

Cheque Printing on Point-of-Sale Terminals

Guidance Notes to Retailers

These guidance notes have been produced to help ensure that the quality of print on cheques printed on point-of-sale (POS) terminals is of a consistently high standard.

Introduction

The main advantage of using POS equipment for completing cheques is consistency with the till audit roll and thus a reduction in errors and differences. This will only be achieved if the print is legible. There are a number of instances where this does not happen.

There is a need to ensure that the terminal is maintained in good working order and that the operator continually monitors the quality of the print for both legibility and density (blackness).

Faint printing is likely to cause problems during subsequent processing, with unclear amounts printed on cheques being interpreted incorrectly during subsequent keying-in or automated read processes. Errors of this sort are costly for both the retailer and the bank and can result in delay in value being given for the cheques paid in. **The banks reserve the right to return illegible cheques unpaid.**

IT IS RECOMMENDED THAT A TEST PRINTING OF A DUMMY VOUCHER BE CARRIED OUT AT LEAST ONCE A DAY IN ORDER TO CHECK PRINT QUALITY.

Illegible or badly printed cheques

If the printing on a cheque is illegible or the cheque is badly printed, e.g. incorrectly aligned (amount in figures must be printed inside the amount box, to the right of the £ symbol), it must be handed to the customer for destruction, and the customer asked to complete another cheque by hand.

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Alignment of cheques

The vast majority of personal cheques issued by UK banks are suitable for printing on POS terminals and it is essential that the terminal operator aligns the cheque accurately for printing. **Problems in achieving good alignment may indicate that the printer requires engineering support.**

In addition to ensuring correct alignment of cheques, POS terminal operators should monitor the clarity of print on each cheque and look out for the following:

- a) **Faint print**
The printer ribbon, or ink cartridge, should be changed regularly and as soon as clarity or density starts to deteriorate.
- b) **Fuzzy characters or smudging**
If the characters become fuzzy or smudged it is likely that the print head needs cleaning. Print heads pick up fibres and dust from the print ribbons, from the air and from the cheques. **Regular cleaning and servicing of the print units will minimise problems.**
- c) **Part of character missing**
If part of a character is missing, this is likely to be because one or more pins of a dot matrix printer are jammed, the firing mechanism or a pin has broken, or, on an ink jet printer, one of the jets is blocked. **In all cases engineering support may be required.**
- d) **Uneven character spacing**
Uneven character spacing is probably due to dirt and dust accumulating on the mechanism that moves the print head across the cheque, or excessive wear on the mechanism. **Engineering support may be required to service the printer.**
- e) **Uneven line spacing**
Uneven line spacing is probably due to dirt and dust accumulating on the mechanism that advances the cheque, or excessive wear on the belts or mechanism. It could also be due to the rollers becoming too smooth to grip the cheque properly. **Engineering support may be required to service the printer.**

Guide to Cheque Printing on Point-of-Sale Terminals



Cheque and Credit Clearing Company Limited
Mercury House, Triton Court, 14 Finsbury Square,
London EC2A 1LQ
Tel: 020 7711 6327
Fax: 020 7711 6381

POINT-OF-SALE CHEQUE PRINTING GUIDELINES SUMMARY

PROBLEM

CAUSE/ACTION TO TAKE

Print not correctly positioned on cheque

- *Ensure cheque is correctly positioned in the printer.*
- *Problems in aligning the cheque properly indicate that the terminal engineer may need to be called.*

Print faint

- *Renew the printer ribbon.*
- *Renew the ink cartridge.*
- *Change the ribbon/cartridge regularly and as soon as print starts to fade.*

Fuzzy characters or smudging

- *Clean the print head.*
- *Arrange regular cleaning and servicing of the printing mechanism. Fibres and dust from the print ribbons, from the air and from cheques can cause build-up.*

Part of a character is missing

- *One or more pins on a dot matrix printer may be jammed or broken.*
- *The firing mechanism may have jammed.*
- *One of the jets of an ink jet printer may be blocked.*
- *In all these cases engineering support may be required.*

Uneven characters

- *Dirt and dust contamination on the printing mechanism.*
- *The print mechanism may be worn.*
- *Engineering support may be required and servicing arranged to ensure smooth running by the print head.*

Uneven line spacing

- *Dirt and dust accumulation on the cheque advance mechanism.*
- *Excessive wear on the belts.*
- *Rollers too smooth to grip the cheque properly.*
- *Engineering support may be required and servicing arranged.*