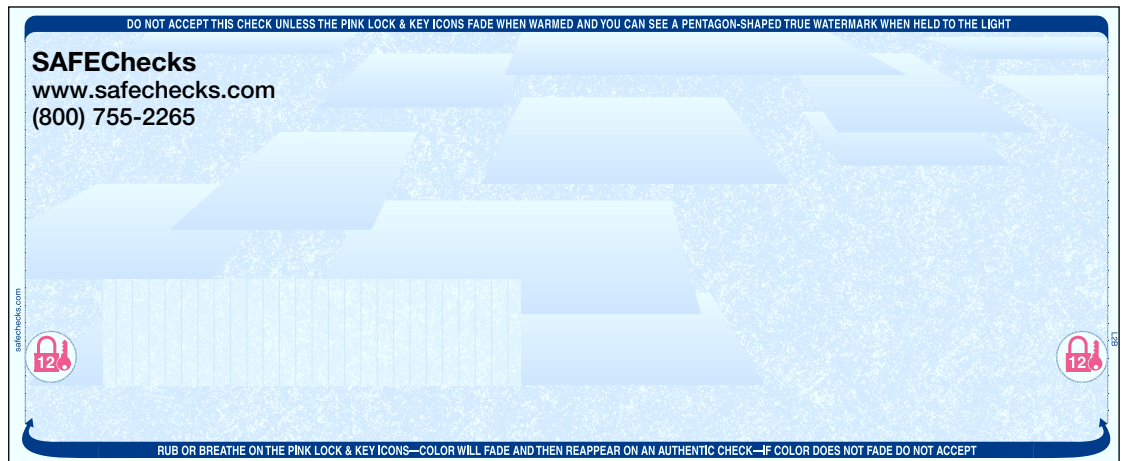
12 SAFETY FEATURES

Covert Security Features

Controlled Paper Stock
Toner Anchorage on Laser Checks
Copy Void Pantograph
Chemical Reactivity – to 85 chemicals.
Fluorescent Fibers – Become visible under ultraviolet light.

Overt Security Features

Thermochromatic Ink – The pink lock and key icons fade away when warmed above 90º and reappear at 78º. This reaction cannot be replicated on images created by a color copier.
Fourdrinier (True) Watermark – The true watermark is visible from either side when the check is held toward a light source. It cannot be color copied or scanned.
Explicit Warning Bands
Chemical Wash Detection Box
Sequenced Inventory Control Numbers
Microprinting
Laid Lines

AVAILABLE STYLES

LASER - TOP   LASER - MIDDLE   LASER - BOTTOM   CONTINUOUS FORMS

LEGAL LASER - TOP   LEGAL LASER - SECOND PANEL   LEGAL LASER - PANELS 2 & 4
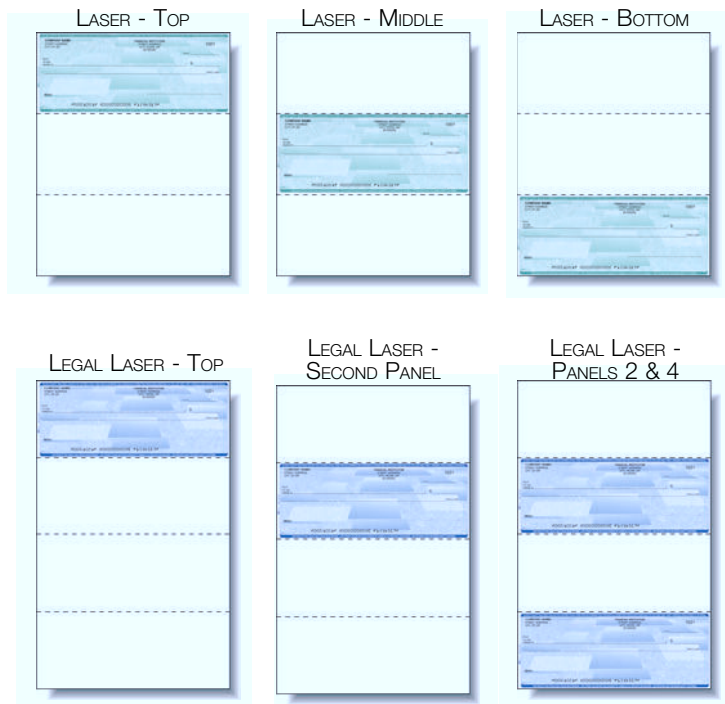
PRESSURE SEAL CHECKS ALSO AVAILABLE

