MASTERCHECK V2 SOFTWARE MANUAL

INTRODUCTION:
The MasterCheck program allows you to:
- Collect customer checks over the phone, fax or e-mail
- Process monthly bank drafts for subscription type services
- Print your own checks from your business or personal bank accounts
- Print checks for use with Quicken(tm) or QuickBooks(tm)
- Print mailing labels for draft checks that are printed

For less than 3 Cents per Check Without ANY Processing, Service Fees or Merchant Accounts.

With new banking regulations, you can now accept checks over the phone, fax or e-mail legally, cost-effectively and efficiently. This program and its output meets the standards of the American Bankers' Association by using the font and format that is acceptable.

NOTE:
An agreement is required for you to withdraw funds from any bank account using this software. This agreement should be in the form of a recorded conversation, faxed check or signed document.

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INSTALLATION:
To install MasterCheck, you need a PC running Windows 3.1, 3.11, Windows 95 or Windows NT with 5MB available disk space and a laser or ink jet printer. Insert the MasterCheck Install disk in your drive A and run the **SETUP.EXE** program to start the installation. To do this with Windows 3.1 choose **File - Run - A:SETUP.EXE** or for Windows 95 choose **Start - Run - A:SETUP.EXE**. After MasterCheck is installed, it will create an icon for the MasterCheck Manual; you should print this out on your printer for future reference. The setup program will also install a MICR font which is necessary to print the bottom line of the checks. If for some reason the MICR font does not install you will need to install it manually; to do this perform the following:

- If you use Microsoft Windows 3.1 or Windows for Workgroups: Open Control Panel from the MAIN program group, choose FONTS, choose ADD, choose the directory where your MasterCheck program is installed (usually C:\MCHECK), select the MICR font and choose OK to install it.

- If you use Microsoft Windows 95: Choose Start - Settings - Control Panel, choose FONTS, choose FILE - INSTALL NEW FONT, choose the directory where your MasterCheck program is installed (usually C:\MCHECK), select the MICR font and choose OK to install it.

USING MASTERCHECK:

CHANGING YOUR PASSWORD:
The program password for MasterCheck is "**smile**" - without the quotes. You should change your password the first time you use MasterCheck. To change your password, enter the correct password and select the change password button. If you forget your new password, you will have to reinstall MasterCheck!

CHOOSING A DATABASE:

Once you enter the password you will need to chose a database to work with. Each database is a separate set of checks that are not related in any way to any other database. MasterCheck has two different types of databases - "draft" and "check" databases. The two databases that have already been created for you are PDRAFT.MDB which is a draft database that allows you to print drafts for deposit in your bank account and PCHECK.MDB which is a check database that allows you to print checks from your bank account.

You may use the existing two databases or create as many new ones as you wish. We strongly suggest you create a few different databases for your needs. For example, you may wish to create a separate database file for monthly draft accounts (these will be printed every month), another for normal drafts (that are printed one time), another for employee payroll checks and another for your business checking account so you can print your own checks.

DRAFT DATABASES
A draft database allows you to print drafts for deposit in your bank account. Use for:
- Accepting customer checks over the phone, fax or e-mail
- Paper based bank drafts
- Monthly or weekly draft accounts

CHECK DATABASES
A check database allows you to print checks from your bank account. Use for:
- Printing checks from your bank account for bills, etc.
- Printing employee payroll checks

THE DATA ENTRY SCREEN
After you choose your account, you will see the data entry screen. The first check in each account is used to set default fields. To create a new check at this screen you will need to select the **NEW** button at the bottom of the screen. This will create a new record in the account database - you MUST create a new record for every check you wish to print, or change the fields of an existing check. All fields should be filled in for a properly formatted check. For information on how to obtain the routing and account numbers from a check, choose **Help - Help with MICR Information** from the MasterCheck data entry screen. Most of the fields you are going to enter data into on the data entry screen are arranged in the format of a standard check. If you have any doubt about what information should go into what field, you can review any standard check from a bank. To move to a previously created check, use the navigation buttons at the bottom of the data entry screen.

