

# ChequePrint



## The secure, efficient and cost-effective way to print cheques.

Printing and signing cheques can be a costly way to make payments - both in terms of equipment, stationery and time. However, even with the advent of BACSTEL-iP, purchasing cards and Internet payments, many organisations still have a requirement to print cheques. If your organisation prints cheques, then the DbChequePrint solution is the most secure, efficient and cost-effective way to do it.

### Eliminate dot matrix printers and cheque signing machines

As laser printers and multi-function devices have taken over the bulk of office printing, the heavy-duty impact printers traditionally used to print cheques have become more costly to maintain. Continuous cheque stationery is time-consuming to load and align, as well as to separate and trim afterwards. DbChequePrint uses state-of-the-art, flexible laser printers and A4 cut-sheet stationery, which fits easily into standard size envelopes. Pressure-seal cheques are also available for added efficiency.

### Eliminate pre-printed cheques

As DbChequePrint uses special fraud-resistant stationery, there are no bank or cheque details pre-printed. The stationery is numbered and easily traceable, as there are no cheque numbers to void and no gaps in numbering to account for. The same template stationery can therefore be used for different accounts with different branches, or even different banks, throughout the entire organisation.

Cheques are usually printed onto A4 sheets where the top section may be used for a remittance advice or a personalised covering letter. Continuation pages for the remittance advice are automatically drawn from a separate paper tray as required, thereby conserving cheque stationery.

### Protect your organisation against cheque fraud

Most standard laser printers are not suitable for cheque printing, even with pre-printed cheques, because the toner is too easily removed, making alteration fraud all too easy. If you do suffer from cheque fraud, your bank may not indemnify you if your printers do not conform to APACS standards. The Version One cheque printing solution uses specially adapted laser printers, with additional security features to prevent internal misuse, as well as APACS and PIRA-approved toners to protect you against cheque alteration fraud.

With 'Chip'n'Pin' technology making card fraud much harder, cheque fraud is coming back into focus. Increasingly sophisticated counterfeiting operations frequently copy cheque stationery, but the security devices incorporated into the Version One security stationery make it virtually uncopyable. As well as watermarks, UV inks and holograms, the stationery incorporates numismatic designs previously only used in bank notes.

## 1 Overprinted Hologram

- Bespoke to your company
- Prevents hologram tampering

## 2 Hologram

- Best visible deterrent against tampering
- This security hologram is unique to the security cheque printer

## 3 Microtext (Extra Fine)

- Difficult to accurately colour scan or copy

## 4 Aqua Security Ink

- Protects against fraudulent alteration
- Image bleeds when attacked by aqua based agents
- Fluoresces when attacked

## 5 Cheqmate Laser (Invisible UV)

- The best invisible deterrent against counterfeiting
- Unique security graphics technique called micro numismatics (patent applied for)
- Guards against fraudulent alteration & counterfeiting
- Protects every character of personalisation infill
- Easy to detect fraud
- Virtually impossible to re-instate
- Optional extra - Design can incorporate your name/logo

## 6 Laser Design Fugitive Technology

- Fully tested and approved for laser toner adhesion
- Reduces ability to remove/alter laser toner

## 7 Solvent Security Ink

- Protects against fraudulent alteration
- Image bleeds when attacked by solvent based agents

## 8 Corporate Numismatic Fugitive

- Personalised to your corporate name/logo
- Visible deterrent to alteration
- Extremely difficult to reinstate/counterfeit
- Created with high level banknote graphic software