For More Fraud Prevention Tips and Ordering,
Visit: **www.safechecks.com**
or Call **(800) 755-2265**

NOT USING POSITIVE PAY?
You should! Talk to your banker ASAP.
Visit **PositivePay.net** • **safechecks.com**

SAFEChecks®
8934 Eton Avenue
Canoga Park, CA 91304
(800) 755-2265 • Fax (800) 615-2265
safechecks.com • supercheck.NET

Any Bank
My Town, Any State   11-777/1222

This Check is Protected By ™   Check Number
300257

CHECK DATE   CHECK AMOUNT
3/8/2010 $89,562.23

$89,562.23

PAY   EIGHTY NINE THOUSAND FIVE HUNDRED SIXTY TWO DOLLARS AND 23/100 CENTS

Payee GREG LITSTER

TO THE ORDER OF
GREG LITSTER
SAFEChecks
8934 Eton Avenue
Canoga Park, CA 91304

THIS CHECK EXPIRES AND IS VOID 25 DAYS FROM ISSUE DATE

NON-NEGOTIABLE
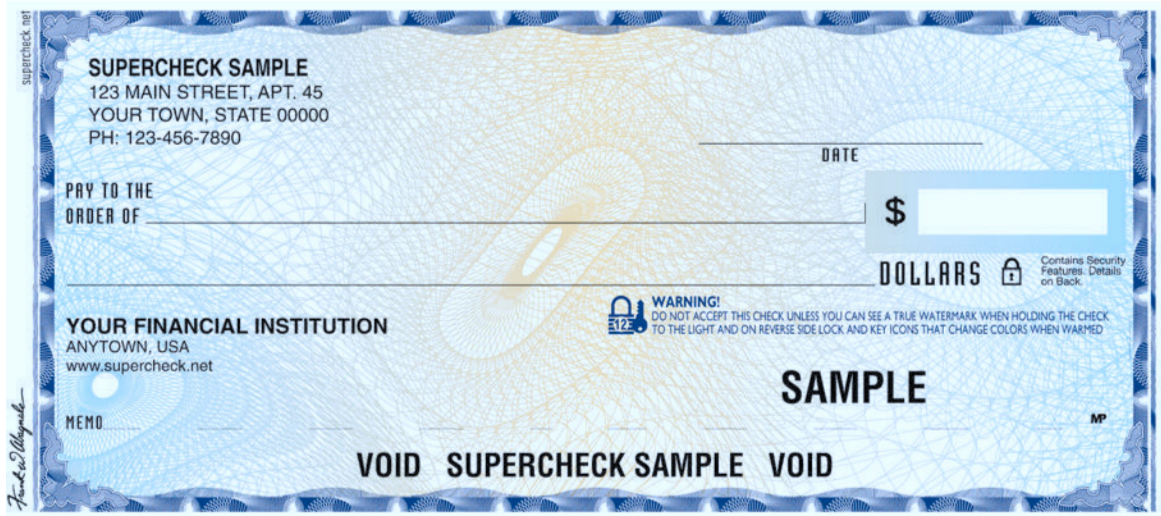
⑆300257⑆ ⑈999999999⑈ ⑈111111111⑈

SAFEChecks also offers Positive Pay, ACH, and secure check writing software.
MICR toner and evelopes are also available.

ABAGNALE SUPERCHECK

The Supercheck is a high security personal check designed by Frank Abagnale to help individuals protect their checking accounts. The Supercheck contains 12 security features. is reactive to 85 chemicals, is Check 21 compatible, and is nearly impossible to replicate or to alter without leaving evidence. It is "the check for people with something to lose."

"The check for people with something to lose"

SUPERCHECK SAMPLE
123 MAIN STREET, APT. 45
YOUR TOWN, STATE 00000
PH: 123-456-7890

DATE

PAY TO THE
ORDER OF _____ $ _____

_____ DOLLARS

Contains Security Features. Details on Back.

