User Manual

(January 2012)

All Clear System™ Overview

The All Clear System is an innovative product, designed to ensure the safety of financial institution employees and assets as well as providing quantitative data to track the institution's daily Open and Close process for regulatory compliance and additional record keeping.

The system uses a combination of an appliance installed in each location and a secure, technology-based FOB to alert employees to any issues pertaining to the daily Open and Close of their financial institution.

Each employee is assigned a FOB with a unique serial number and password for their protection. The FOB can be activated within 200-feet of the financial institution, which enables employees to receive the most current status from a safe location. If a problem is detected during Open or Close process, not only does the All Clear System alert employees through the FOB but also notifies a list of contacts as defined by the financial institution's security department.

All Clear System was developed with the following focus –

- Safety of the employees – according to information provided by the FBI – the type of incident the All Clear System is focused on – morning glory robberies – have the following statistics
    o 100% of the time hostages are taken
    o In a hostage situation, the fewer number of hostages taken, the safer the hostages being held are
    o A hostage situation in a financial institution results in injury or death in 19% of the cases
- Protection of Bank Assets
    o The "take" in a morning glory robbery is 10 times the "take" of a note pass robbery and the chances of being caught are less
    o Reducing the impact of a hostage situation
        ▪ Fewer workers compensation claims
        ▪ Fewer lawsuits
        ▪ Reducing number of employees lost through the trauma of the event
- Compliance with laws
    o The Bank Protection Act requires that an opening and closing procedure be established. These procedures must
        ▪ Be non-obvious to the public
        ▪ Be rotatable
        ▪ Be auditable
        ▪ Cover not only the opening of the institution in the morning but also have a procedure for protecting employees at the end of the day

Installation / Configuration of All Clear System™

Components:

- Cloud Based System for data collection and management
- Branch Appliance w/includes the Radio Box
- Personal FOB – serialized device which is assigned to employees

Cloud Based Management – this system, located centrally, is used to:

- Establish Institution and Brach parameters – these parameters are updated to each Branch Appliance in the institutions' network. A secure USERID and Password is provided to the Institution's Security Officer to manage the system.
- Parameters which can be set for each institution / branch are as follows:
    - Institution Code: (Identifies the specific financial institution)
    - Branch Code: (Identifies the Branch of the financial institution)
    - Open Time: (The time the financial institution employees begin arriving)
    - Open Alarm Grace Period (minutes): (The designated time allotted by the institution for opener to safely inspect and verify safety of the institution)
    - All Clear Message: (Message displayed on the FOB to notify employees it is OK to enter institution)
    - Alarm Message: (Message displayed on the FOB to indicate a problem within the institution)
    - Panic Alarm: (Amount of time designated before panic message is sent indicating a problem with Open or Close of the location)
    - In-Process Open Message: (Message displayed on the FOB to inform employees that Open or Close is in Process)
    - In-Process Opener Message: (Message displayed on the FOB to identify the designated Opener)
    - In-Process Close Message: (Message displayed on the FOB indicating the institution is being closed)
    - Night Mode Message: (Message displayed on the FOB to indicate financial institution is closed)
    - Past Open Time Message: (Message displayed on the FOB to indicate time has passed for beginning the process and it has not been initiated)
    - Delayed Open Code Message: (Message displayed on the FOB to indicate there is a problem completing the Open Process)
    - Wrong Code Message: (Message displayed on the FOB when the wrong open code is entered on the Branch Appliance during the opening process)
    - Employee Exit Message: (Message displayed on the FOB when employee exits for lunch or end of day.)

- FOB Learned Message: (Message displayed to indicate FOB has been assigned to a specific employee)
- Closer Delay Minutes: (Number of minutes a user has to indicated with their FOB they have reached a safe location)
- Calendar: (days open / holidays)
- Employee information:
  - Employee number
  - Employee security code
  - Abilities
    - Open Branch
    - Close Branch
    - Assign FOB
    - Reset Alarms
- Notification Information
  - Who will receive notifications
  - Type of notification
    - Email   (contact email needed)
    - Text Message (contact phone number and carrier needed)
    - Voice Message (contact phone number needed)

Branch Appliance and Radio Box

The Branch Appliance is a preconfigured system which is installed in each branch. The system requires a connection to the institution's network to provide connectivity to the Cloud Based Management System. This connection is managed by the Branch Appliance and consists of a secure encrypted tunnel to the Cloud System.

Once the Branch Appliance is installed, it will self-configure based on the MAC address of the appliance. The necessary program updates, parameter files, and other information will be downloaded to the appliance. (Ongoing updates and changes are also performed using this method.) The Branch Appliance is configured to not allow connections from the outside, it must initiate all connections.

Remote support is provided through a program initiated by a local user on the Branch Appliance.

The Branch Appliance is connected to the Radio Box via a USB cable which provides both a data path and power for the Radio Box.