"CHARGE TO ACCOUNT OF" FIELDS
The information in the upper left portion of the check is information on the person or business that is being charged. This will be your name and address if you are using a check type of database, which is used to print checks from your bank account. If you are using a draft database, this will be information on your customer. The Charge to bank name, city and state in the middle left portion of the check should be the bank that matches the MICR information entered at the bottom of the check.

CHARGE TO BANK ROUTING NUMBER:
This is the unique identification number for the financial institution. This 9 digit number can be found by looking at the line of numbers in the MICR font at the bottom of the check. The numbers between the two "colon" marks make up the routing number.

CHARGE TO BANK ACCOUNT NUMBER:
Enter the draftee's account number. This number should include all spaces and dashes as they appear on the bottom of a check or a deposit slip (to enter a dash on the MICR line, enter an uppercase D where you want to place the dash). The account number is made up of the numbers that remain on the MICR line after the routing number and check number have been identified.

CHECK NUMBER:

Valid check numbers are between 3 and 6 digits in length (101 to 999999). You should not try to deposit a check or draft with the same number that has recently been deposited. If you do, the bank could reject the check. To avoid duplicate check numbers, it is a good idea to use a certain range of check numbers for MasterCheck checks. For example, if your current check number is 455, then you could choose a high check number such as 4000.

HOW WILL THIS CHECK PRINT:

The default selection here is "One Time" which means that after the check is printed, it is set to not print again. If you select "Multiple Times" the check will print every time you select the "print all checks selected to print multiple times" selection from the print menu. Checks being printed multiple times can be used for monthly or weekly bank drafts in a draft database or employee payroll in a check database. Note that these checks are renumbered after they are printed to avoid duplicate check numbers. When you use "multiple times" in a draft database, you should use a check number that is far from the check number currently being used in the account. For example, if you want to draft your customer's bank account monthly and his/her current check number is 455, then you should choose a high check number such as 4000. Every time you print the draft, the number will increase by 1; you can change the number at any time. In a check database, the "multiple print" checks are all renumbered from the last check number in the database after every print job.

PRINT LABEL FOR THIS CHECK:

This option allows you to print labels based on the information in the upper left corner of the check. This allows you easily mail out products that you sold to your customers. The print label function is really only used in draft databases, that is why it is grayed out in a check database.

SEARCH (menu option at data entry screen)

The Default setting for select to view is all checks in current database. This means that you can move through and view all checks in this database. If you are looking for a particular check in the database, this method can take some time. By choosing one of the select to view options such as "By Business Name" and entering the search criteria, you can quickly find the check you are looking for. All checks that contain the criteria you enter will be selected and then you can move among these checks. Note that the select to view function does not search other databases - it only searches the database you are working with.

ABOUT THE PRODUCT TYPE DROP-DOWN BOX:

This is an optional feature. To enter the different types of products you wish to appear in the "Product Type" drop down box, select File - Program Setup from the data entry menu. This is useful if you export the database and wish to sort sales based on the different types of products sold. To help automate things, the chosen product type is automatically entered in the "For" field on the screen. Enter one product type per record - press new to add a record. Use the arrow buttons to move through the records.

PRINTER CONTROL MENU

After you have entered a few checks and you are ready to print them out, choose **File - Print Checks or Labels** to get to the printer control menu. From this menu, you will need to select which checks you want to print at the bottom of the screen. Selecting "print all selected to print once" will print all checks that have the print field set to "print once". Selecting "print all selected to print multiple times" will print all checks that have the print field set to "multiple times". You can select both of these fields to print both types of checks in one print job. To the left of each check box there is a small box with a number in it. This is the number of checks or labels that will print when you select the box. This will give you an idea of how many checks and labels to load into the printer.

You can print checks selected to print multiple times as often as you want to. Unfortunately MasterCheck cannot prompt you when it is time to print these checks again, therefore, you should print them on a regular basis. For example, in a monthly draft database, choose to print "all selected to print multiple times" on the first Monday of every month.

PRINTING BLANK CHECKS
To print blank business size checks, choose Print Bank Check - Regular Blank Checks from the Printer Control Menu.