YOUR FINANCIAL INSTITUTION
ANYTOWN, USA
www.supercheck.net

WARNING!
DO NOT ACCEPT THIS CHECK UNLESS YOU CAN SEE A TRUE WATERMARK WHEN HOLDING THE CHECK TO THE LIGHT AND ON REVERSE SIDE LOCK AND KEY ICONS THAT CHANGE COLORS WHEN WARMED

MEMO

SAMPLE

VOID SUPERCHECK SAMPLE VOID

STYLES

Supercheck Wallet Single

Supercheck Wallet Duplicate

12 SAFETY FEATURES

Controlled Paper Stock
Fourdrinier (True) Watermark
Thermochromatic Ink
Chemical Sensitivity
Explicit Warning Bands
Prismatic Printing
Chemical Wash Detection Box
High-Resolution Border
Laid Lines
Fluorescent Fibers
Fluorescent Ink
Microprinting

↓ FRONT VIEW OF THE SUPERCHECK
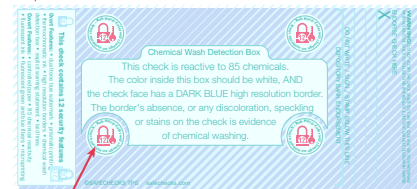
FIGURE 1

↓ BACK VIEW UNDER NORMAL LIGHT AND TEMPERATURE

This check is reactive to 85 chemicals. The color inside this box should be white, AND the check face has a DARK BLUE high resolution border. The border's absence, or any discoloration, speckling or stains on the check is evidence of chemical washing.

FIGURE 2

↓ BACK VIEW UNDER ULTRAVIOLET LIGHT

FIGURE 3

↓ BACK VIEW OF CHECK ABOVE 90° F

Chemical Wash Detection Box
This check is reactive to 85 chemicals. The color inside this box should be white, AND the check face has a DARK BLUE high resolution border. The border's absence, or any discoloration, speckling or stains on the check is evidence of chemical washing.
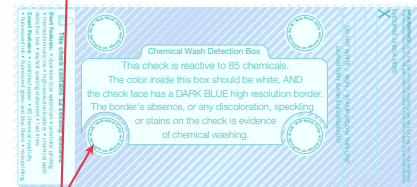
FIGURE 4

THERMOCHROMATIC INK LOCK AND KEY ICONS FADE AWAY AT 90° F AND REAPPEAR AT 78° F.

PLEASE PHOTOCOPY THIS FORM OR DOWNLOAD IT FROM WWW.SAFECHECKS.COM

CHECK ORDER FORM AND INFORMATION

*Our **Secure Ordering Procedures** are unmatched in the check printing industry. For your protection, we verify that the name, account number, and mailing address match the information on file with your financial institution. Checks are shipped to the address on file or directly to your financial institution. Reorders with a change of address are re-verified with your financial institution.*

We need all three (3) items below to complete your order:

1. Completed ORDER FORM
2. VOIDED CHECK (indicate any changes on the face)
3. VOIDED DEPOSIT SLIP

Please mail to:

SAFEChecks
P.O. Box 981
Simi Valley, CA 93062-0981

Delivery Times:

Allow 3 weeks for delivery. Expedited service is available. Call (800) 755-2265 ext 3304

Name _____   Primary Telephone (We do not give or sell your information to anyone.) _____

Email Address _____   Alternate phone where you can be reached _____

Please mail checks to the:

_____ Address on checks (this address must be on file with the financial institution)

_____ Financial institution

_____ Other _____
Branch Address _____ City _____ State ____ Zip ____
(Address must be on file with bank)

ORDER SUMMARY

	Check Start #	# of Boxes	Total (price + s/h)
Wallet Supercheck Single			
Wallet Supercheck Duplicate			
Single - $31.95 per box of 120		SubTotal	
Duplicate - $34.95 per box of 120		California residents must add sales tax	
Shipping/Handling - $5.80 per box		TOTAL	

PAYMENT OPTIONS:

_____ Check or Money Order enclosed (made payable to SAFEChecks)

_____ Bill my credit card: _____ MasterCard _____ Visa

Credit Card Account Number / Expiration Date _____   Security Code _____

Cardholder Name _____

Authorized Signature _____

Billing address of credit card if different from address on checks _____

4

POSITIVE PAY, ACH, AND SECURE CHECK WRITING SOFTWARE

Positive Pay is one of the most important tools available to prevent check fraud. Developed by bankers years ago, Positive Pay is an automated check matching service offered by most banks to businesses and organizations. It helps stop most (not all) counterfeit and altered checks.