FOB Assignment

Each FOB has a unique serial number which, once activated by an institution, is assigned to an individual employee. This process is completed by using the application on the Branch Appliance. Once assigned, the FOB will be functional at all branches within the network.

Operation of the All Clear System

Each financial institution employee is assigned a FOB unique to that user. Codes and passwords are assigned by the financial institution and located within a secure network. The financial institution also assigns which employee has authority to Open and Close each branch of the financial institution. The user's FOB will communicate with a Radio Box and Branch Appliance located inside the branch where the individual works. Communication between the Fob and the Branch Appliance are indicated and monitored through a series of LED lights on the Radio Box. These lights will flash on the Radio Box when a communication is received and will flash multiple times when an approved communication is received and a positive response is returned to the FOB.

When the branch is closed for the evening, All Clear System places the institution in "Night Mode" until the organization is opened the next morning by an authorized user.   The FOB operates within 200-feet of the financial institution, enabling the authorized "Opener" to start the All Clear System process from a safe location (generally their automobile).

Once the employee presses the FOB, they have a pre-set amount of time, as determined by the financial institution, to enter the branch and make sure it is safe to enter. If the employee does not enter their code into the system prior to the pre-set time, an alarm will be issued to the contacts informing them that there is a problem at that specific branch.

When the second employee approaches the bank and presses their FOB, they will receive a message on the FOB telling them the Open is either "In Process," "Clear," or "Alarm" depending on what has taken place inside the branch. They are not to enter the branch until the "Clear" message is received on their FOB.

Subsequent employees arriving for work will each have an individual FOB tied to that employee. They will follow the same process to make sure it is safe to enter their workplace.

Users of the All Clear System manage control and use of the FOB through the company's secure website. The financial institution has the option of setting their unique FOB "cue" words from a drop-down menu on the website. The financial institution will choose unique words from the drop-down menu to signal whether it is safe to enter the institution.

There is a mode in the All Clear System which allows for a "route" to be established which will track an employee as they travel between locations and notify the institution security personnel in the event they are delayed or fail to press their FOB at the destination location.

Employees will additionally be required to use the FOB when they exit or enter the bank for lunch, or for personal matters.

As employees exit the building for the evening, each employee will enter their code on the Branch Appliance. Once they have reached their safe location they will press the FOB, which will indicate they have reached their point of safety. All employees will follow the same procedure to their car. The

designated "Close" employee will set the system into "Night Mode" and, once they reach the safety of their car, hit the FOB again to record their safe arrival to their vehicle.

Aside from ensuring the safety of employees, All Clear System has additional applications for the financial institution. The System can also provide a time-keeping mechanism for all employees. If an employee is absent from work, leaving the branch short-staffed, the financial system can go to the All Clear System website and review individual branch staffing and re-assign personnel as needed.

The Cloud Management System provides a summary of the current status of each location in addition to maintaining the configuration information. Authorized users have the ability to view the number of employees at a location, when they arrived, and what the status was when they arrived.

In the event of a robbery or natural disaster, All Clear System provides authorities with a real-time picture of personnel located inside the institution.

Once the system is configured and the FOBs are programmed, the usage of the system is relatively simple and straightforward. Employees should look for their designated messages on the FOB before proceeding. If they do not get the correct message or fail to get a message, DO NOT enter the facility. Move to the backup procedures established by the institution.

Compliance

The devices in the All Clear System™ comply with Part 15 of the FCC Rules. Operation is subject to the following two conditions: (1) this device may not cause harmful interference, and (2) this device must accept any interference received, including interference that may cause undesired operation.

This equipment has been tested and found to comply with the limits for a class B digital device, pursuant to part 15 of the FCC Rules. These limits are designed to provide reasonable protection against harmful interference in a residential installation. This equipment generates, uses and can radiate radio frequency energy and if not installed and used in accordance with the instructions, may cause harmful interference to radio communications. However, there is no guarantee that interference will not occur in a particular installation. If this equipment does cause harmful interference to radio or television reception, which can be determined by turning the equipment off and on, the user is encouraged to try to correct the interference by one or more of the following measures:

- Reorient or relocate the receiving antenna.
- Increase the separation between the equipment and receiver.
- Connect the equipment into an outlet on a circuit different from that to which the receiver is connected.
- Consult the dealer or an experienced radio/TV technician for help.

In order to maintain compliance with FCC regulations, shielded cables must be used with this equipment. Operation with non-approved equipment or unshielded cables is likely to result in interference to radio and TV reception. The user is cautioned that changes and modifications made to the equipment without the approval of manufacturer could void the user's authority to operate this equipment.

Warranty

All components of the All Clear System are warranted for one year from the date of purchase. Further information on the system warranty may be found on the company's website at www.allclearsystem.com.

Patent / Trademark / Copyright Information

The All Clear System™ is protected by a patent pending status from the USPTO. The application has been filed and is currently being reviewed.

Trademark and Service mark filings have been initiated with the USPTO for the term "All Clear System" , the logo, and the combined mark and logo. This action is currently pending.