PRINTING CHECKS FOR USE WITH QUICKEN(tm) OR QUICKBOOKS(tm)
To print blank check stock for use with Quicken(tm) or QuickBooks(tm), choose Print Bank Checks - Quicken(tm) Compatible. You can choose to print 3 up checks or business voucher checks.

ALIGN PRINTER
If your printer is not printing information properly, you should check the options in the align printer button to resolve them. After pressing this button, you will be able to adjust the vertical starting position. It may be necessary to change these options depending on what printer you are printing to. The vertical starting position for most HP Laserjet printers is 200 while the vertical starting position for most HP Deskjet printers is 550. You may have to print a few times and adjust the vertical starting position to get it right.

To adjust the printed information on the checks down, increase the Vertical Starting Position number. To adjust the printed information on the checks up you must decrease this number. The default number is 200, which correctly aligns most HP Laserjet printers. Adjust this number so that the MICR line appears at the proper space from the bottom of your checks; you may have to compare your MasterCheck checks to a preprinted bank check.

By default, your MasterCheck program prints two checks per page because some printers do not have a printable area large enough to print the MICR line of the last check. This means that some printers are incapable of printing this information where it needs to be printed. If the printer cannot print this information, the printer will usually print this information on the next page, misalign checks or give you an error. Most HP laserjet printers can print 3 checks per page while most bubble jet and ink jet printers can only print 2 checks per page. To print 3 checks per page uncheck the print 2 checks per page check box. If this causes problems with the printable area, try decreasing the Vertical Start Position Number or set the Number of Checks to Print Per Page back to 2.

PRINTING LABELS:
MasterCheck supports Avery(tm) 5160, MACO(tm) LL-3000 or equivalent type labels that are 30 per page and 1" X 2 5/8 (2.5cm X 6.7cm). If you had not had exactly 30 labels to print the last time you printed labels, you should enter the label number to start printing on when prompted. Labels are numbered down the first column then down the second and last down the third. Therefore if your previously printed label page has columns 2 and 3 (20 labels) left on it, you would choose 11 as your first label. This will save you the expense of throwing away half-used sheets of labels.

PURCHASING CHECK STOCK:
Although you can print your checks on regular paper, purchasing check stock has the following benefits and security features:
* check stock is perforated so you don't have to worry about manually cutting checks
* invisible fibers
* void feature pantograph
* endorsement backer
* brownstain chemical reactant

MasterCheck is designed to print on letter size "3 up" check stock by Best Business Systems stock number 105. Best Business Systems can be contacted at 502-781-3129. Other check stock should work if it is 8.5" X 11" in size and exactly three business checks (3 up) per page. The cost of 2,500 sheets which is 7,500 checks on December, 1996, was $82.09. This is a cost of 1.1 cents per check. Smaller quantities can be ordered.

To print checks for Quicken(tm), QuickBooks(tm) and Microsoft Money(tm), you will need to purchase a

different type of check stock because these programs are designed to print on check stock that is slightly less than 3 checks per page. If you are using an ink jet printer or a printer that is incapable of printing that MICR line of the last check on a page, you may want to also consider purchasing this check stock for all the checks you print with MasterCheck. This check stock can be purchased from Deluxe at 800-328-0304. Order stock number 80504 for "3 up" check stock that is 3 checks per page or number 80501 for 1 check per page business voucher checks. These checks are available in blue, green and pink. The cost of 1,000 sheets which is 3,000 checks on December, 1996, was $65.50. This is a cost of 2.1 cents per check. Smaller quantities can be ordered.

DO I NEED SPECIAL TONER FOR MY PRINTER?

Since most of the banks now use OCR (Optical Character Recognition) to read the MICR line on checks and drafts, special toner is not required. Even if your bank does not have OCR equipment installed, the check or draft will still get processed because the bank will manually enter the MICR line at the bottom of the check in magnetic ink.