Positive Pay requires a check issue file (information about the issued checks) to be sent to the bank before the checks are released. There are two primary obstacles to using Positive Pay. First is a company's inability to format the check issue file correctly and securely transmit it to the bank.

Second, some accounting software will truncate part of a long Payee name when it generates the Payee Positive Pay file. This creates a mismatch between what is written on the check and what is recorded in the file, producing a false positive alert "exception item." Repairing the Positive Pay file and dealing with these exception items can be costly and time-consuming.

SAFEChecks has software that eliminates these problems. The software creates the Positive Pay file automatically as the checks are being printed. It writes the checks, creates the check register, and formats the Positive Pay file all from the "stream of data," eliminating truncation errors and significantly reducing false positive errors and exception items.

In addition, the software can be customized to include another internal security control where checks can be reviewed and approved prior to printing. It can also be customized to automatically transmit the Positive Pay file to the bank.

SAFEChecks' secure software is invaluable in helping "tech-challenged" organizations use Positive Pay.

The software produces a Secure Name and Number Font to prevent alterations **(See Page 10)**, and also imprints a unique, encrypted, image-survivable "secure seal" barcode on the front of each check. The barcode is an effective technological weapon in the fight against check fraud. It contains all the information found on a check, including the maker (drawer), payee name, check number, dollar amount, issue date, and the X,Y coordinates of each piece of data. It is an on-board Payee Positive Pay file for that check, and can eliminate the need to transmit it to the bank if the bank has the barcode decryption software.

The decryption software reads the check using Optical Character Recognition (OCR), and the barcode data is compared to the printed data on the check. If the two don't match, the check becomes a suspect item. High-level encryption prevents the barcode from being altered or decrypted by other software.

The barcode creates an audit trail, including who printed the check, and the date and time the check was printed.

When Positive Pay is used with high security checks, such as the **Abagnale SuperBusinessCheck** or **SAFEChecks,** fraud losses can be cut dramatically. **See Pages 16-19.**
Caution: Some companies have the mistaken notion that if they use Positive Pay they do not need to use high security checks.

This is a serious misconception. Positive Pay and Payee Positive Pay are not foolproof! Consider this analogy: Using Positive Pay is like catching a thief standing in your house, holding your jewels. Although it is good that the thief was caught, it would be better to have the thief look at your house and go elsewhere. This is where high security checks are important. They DETER, or discourage, many criminals from attempting fraud against your account.

The check writing software can print checks for multiple divisions, multiple accounts, and multiple banks in a single run, using "blank" check stock **(See Pages 10 and 13.)** This eliminates the need to switch check stock between check runs. Its secure signature control feature allows up to five levels of signature combinations.

The software also has an ACH module that can make payments electronically, with the remittance detail printed or emailed. The system can automatically switch between printing checks and making ACH payments in the same run.

**CHEQUEGUARD
SECURE SEAL BARCODE**
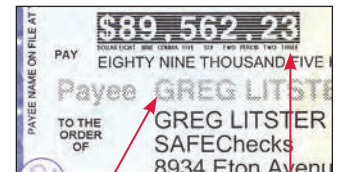
**SECURE NAME FONT
SECURE NUMBER FONT**

The barcode, Secure Name Font and Secure Number Font are great visual deterrents to would-be criminals, discouraging them from attempting alterations (See Pages 10 and 13).

High security checks and Positive Pay are critical companions in effective check fraud prevention strategy.

For software information, contact SAFEChecks (800) 755-2265 x 3301 or greg@safechecks.com

Supercheck.net   SafePay123.net   PositivePay.net