



APACS

Cheque and Credit Clearing Company Limited

PURCHASING & MAINTENANCE RECOMMENDATIONS FOR LASER PRINTERS

Purchasing:

- * Check with your bank that the printer that you intend to use is on the Pira list of those approved for infilling cheques.
- * Buy your printer direct from manufacturer or reputable supplier.
- * Ensure your printer is serviced in accordance with the manufacturer's recommendations, including relevant regular preventative maintenance. Such work should only be carried out by the printer manufacturer or one of its approved maintenance companies.

Consumable Supplies:

- * Toner and other consumable supplies must be renewed regularly, preferably more frequently than manufacturer's recommendation. Once the 'replace toner' light appears on your machine, replace the cartridge immediately as toner adhesion deteriorates when the amount of toner is low.
- * Only use toner specified by your printer manufacturer.
- * Do not keep excessive stocks of toner, as it will deteriorate over time.

Cheques:

- * When ordering new cheques, you **MUST** ensure your cheque supplier knows that they will be infilled on a laser printer: **ask for the pre-printed blank cheques to be printed on low moisture (laser grade) CBS1 paper.**
- * Embossed or die stamped cheques should be avoided as they are likely to cause paper jams.

For further information please contact your bank
or

Cheque and Credit Clearing Company Limited
Mercury House, Triton Court
14 Finsbury Square, London EC2A 1LQ
Tel: 0171 711 6200



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BEST PRACTICE GUIDELINES

**FOR COMPANIES USING
COMPUTER PRINTERS TO**

INFILL CHEQUES

**These Guidelines include important information
relating specifically to the use of
LASER PRINTERS.**

Important Security Information for Ordering, Storing, Handling and Distribution of Cheques to be Infilled using a Computer Printer

Please also ensure strict compliance with the basic provisions set out in
APACS Best Practice Guidelines for Users of Company Cheques
Copies of this document are available from your bank
and in particular relate to cheque ordering and security procedures.

BEST PRACTICE GUIDELINES FOR COMPANIES USING COMPUTER PRINTERS TO INFILL CHEQUES

Many organisations now use computer software and printers to infill cheques. To minimise the risk of fraud, it is important to follow closely the advice contained in these Guidelines and, if you intend to use a laser printer, to pay particular attention to the specific recommendations relating to these machines.

Cheque Infilling:

Cheque Infilling is defined as completing a pre-printed blank cheque with the payee name, date, amount in words and amount in figures. Occasionally, a facsimile signature may also be printed.

Laser Printers:

Laser print has generally proved particularly vulnerable to fraudulent alteration: extensive research has therefore been carried out by Pira International Ltd, the UK's leading printing and paper research establishment. This has resulted in a list of laser printers which, if used in accordance with these Guidelines, produce acceptable levels of printing, comparable with average impact print. This list will be updated as new machines and models are tested and achieve the required standard.

If you intend to use a laser printer to infill cheques, then please check with your bank that it has been accepted by Pira as Grade 1, suitable for infilling cheques.

Please also follow the advice regarding purchasing and maintenance contained in these Guidelines. APACS stresses that the inclusion of a particular printer model on the Pira list does not constitute a guarantee that cheques infilled by this method will be completely fraud-proof.

Please read these Guidelines carefully and ensure that all relevant personnel are fully aware of the contents and that all recommendations are complied with promptly. Failure to adhere strictly to these instructions could compromise the security and print quality of cheques infilled by your company.



STORING AND HANDLING CHEQUE STOCK

All paper, whether supplied in continuous form or in sheets, is vulnerable to variations in temperature and humidity. This can cause changes to the inks used in the security background on the cheques, paper distortion, and consequential problems with print quality. If the paper is cold and/or damp then the adhesion of toner to the paper is adversely affected, thus reducing the security of the cheques.

Although it is appreciated that it is not always practical to provide the ideal storage and printroom conditions, in order to ensure the most secure printing results please comply strictly with the following instructions:

- * Always ensure the printer is fully warmed up before starting to infill cheques. The printer's handbook should give further information on this topic. If the printer has a powersave mode, it is advisable either to turn off this feature, thus ensuring that the toner fuser is always hot, or to print at least a few pages after the printer has been in "sleep" mode before doing a cheque run. This will ensure that the printer has reached its optimum operating temperature before cheques are infilled.
- * Keep cheque stock sealed in original wrapping until just before it is to be loaded into printer.
- * Remove unused cheque stock from the printer after the print run and carefully reseal in the original wrapper to minimise water absorption from the atmosphere.
- * Always use stock in rotation: first received, first used.
- * Create a secure location within your organisation to contain both the printer and stored cheque stock, and ensure that this printroom has an ambient constant environment.
- * Ideal print room conditions are 23°C and 50% relative humidity. (Ideal cheque storage conditions should be a maintained temperature of between 18-24°C, with a relative humidity of 40-60%).
- * Keep all identifying batch/delivery labels in case of problems, and always check wrapping of each delivery to make sure it is undamaged.
- * Store wrapped boxes of cheque paper off the floor, e.g. on a pallet or shelf to avoid damage and reduce the possibility of moisture absorption. When stacking pallets, use top boards to reduce distortion due to uneven load, and do not store heavy items on top of boxes of stock.
- * Make sure paper is stored away from extremes of temperature and humidity, i.e. away from radiators, air conditioning grilles and direct sunlight.
- * Avoid excessive use of antistatic chemicals when cleaning printers and keep them well away from cheque stock.
- * Never use cheque stock which appears damaged, whether torn, stained, curled or with 'wavy' edges. This can not only affect print quality, but can cause paper jams, misfeeds, omissions and duplications.
- * If possible, introduce an independent audit function to monitor the receipt of cheques from your supplier and the infilling and distribution of completed cheques.

