

What Is MICR Check Printing, and Why Is It Important?



Fraudsters have become more advanced as technology has evolved, and they still find loopholes to steal financial data. Many businesses are turning towards biometric technology and other security features to help safeguard financial assets. Still, there is one financial document that is easily overlooked when assessing fraud risks: the check.

MICR (Magnetic Ink Character Recognition) is a technology mainly used in the banking industry to process checks efficiently. If you look at the bottom of a check, you will see a series of numbers, including the bank routing number, the account number, and the check number. Collectively these are called the MICR line. The MICR line is printed in a special magnetic ink that allows it to be easily scanned by a MICR reader for faster processing by banks.

When you use pre-printed checks, the MICR line is included with the other security elements of the check. Though pre-printed checks are common, especially for personal banking use, another option is to use blank check stock and a MICR toner printer.

To the naked eye, MICR toner looks the same as regular toner printed on a check. However, a check printed on blank check stock with regular toner runs the risk of fraud or bank reject fees because it will not be able to be read by a MICR reader.

With the same security technology as pre-printed checks, blank check stock is perforated and has a watermark and micro text printing to prevent photocopying fraud. MICR printers are modified laser printers that use MICR toner cartridges instead of standard toner.

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Dominion DMS is excited to provide our VUE dealers with another option that helps them streamline and secure their business processes.

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Sharon Kitzman, President of Dominion DMS

This combination of blank check stock and a MICR toner printer allows even greater security than pre-printed checks, along with numerous advantages:

- ✓ Avoid out-of-sequence check numbers. Since the check number is part of the MICR line that gets printed on-demand with each check, it will always match the number from your accounting system.
- ✓ Reduce check fraud. A page of blank check stock is useless until you print the MICR line.
- ✓ Allow multiple bank accounts to be printed to a single printer. Since the MICR line includes the bank account and routing number, you can print all your bank account checks to the same printer on the same blank check stock.
- ✓ Print checks remotely. As long as the printer at the remote location can print with MICR toner and has blank check stock, you can send the image of the check to it. This is great for satellite locations, used car lots, tent sales, etc.
- ✓ Save money on supplies. Blank check stock and MICR toner are less expensive than pre-printed checks. They do not become obsolete if you change your bank or account number.

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We have a new check printing option with Dominion DMS. The MICR printer is a great tool. I print checks for multiple companies and no longer worry about switching checks and trays. I can print from any company at any time. We can now also centralize our check printing needs as there are no worries of someone sending a check to the printer of the wrong company. We cannot wait to see what other upgrades come with VUE DMS!

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Tracy Stapleton, Kerlin Motor Company

If you are ready to switch to MICR check printing, here are a few links to Amazon.com to get you started.

[MICR Toner Printer Bundle](#)

[Additional Paper Tray](#)

[Replacement MICR Toner Cartridge](#)

[Blank Check Stock](#)



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