

NEWS Release For Immediate Release

All My Papers Awarded Bid by State of North Carolina For Check 21 Processing

Saratoga, CA – **December 2, 2008** – All My Papers (AMP), a developer and distributor of software products that address critical interoperability and data integrity issues for the financial industry, announced today it has been awarded bid number 07-IT8006 by the State of North Carolina for Check 21 Processing. Products from the All My Papers suite of software for Image Cash Letters will be used by the State of North Carolina for its Check 21 Processing.

The AMP software suite, which includes the X9 VIEWER, X9 LIB and X9 QUALIFIER, is now joined by X9 RETURNS, an in-clearing/returns software solution from AMP especially for non-depository institutions. X9 RETURNS provides a solution for handling Check 21 format files from exchange partners such as the Federal Reserve Bank, and then interfaces with existing core banking and/or imaging systems. X9 RETURNS can also serve as a turnkey Image Cash Letter archive.

X9 RETURNS will take as input the X9.37 Image Cash Letter (ICL) files received from the exchange partner. All of the non image content of the X9.37 files such as MICR and other ICL transactional data will be extracted from the files and populated into a SQL database. This permits accurate and complete reconstruction of the data for X9.37 Return ICLs. Images are retained in their original X9.37 file and stored into a file archive directory. Indexes to the location of the images are stored in the SQL database. The incoming files are checked for duplicate items, duplicate files, and duplicate images. Under operator control, duplicates can be removed and returned. For interfacing to the core banking software, the system will generate an ECP or SOP format file that contains the MICR and transaction data.

X9 RETURNS also includes a web server application that provides the interface to perform research. The same system will accept an exception list file from the core banking system which will contain the items that need to be researched for return by operators. With the information in this file, the AMP X9 RETURNS service will automatically locate the original item data in the SQL database and mark it for review. Operators will then be able to review these items via a web browser and process for return. Upon completion of the return research, the system will build the X9.37 ICL-R file retrieving the images from the original X9.37 files.

"X9.37 file receiving, extracting, researching, storing, and return generation is a challenge faced by numerous state and commercial non depository financial organizations processing in a Check 21 environment," said Larry Krummel, President of All My Papers. "AMP is now able to provide a complete turnkey solution based on our tools and applications that address critical interoperability and data integrity issues."

To find out more about this software, as well as other products, contact sales@allmypapers.com

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About All My Papers

Saratoga, Calif.-based All My Papers (AMP) is a developer and distributor of software toolkits and applications. Products include the technologies required to resolve interoperability and data integrity issues such as extracting MICR data and barcode data from images. For more information about All My Papers, visit the company's website at www.allmypapers.com

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