



## ***ChequeScribe™ I***

### **Overview**

ChequeScribe I provides financial institutions with the ability to print personalized starter checks, loan coupons, money orders, and cashier's checks using a desktop laser printer equipped with a MICR toner cartridge. Financial institutions can benefit from increased revenues and improved customer satisfaction by offering these check printing services right in the branch. ChequeScribe I meets the MICR character design and positioning requirements of the American Bankers Association (ABA), American National Standards Institute (ANSI), and Canadian Payments Association (CPA).

### **Technology**

ChequeScribe I allows financial institutions to print personalized starter checks for personal and business clients as well as cashier's checks, money orders, and loan coupons. Branch information including the branch name, address, logo, and routing number are stored in the database. For starter checks and loan coupons, customer information, including account number, is entered into an easy to use data screen and stored in the database in case they are needed for future use. Official checks are created similarly, but the payee is stored in a vendor database, separate from client data. The official check purchaser name can also be entered on these checks as well as an account number that official checks are issued from. Documents can be previewed and beginning serial numbers specified prior to printing. Checks and loan coupons are printed onto perforated security check paper complete with MICR line and check numbers, using a desktop laser printer with MICR toner.

### **Why ChequeScribe I?**

ChequeScribe I provides a cost-effective solution for financial institutions for secure, fast, and convenient production of professional looking MICR documents. The ability to provide personalized checks to new account holders immediately, along with official checks and loan coupons printed in the branch; reduces costs (in comparison to ordering and storing commercially printed documents) and improves customer satisfaction.

*Check Printing Software  
for Financial Institutions*





## ChequeScribe I

### ChequeScribe I Benefits:

- **Increase branch revenues** from personal and business starter checks.
- **Improve customer service and satisfaction** by offering fast and convenient check printing services.
- **Differentiate service offerings** from competitors.
- **Eliminate cost** of outsourcing checks, drafts, coupons and other MICR documents.
- **Reduce exposure to check fraud** by replacing blank starter checks with personalized starter checks.
- **Enhance audit controls** and reporting capabilities for MICR documents.

### ChequeScribe I Features

#### Starter Checks (Personal and Business):

- **Fully Personalized** - Includes customer's name, address, and telephone number.
- **Images and Monograms** - Select from provided images and monograms or import customer images to print on checks.
- **Easy to Use** - Add, delete, or modify client information directly into data entry screen and simply click Print.
- **Record Maintenance** - Import client data and delete closed account information to easily manage database records and keep them up-to-date.

#### Official Checks, Money Orders, and Cashier's Checks:

- **Global Serial Numbering** - Instead of separate starting numbers, it is possible to use one sequence of serial numbering.
- **Vendor Information** - Store vendor information in separate database from client information.
- **Service Charges** - Allows users to set default service charges for each type of check.
- **Pre-Encoding** - Format checks to include check amount in MICR line.

#### Loan Coupons:

- **Late Fees** - Clearly communicate late fees to customers by including this information on every loan coupon.
- **Mailing Labels** - Print mailing labels with loan coupons for loan customers to remove and attach to envelope for easy payment remittance.
- **Account Number and Loan Number** - Print both account and loan numbers on the coupon and in the MICR line.
- **Payment Frequency** - Select pre-set payment frequency: quarterly, bi-monthly, bi-weekly, or weekly.
- **Cross-Sell Messages** - Allows different messages for each month to help promote other products and services offered by the financial institutions.



### TROY Solutions

TROY Group, Inc. offers a full range of software and services for electronic and print payment solutions for corporate America, banks, brokerages, financial institutions, and online merchants. Our products and services provide customers secure payments, using innovative, cost-effective, state-of-the-art technology with superior performance. Banks and companies of all sizes utilize our software and printer solutions for secure electronic and printed-check payment solutions.

TROY product offerings cover the full payment solution spectrum, including ACH payment origination, back-office ACH solutions and services, Internet check payment, secure check printing, lockbox check conversion services and merchant bank card services.

These solutions enable businesses and financial institutions to manage their critical financial transactions leveraging secure electronic and print technologies.