

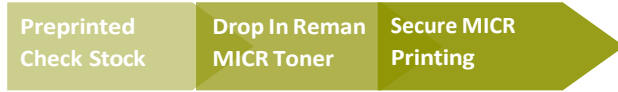
Is My Check Printing Workflow Secure?

Payment fraud, both actual and attempted, was experienced by 61% of surveyed organizations. Of those organizations, 87% reported that checks were targeted. Payment fraud represents a \$20 billion per year problem.

The best way to deter check fraud is through a combination of efforts, including quality blank check stock, a secure MICR Printer, OEM MICR toner, and check printing software; to create a secure MICR printer solution.

When printing checks, security, quality, and reliability are all imperative to avoid fines or even worse... fraud.

3 Ways to Print Checks:



ANSI/ABA standards dictate the:

- Positioning of the MICR line on check.
- The spacing, size, and shape of characters in the MICR line
- Density of toner
- Strength of magnetic charge



Component	Non-Secure MICR Vulnerabilities	Secure MICR Fraud Mitigation
Check Stock	MICR Line preprinted on the check prior to issuance is a live check and access is the only thing needed.	Use blank check stock and print the MICR line at the time of issuance.
	Chemical alteration/check washing. Checks can be chemical altered with common household chemicals (Acetone).	Utilize check stock with chemical sensitive properties that reacts with a stain release when chemical alteration is attempted.
	Alteration by scraping. Fraudster takes a scalpel and picks/lifts toner off the check.	Ensure check stock is optimized for adhesion and the MICR printer fuser temp is optimized for MICR adhesion.
	Image alteration. Adding ink to change the dollar amount (changing a 2 to an 8).	Ensure printer offers additional static and variable encoded security measures. Best practice, employ a secure MICR printer.
Printer	Print checks with a non-MICR toner. Resulting in rejected checks and bank fines.	Confirm the check printer offers MICR toner detection to prevent checks from printing without the installation of a MICR cartridge.
	Manual audit trails are time consuming and are fraught with human error.	Verify the check printer provides detailed audit reports.
	Print Quality is critical, and every printer lays toner differently causing deviations from ANSI/ABA standards.	Ensure the printer, toner, and MICR font are engineered to work together by an OEM.
	Data intercepted over the network.	Ensure the secure check printer offers encryption & decryption.
	If not enough toner at the end of the life of the toner cartridge will not satisfy ANSI/ABA requirements.	Verify that the check printer offers low toner warning to make certain the MICR signal meets ANSI/ABA standards.
	Paper jams can create duplicate checks.	Ensure the Auto Jam Recovery feature is disabled in the printer.
Toner	Low signal emitted from the MICR line results in Bank Fines.	Use MICR toner from manufacturers that guarantee their MICR strengths.
	Magnetic charge decays over time.	Ensure the manufacturer warrants the toner and the cartridge.
	MICR toner contains iron oxide which is highly corrosive and can erode toner cartridge components, if leaked into the printer can damage the printer.	Utilize a MICR cartridge that are manufactured specifically for MICR, AVOID fill and drill and compatible Applications.
Software	Software updates can cause MICR line to become misaligned.	Verify the check printer has the ability to realign the MICR line.
	Manual audit trails.	Ensure check printing software offers robust reporting capabilities.
	Once a check leaves your printer, it is vulnerable to alteration.	Ensure check printing software offers positive pay reports