MASTERCHECK SUPPORT:

For product support and the latest information on the MasterCheck Program, visit our Internet web site at http://www.redbay.com/org/mastercheck
or send us Internet mail at: org@redbay.com

ALWAYS BACKUP YOUR DATA

It is very important to always backup all of the files in the MasterCheck program directory of your hard drive in case of a hard drive crash. By default, an option on the Program Setup menu titled "Create Backup Copy of Database upon Program Exit" is enabled. This option creates a complete copy of the current database when choosing File - Exit from the menu. This will give you an extra copy of the database in case your current database gets corrupted, however, it will not protect you from a hard drive crash. This will take additional time when exiting the program and consume additional disk space. To disable this feature choose File - Program Setup from the data entry screen and deselect the option.

To restore a corrupted database, you will need to delete and rename files in the MasterCheck program directory. This can usually be done with File Manager or Windows Explorer.
Step 1: you will need to delete the original corrupted file (example: PDRAFT.MDB)
Step 2: Rename the backup file to the name of the original (example: rename PDRAFT.BAK to be PDRAFT.MDB)

VERIFYING FUNDS

If you feel it is necessary to verify funds before depositing drafts, there are two ways to do this with MasterCheck; call the bank or sign up for check insurance. Check insurance guarantees the checks that they approve.

If you want to call the bank to verify funds, just ask for the bank's phone number when you take the order (bank phone numbers are printed on most checks) and enter it into the comments field of the data entry screen.

With check insurance, you will be assured that all of your approved checks will be good depositable checks. To setup an account for check insurance, contact Zachary Williams at Merchant Choice Services 410-780-0707. Once the account is setup, you will need to export data to a file for them. To do this, choose File - Export from the MasterCheck data entry screen. Then simply modem or E-Mail the exported file to them and they will notify you of any bad checks.

COMMON PROBLEMS AND RESOLUTIONS

- PRINTED INFORMATION IS NOT ALIGNED PROPERLY OR

- A PORTION OF THE LAST CHECK IS PRINTING ON THE NEXT PAGE

Some printers do not have a printable area large enough to print the MICR line of the last check. If the printer cannot print this information, the printer will usually print this information on the next page or give you an error. To get around this, choose the Align Printer button in the print menu and try decreasing the Vertical Start Position Number or set the Number of Checks to Print Per Page to 2.

- "MICR FONT NOT CORRECTLY INSTALLED" STATEMENT APPEARS WHEN STARTING PROGRAM

If you installed MasterCheck using Windows 95 or Windows NT and did not perform a proper shutdown for your PC before rebooting it, you will need to follow the instructions for installing the MICR font manually or install the MasterCheck program again.

- MICR LINE ON BOTTOM OF CHECK PRINTS TOO SMALL

To properly print the MICR font, your PC must be setup to print True Type fonts to your printer. It may be necessary, depending on your printer driver to print True Type fonts as graphics. To do this, go to Control Panel, Select Printers, Select your printer, choose Setup, choose options and make sure "print True Type as graphics" is selected. You may have to change the print mode to "raster" to do this. If problems persist, contact your printer manufacturer about how to print True Type fonts as graphics or obtain a newer printer driver.

- WORDS ON THE SCREEN ARE TOO BIG
- PRINTED CHECKS ARE IN ITALICS
- PRINTED INFORMATION DOES NOT FIT ON THE CHECK

This can occur if you do not have the "Times New Roman" True Type font installed properly. Open up control panel and install the Times New Roman True Type font - it should be in the Windows\System directory or on your Windows installation disks. Make sure you have all four types of the fonts installed. You should have Times New Roman, Times New Roman Bold, Times New Roman Italic, and Times New Roman Bold Italic. These files come standard with MS Windows.

- GENERAL PROTECTION FAULT ERRORS IN VBRUN300.DLL

Check and make sure you are using the latest VBRUN300.DLL file. Check the version of the file by choosing the file C:\WINDOWS\SYSTEM\VBRUN300.DLL in Windows Explorer or Windows File Manager and click File - Properties and view the version information. The latest VBRUN300.DLL file is version 03.00.0538.

Make sure you do not have any duplicate DLLs on your system. Duplicate DLLs can cause system lockups and general protection faults. These DLLs should only be in the \WINDOWS\SYSTEM directory:

VBRUN300.DLL
VBDB300.DLL
VER.DLL
COMMDLG.DLL

If these files are found in any other directory on your hard drive, they must be deleted.