

### RAS Verification

The Remware Authorization System (RAS™) was developed to meet the needs of merchants requiring high-speed check authorization. Our check authorization systems provide a fast, turn-key authorization solution, complete with hardware, software and support for a low monthly fee.

Remware has developed an extensive negative check database to allow you the choice of sharing your data and utilizing a regional/national database or to use only your own data. The database is updated nightly and is designed to continually process check transactions during the update so that it will not interfere with your check verification activity. All RAS products include reports to allow you to review the verification activity of your clients.

### RAS Merchant In-Store System

The RAS Merchant In-Store System consists of a small computer system located in the merchant's store with RAS supported check readers connected to a local area network at the merchant's point of sale. This system is designed to identify high-risk checks, closed accounts and stolen/forged checks quickly and with ease. The RAS Merchant In-Store System is a seamless multi-lane check authorization solution providing your merchants an instantaneous response when verifying checks. With the built in positive and negative database, the RAS system will determine if the check writer is high risk and prompt the clerk accordingly.

### RAS In-House Dial-in System

The RAS In-House Dial-In System is a stand-alone system managing negative and positive check data. This RAS comes configured with modems that answer inquiries from point of sale devices. With quick time access, your merchants can check customers against your own negative database or a regional/national database and the response can be customized based on whether the check writer has a positive or negative history. The RAS also comes with the ability to track velocity (frequency) by number or dollars and by merchant or groups of merchants which will minimize the risk of accepting high risk checks. With this system located in

your office, a large percentage of the verification calls will be local, saving your merchants long distance charges. There is a monthly charge for the In-House Dial-In System instead of a per-inquiry fee, which gives your business flexibility in how to charge for the check authorization service.

### RAS Toll Free Dial-in System

Remware's Toll Free Dial-In System is a great solution for those companies needing a quicker and cheaper long distance solution. Merchant inquiry calls are routed to Remware's In- House Dial-In System utilizing a toll free number. This service has a per transaction fee.

### RAS Merchant In-Store Network System

Some merchants prefer to use their own point of sale (POS) software systems to perform check verification. The network check verification system provides a reliable seamless solution allowing third-party POS software access to your check authorization data. This solution is great for merchants with multiple stores on a wide area network (WAN). Remware works with most POS manufacturers to configure and manage the data in the proper format.