## 9 Audit Number

- Facilitates accurate control of your cheques prior to adding the MICR number

## MICR Number Invisible UV Protected

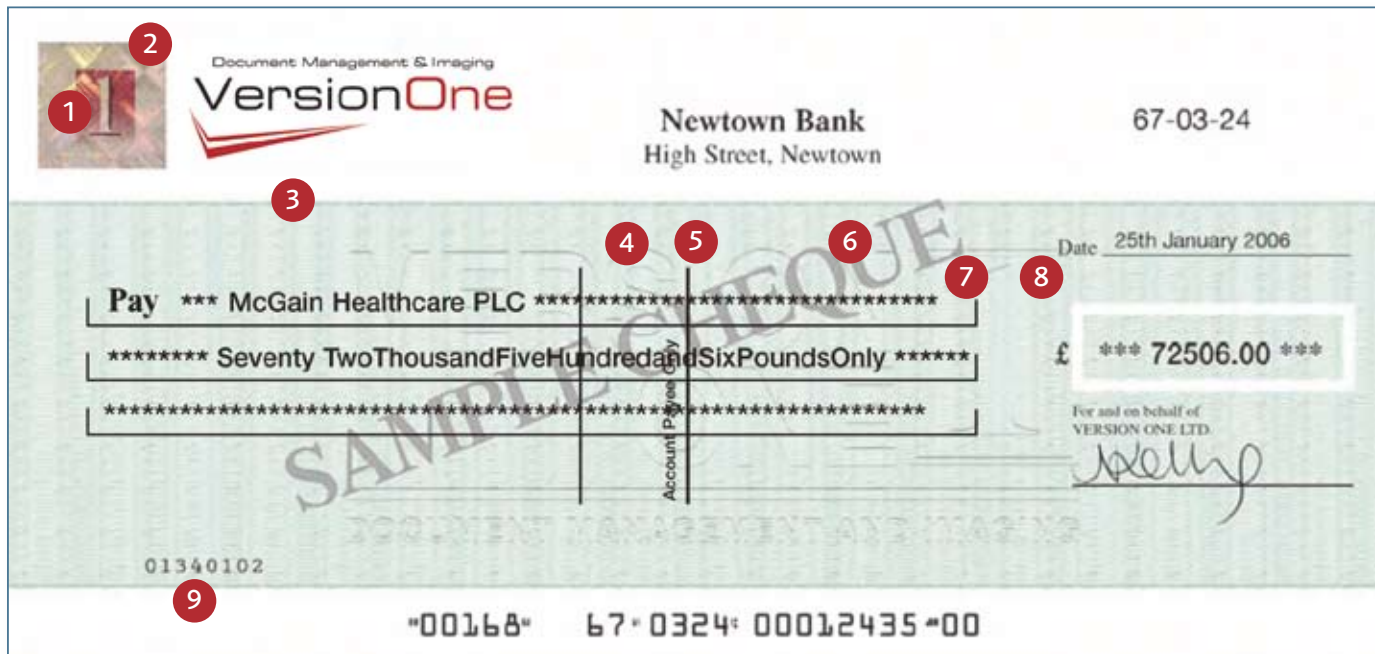
- Highlights MICR number alterations

## Watermarked CBS1 Security Paper

- Counteracts counterfeiting
- Heavy all over watermark design
- Bespoke watermark

## Remittance Protect

- Invisible invalid UV design
- Protects against misuse of the CBS1 paper



## Save Valuable time

By its very nature, the printing of cheques needs to be closely controlled by senior staff or Directors. However, manually signing cheques is not a good use of their time. Cheques can therefore be printed complete with authorised signatures. The scanned signatures are not stored on the computer system, but are burned into a security chip inside the printer. DbChequePrint allows you to use all the security of your existing business applications and network log-ins to control the printing of cheques, as well as providing PIN code, password or swipe card access to cheques at the printer. The audit trail from the printer records all use of signatures as well as other cheque printing functionality.

## Key Benefits

### Cost Savings

- Dramatic savings on pre-printed cheque stationery
- Fewer types of stationery required
- Eliminate wasted cheques when remittance data overflows
- Save on postage charges through Royal Mail CleanMail addressing and barcoding

### Time Savings

- Eliminate the bursting and trimming of continuous cheques
- Eliminate cheque signing
- Sort cheques prior to printing
- Separate high value cheques for special treatment or manual signing
- Combine covering letters or remittance advice notes into a single print job with the cheques
- Fewer changes of stationery during printing
- Automate folding and enveloping with optical marks or barcodes on cheques and remittances

## Increased Security

- Tightly integrated with your existing business systems
- Cheques can only be printed by authorised users with relevant passwords
- Physical lock and key on printer
- Additional password, PIN number or swipe card security on the printer
- Printer and toner approved by APACS and PIRA
- Stationery exceeds APACS regulations to deter counterfeiting and alteration fraud

## Increased Auditability

- Cheques can only be printed through your existing applications
- Additional audit trail provided from the printer itself

DbChequePrint is fully integrated with the complete Version One document management and imaging software suite. Secure cheque printing can be part of a comprehensive payments strategy where as many payments as possible are made electronically through BACS-iP, with remittance details transmitted automatically via email or fax. All outputs can be automatically electronically archived in Version Ones' document management solution, DbArchive, and remittance details may be reprinted, emailed or faxed without the cheque.

## Other applications

The DbChequePrint technology can be used for numerous other applications including the production of fraud-resistant vouchers and certificates and for adding bank giro credits to invoices and statements. DbChequePrint is available on many operating platforms including Windows and all popular variants of UNIX and Linux.

To find out how your organisation can benefit from using Version One's document management solutions, contact:

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