


# SMARTENCODE™

## MICR Cheque Encoding/Printing Solution



*Increase efficiency, accuracy and flexibility in encoding any MICR fields using impact technology to **reduce reject rate** and **cheque fraud***

### Product Highlights

- **Faster printing of cheques.** SMARTENCODE Drives MICR Encoders to print as many cheque documents consecutively in 1 click, replacing manual placement and insertion when cheques are printed 1 by 1.
- **Reduces reject rates and risks of cheque fraud.** SMARTENCODE solution fuses MICR ink with the paper through its impact, typewriter style technology.
- **Multipurpose encoding.** SMARTENCODE is user configurable, able to directly print any number of cheques when requested. It automatically stores the figures in the database and consistently updates the cheque
- **Accurate printing all the time.** SMARTENCODE increments cheque serial numbers during the encoding process which removes any room for error and inefficiency during printing.
- **One step ahead.** All MICR information encoded within the cheques are stored securely in a database allowing you to use the data for further business processing.

### » SMARTENCODE™ The Solution

SMARTENCODE™ is a cheque encoding application for any financial institutions or document processing centres looking for ways to shorten the cheque encoding cycle.

SMARTENCODE™ streamlines cheque encoding processes by enhancing the quality of cheque encoding, creating a strong foundation for a secured transaction.

With online integration to MICR encoders, the application gives the flexibility to encode MICR on cheques including full encoding, pre-encoding for cheque book issuing, post encoding for amount encoding and any other fields in consecutive order automatically.

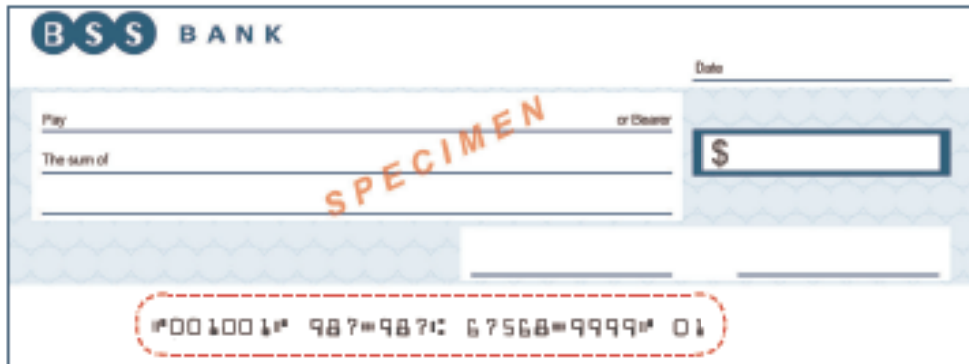
SMARTENCODE™ is user configurable, able to directly print any number of cheques when requested. It automatically stores the figures in the database, and cheque status are consistently updated for control and monitoring purposes.

Cheque encoding is secure in two ways with SMARTENCODE™. The impact printing method gives a more distinct MICR imprint, resulting in a longer lasting cheque. SMARTENCODE™ also allows for a total management of encoded cheques.

SMARTENCODE™ is personalisation capable, with user defined templates to print personalisation when connected to any standard printer\*\*.

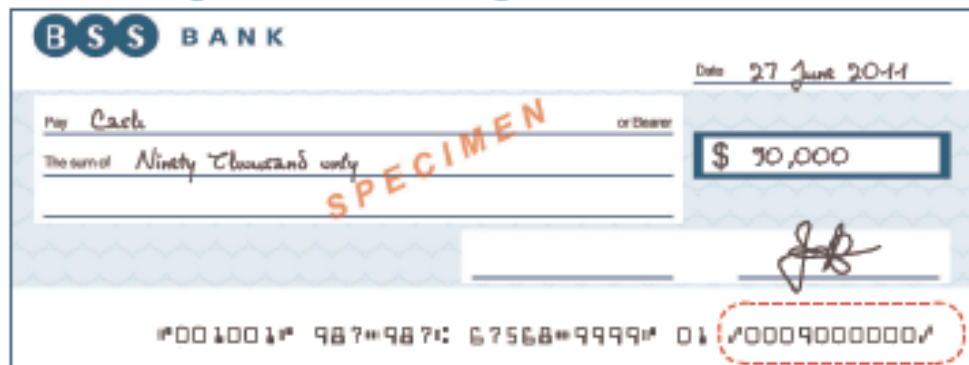
## » Encoding with SMARTENCODE™

### Pre-encoding for cheque book issuing



A specimen cheque from BSS BANK. The fields are empty. The MICR line at the bottom is highlighted with a red dashed box and contains the text: @001001@ 9876543210 6756899999 01

### Post-encoding for amount encoding



A specimen cheque from BSS BANK. The fields are filled: Pay Cash, The sum of Ninety Thousands only, Date 27 June 2011, and \$ 90,000. A signature is present in the bottom right. The MICR line at the bottom is highlighted with a red dashed box and contains the text: @001001@ 9876543210 6756899999 01 /0009000000/

