**ALLMYPAPERS™**

NEWS Release
For Immediate Release

## All My Papers Releases X9 TIFF QUALIFIER
## For Testing To the New ECCHO Check Image Exchange Rules

**Saratoga, CA – December 12, 2007 -** All My Papers (AMP), a developer and distributor of software products that address critical interoperability and data integrity issues for check image exchange, announced today its new version of the **X9 TIFF QUALIFIER** for X9.37 files that tests for check image quality in image cash letters.

"At the beginning of Check 21 there were many questions about check image quality.  The Financial Services Technology Consortium (FSTC) studied the problem and came up with a set of sixteen possible Image Quality Assurance (IQA) tests.  Large banks and the Federal Reserve selected a subset of those tests and used the results to accept or reject check items based on image quality", said Larry Krummel, President of All My Papers.

In October 2007, Electronic Check Clearing House Organization (ECCHO), a not-for-profit, mutual benefit, national clearinghouse, released an updated set of its rules and commentary. The ECCHO rules govern electronic check transactions between two depository institutions that are members of ECCHO and have agreed to exchange items under the ECCHO rules.

"In many cases, the images were perfectly usable but were still rejected because the check failed one of these tests," noted Krummel.

The industry, with assistance from the FSTC and ECCHO workgroups, has identified the basic image parameters of lightness/darkness and size, which should provide reasonable indicators of usability and should generate few alerts. These two tests are recommended by the FSTC and are included in the updated ECCHO rules commentary.  In addition to the image quality tests, ECCHO specifically references the new X9.100-181 TIFF image format for image exchange.

The newly released All My Papers' software application, **X9 TIFF QUALIFIER,** will review both the TIFF Quality and the Image Quality as addressed by the FSTC and as referenced in the ECCHO rules commentary.  The **X9 TIFF QUALIFIER** is designed for anyone working with or implementing a system that processes X9.37 files. The application will reduce operational, research, and implementation costs and can be used in many different departments in a financial institution.  Built on the .NET Framework, the **X9 TIFF QUALIFIER** tests, certifies, and reports on all the TIFF and Image Quality issues. It will also automatically correct the class of correctible items using the Microsoft Windows platform.

To download a *FREE* copy of **X9 TIFF QUALIFIER** go to http://www.allmypapers.com/x9qualifier.htm   The royalty FREE limited function version of the software tests the TIFF check images in the X9.37 file and generates a pass/fail report for the file using X9.100-181 conformance requirements.

**About ECCHO**
ECCHO (Electronic Check Clearing House Organization) is a not-for-profit, mutual benefit, national clearinghouse that is 100% owned by its member institutions.  Any depository financial institution, regardless of size, is eligible for membership in ECCHO.  Created by banks in 1990 as a cooperative venture to encourage the implementation of electronic check presentment, ECCHO now enjoys a membership of over 1000 U.S. financial institutions.  ECCHO's primary activities can be divided among three functions: rules development and maintenance, industry education, and industry advocacy.  ECCHO is recognized by many organizations across the U.S. as the national provider of ECP and image exchange rules. Institutions that are covered by ECCHO's clearing house rules hold approximately 60% of the total U.S. deposits.  www.eccho.org

**About FSTC**

FSTC sponsors noncompetitive collaborative research and development of interbank technical projects affecting the entire financial services industry. Its mission is to help members collaborate on technical and business aspects of technologies so that they may rapidly bring innovations in service and quality closer to the marketplace and to their customers, while competing upon a bedrock of sound, shared technology fundamentals. FSTC manages a collaborative design and development space in which technology companies, research organizations, and financial institutions come together to address product development barriers.  FSTC can take up a challenge from vision and concept through business case, on to specification, design, and development, then to pilot, proof-of-concept, and evaluation, then finally to the marketplace. FSTC also evaluates current technologies with an eye toward documenting the risk and opportunity for use and improvement.  www.fstc.org

**About All My Papers**

Saratoga, Calif.-based All My Papers AMP is a developer and distributor of software toolkits and applications. AMP's core competency is Image Cash Letter (ICL) processing software. Products include the technologies required to perform interoperability and data integrity processes such as: extract MICR data from check images; validate check data; view, edit, and conformance check cash letters; and print IRDs. For more information about All My Papers, visit the company's Web site at www.allmypapers.com

**Media Contacts:**

Erin Dempsey
Erin Dempsey Associates
(910) 864-2044
edempsey@nc.rr.com

Bill Lange
All My Papers
(408) 366-6400 x 802
bill.lange@allmypapers.com