

EVERYTHING YOU NEED TO KNOW ABOUT LASER CHECK PRINTING ON YOUR IBM i

THE FIRST THING you need to know is that laser check printing is secure and easier to maintain than traditional pre-printed check printing.

THE SECOND THING to know is that that with a few quick steps, set-up is simple. You do not need to purchase special equipment and it is very easy to update bank account numbers, signatures, and logos.

THE THIRD THING you should know is that laser check printing can save thousands, potentially hundreds of thousands of dollars in supplies and labor, depending on the size of your company.

IN THIS GUIDE YOU WILL FIND:

- [A supply list](#)
- [What to look for in laser check software](#)
- [How to get bank approval of your checks](#)
- [Fact vs. Fiction about laser check printing](#)



SHOPPING LIST



Software

Shop for laser check software that includes:

- A check register that logs every check printed including the ID of the person that printed the check, check#, amount, and the payee
- Customized approval thresholds to set and monitor user access
- Capability to position the MICR line to the thousandths of an inch to meet bank requirements for MICR placement
- Ability to print from multiple bank accounts
- Excellent customer support for quick set-up and response to any questions



MICR Toner

MICR Toner uses magnetically chargeable toner which allows routing numbers and account numbers to be read by bank scanners. It's readily available in multiple places.

Insider Tips:

- Always keep a spare
- We recommend that re-manufactured cartridges be avoided because of unreliable performance

No need to purchase an expensive MICR enhanced printer. Most regular laser printers handle MICR ink cartridges.



Safety Check Stock

Safety check stock is significantly less expensive than pre-printed checks. There are a variety of security features available that help combat fraud by preventing checks from being photocopied or altered in any way. Ask your check provider what they recommend for the specific needs of your company.

6 STEPS TO GETTING BANK APPROVAL AND PREVENTING FRAUD

1 ASK YOUR BANK FOR ITS CHECK PRINTING REQUIREMENTS PRIOR TO IMPLEMENTATION.

2 USE QUALITY MICR TONER (DO NOT USE REFURBISHED MICR TONER CARTRIDGES). LOW QUALITY TONER AND CHECK STOCK WILL RESULT IN TONER FLAKING, AND MAY LEAD TO COMPLAINTS FROM YOUR BANK.

3 SUBMIT LASER CHECK SAMPLES TO YOUR BANK FOR APPROVAL WELL IN ADVANCE OF YOUR "GO LIVE" DATE TO ALLOW FOR CHANGES AND RESUBMISSIONS FOR APPROVAL. CONTINUE TO COMMUNICATE WITH YOUR BANK ABOUT ANY FUTURE CHANGES IN CHECK DESIGN.

4 USE SAFETY CHECK STOCK AND STORE IT IN A CLIMATE CONTROLLED ENVIRONMENT, ACCORDING TO STORAGE GUIDELINES THAT YOU CAN GET FROM YOUR CHECK PROVIDER.

5 USE A MICR GAUGE TO VERIFY MICR LINE PLACEMENT, AND CHECK MICR PLACEMENT QUARTERLY.

6 ROTATE STAFF AND VARY DUTIES OF EMPLOYEES INVOLVED IN LASER CHECK PRINTING. CONDUCT SUPRISE AUDITS AND TRAIN EMPLOYEES TO RECOGNIZE CHECK FRAUD.



LASER CHECK PRINTING | FACT VS. FICTION

Are you considering moving to laser checks but are having doubts about the process? It could be that the doubts keeping you on the fence about moving forward are based on fiction, not facts. Here is the real deal – **fiction vs. facts** – about replacing preprinted checks with laser check printing.

Fiction #1

You'll have to get out your wallet to pay for a special printer. There is a persistent myth that in order to use laser check printing software, you have to purchase a proprietary and expensive "MICR-enhanced" printer. The myth promotes the falsehood that regular laser printers cannot print checks that pass the bank certification process.

The Facts

We have many clients using a readily available and inexpensive laser printer to print their checks without ANY issues with ANY bank. As long as you purchase good software that contains a good MICR font and you use good MICR toner (not refurbished cartridges) you should have no problems getting your checks passed through your bank certification process.

Fiction #2

You'll have to chase down "special" and hard-to-find MICR toner and safety check stock.

The Facts

We have been selling laser check software for over 10 years and all of our customers use readily available MICR toner and blank safety check stock to print their checks without having ANY issues with ANY bank.

Fiction #3

Secure laser check printing requires security features built into the printer.

The Facts

This is false. Laser check printing software can do the job better and cheaper with multiple layers of password protection and encryption. It is also more flexible and easy to maintain than special printers: hardware breaks, software doesn't.

Fiction #4

Blank check stock used with laser check printing software is not as secure as using preprinted check stock.

The Facts

Storing and securing multiple boxes of preprinted check stock for each of your bank accounts is less efficient and less secure than having a single stock of blank check stock that can be used for all bank accounts. If someone wanted to steal some checks, would they prefer a preprinted check or some blank piece of paper? Software for laser printed checks requires user verification before an order to print can be submitted.

Fiction #5

Dollar-to-dollar, laser check printing is more expensive than using preprinted checks.

The Facts

False! Using the same blank check stock for all accounts saves money because you can buy in bulk quantity, reduce storage needs, eliminate the need for expensive signature machines, and reduce human error that wastes costly pre-printed stock. Laser check printing also allows you to print checks-only on the more expensive check stock and print copies of the checks on plain copy paper. And because the software automates laser check printing, labor costs are reduced.



Fiction #6

Signature Cards provide a better way to capture my “John Hancock” than software printed signatures.

The Facts

Signature cards wear out, get lost or misplaced, and can be taken off site by accident or intent. Software signatures are encrypted, have multiple layers of password security and printing can be controlled based on check amount or account number. Replacing a software signature is as simple as scanning in a graphic and importing it into the software and it takes a matter of minutes. New Signature cards must be purchased and ordered with delivery days or weeks away. Purchasing multiple cards to ensure having a backup adds an unnecessary expense.

Fiction #7

Purchasing laser check printing software requires a hefty upfront cost.

The Facts

Laser check printing software can be purchased for less than the price of a good line matrix printer or check signing equipment. The ROI with today's software is months not years.

Fiction #8

Laser checks are not accepted by banks.

The Facts

Laser checks are routinely accepted by banks every day. Companies need to follow simple rules to create checks that pass the bank verification process. Reputable software vendors will work with you to create checks that meet the criteria for bank acceptance.

Fiction #9

Laser printed checks cannot be tracked.

The Facts

Good laser check printing software should have its own check printing log or check register that logs every check printed. You will be able to input the user that ordered the check printed, check number, amount, payee, and much more. You will have better tracking with laser check printing than with preprinted check stock.

Fiction #10

Laser check printing software is time consuming and/or not user friendly.

The Facts

It takes less time to print checks with laser check printing software than it does with preprinted check stock. Initial check design, setup and implementation should be handled by the software vendor and only takes a few days. Laser check software eliminates alignment frustrations and wasted check stock because you no longer have to work with pre-printed stock.



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