## » Compatible MICR Encoders

### FZ-1027 Low Cost Encoding Machine



### FZ-1181 High Speed, Economical MICR Encoding Machine



## » Key Features

- Auditable cheque processing tasks
- Flexible MICR field encoding configuration
- Personalisation capability (optional)
- Uses impact technology
- MICR recognition technologies
- Integration capability with other applications
- Exportable to other data formats (e.g. CSV for further data processing)
- Multi-level security or access rights
- Off-line or online mode

## The Result

Time consuming and tedious steps of encoding cheques and managing cheque stocks are eliminated. With SMARTENCODE™ and impact technology, significant costs are reduced by replacing duplicated steps whilst encouraging a safer cheque transaction.

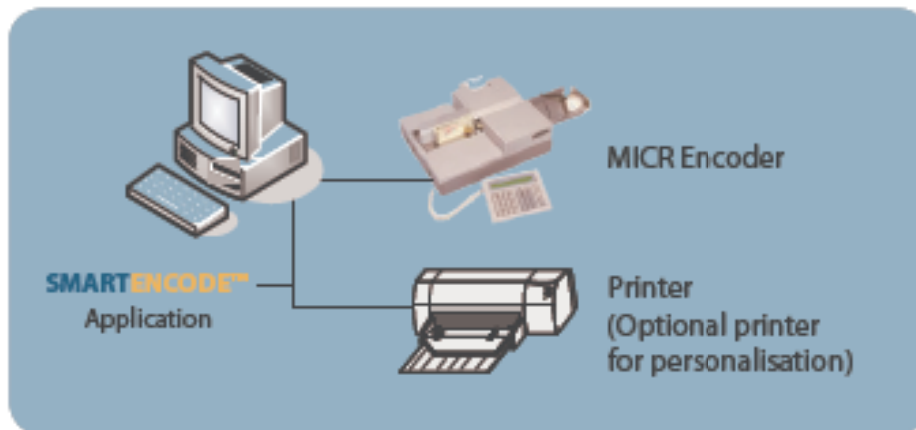
The result, reduced risks of cheque transaction and heightened security whilst managing payment processes with ease.



## » How it Works

1. A blank/ filled pre-printed cheque is prepared.
2. Operators enter cheque information into SMARTENCODE™ running on the computer and the required MICR fields to be encoded.
3. Cheque data is stored in a database
4. SMARTENCODE™ drives the MICR encoder to encode the required MICR fields.
5. Encoded cheque data can be exported to a generic text file format or other document formats e.g. CSV for further data processing.

## » System Diagram



### Encodes MICR fields for:

- Pre-encoding for cheque book issuing
- Post-encoding for amount encoding
- Any or combination of MICR fields
- Full encoding

## Help Your Business:

- Meet window times for the following cheque process
- Minimise significant costs over manual operation
- Streamline cheque encoding process
- Achieve business objectives with increased efficiency and effectiveness
- Leverage corporate image
- Expedite all cheque encoding process



## Help Your Customers

- Minimise cheque fraud
- Reduce rejected rates
- Increase levels of customer service
- Improve customer or member responsiveness
- Instantly deliver cheques to customers
- Increase security and have cheques last longer

## » Hardware and Software Specifications

### Minimum hardware configuration:

- Pentium IV 2.0 GHz
- 20 GB hard disk
- 256 MB RAM
- Compatible MICR encoder (supplied as part of the product)

### Minimum software configuration:

- Operating System: Microsoft Windows XP
- Database: Microsoft Access

## » Technical Services and Support

We provide free consultation and proof of concept that suit your needs, prior to arrangement.

We give comprehensive training and ongoing support services to ensure your continued success and satisfaction with our products. Responsiveness and effective communications combined with expert technical knowledge are the goals of our technical services department. Our support is available via telephone, fax and the Internet. Our standard maintenance contract includes ongoing software upgrades and enhancements.

## » Why BSS?

With more than 20 years of staff experience in cheque processing, BSS brings world-class solutions to the financial services industry.

Our clients include national and multinational financial institutions, ACH and other nationwide projects for cheque payment processing. Our solutions are developed in-house for faster delivery of tailored solutions to our clients.

## End to End Cheque Processing Solutions

Samples of the applications available include:

<b>SMARTCHEQUEBOOK™</b>	Chequebook Issuing Solution
<b>SMARTENCODE™</b>	Cheque Encoding Solution
<b>SMARTAUTOAMOUNT™</b>	Automated Amount Encoding
<b>SMARTARCHIVE™</b>	Digital Cheque Archival Solution
<b>SMARTINWARD™</b>	Inward Clearing Solution
<b>SMARTOUTWARD™</b>	Outward Clearing Solution

