- MICR Check Printing -

Say good-bye to the hassles of ordering/stocking preprinted checks. The ability to print your checks complete with the MICR (**magnetic ink character recognition**) line is now an optional feature in your payroll program. All you need is a **laser printer** and the MICR Check Printing kit from Aatrix Software.

If you have not yet purchased the MICR Check Printing package, you can do so by calling our Sales staff at 1-800-426-0854. If you've already purchased the MICR Check Printing kit, continue on.

Before you begin

Before you begin setting up your payroll program to print checks on blank check stock, there are a few things you should know about MICR check printing in general.

Look at the preprinted check that you currently use for payroll. Note the MICR line at the bottom of the check. A special MICR font is used to print the MICR numbers and characters. The MICR line consists of the bank account number, bank routing number and check number.

Illustrated below are the fields that make up the MICR line. Depending on the type of check (personal vs business), the fields may be in different positions than what is illustrated.

The **Check #** field is a duplicate of the check number located in the upper right corner of the check, except that it is printed with the MICR font. The **Routing #** is a numbering system that identifies your bank. It is always nine digits in length and bound by transit MICR symbols. The **Account #** of the MICR line is the number reserved for use by the bank to identify your account.

The MICR kit

Your MICR Check Printing kit purchase includes the following items:

- **MICR font.** The Federal Reserve Board requires a special font for printing the MICR line. Our MICR font meets all required specifications. Because it is a True Type® font, you won't need to modify your printer or insert a special printer cartridge. When you print checks, the MICR font is automatically downloaded to your printer.

- **MICR toner cartridge.** The MICR toner cartridge, required for your laser printer, contains a special magnetic ink. Printing your checks with magnetic ink makes it possible for banks to read your checks with its special reading and sorting equipment.

- **Blank check stock.** The MICR kit includes 500 security checksheets.   The blank paper is the correct weight, has a colored background (blue, green or pink) and is perforated so that checks and stubs easily tear apart.

- **MICR alignment gauge.** The MICR alignment gauge is a tool you use to correctly position the fields in the MICR line for bank processing.

Setting up your payroll program

The following instructions assume you've already purchased the MICR Check Printing kit from Aatrix Software and have been given the unlock code for Step 1 below.

The process of setting up your payroll program for MICR check printing is broken down into three separate steps. In step one, you will enable the MICR check printing feature. In the second step you will enter your banking information. Finally, you will use the Check Designer to add the necessary MICR and check fields (e.g., account number, bank name) to your checkform template.

> TIP: A sample checkform template that contains the required MICR and check fields is located in your **Checkforms ƒ** folder. The template is called '**Sample MICR Payroll Check**'. Before modifying your current checkform template, you may find it helpful to open this template and see where the MICR fields have been placed.
>
> If you decide that the sample template is more suitable than the one you are currently using, make a copy (using the Save As command) of the sample template and use it to print your checks. You may need to make some modifications (e.g., add or move a field) to fit your needs.

Step 1: Enable the Check Printing feature.

a.   Open your payroll program.

b.   Select **Preferences** from the **Edit** menu.

c.   Click the **Printing Options** button located on the left of the dialog.

d.   Select (✓) the **Enable MICR check printing** option.

e.   In the **Enter unlock code** dialog window that appears, enter the code you were given when you purchased the MICR kit.

f.   Click **OK**.

Step 2: Enter your banking information.

  a. Click the **Company Setup** tab.

  b. Click the **MICR Info** button.

  c. Referring to the preprinted check you currently use, enter <u>all</u> requested information in the **MICR Bank Information window**.

  Special Notes:

  The bank routing number is always 9 digits and bracketed with the transit character.

  If your account number contains a MICR character that looks like a dash, enter a – in its place. The program will print the appropriate MICR character when you print your checks. Some account numbers are bracketed with a MICR character, while some are not. Setup the bracket option to match your needs.

  d. Click **OK**.

Step 3: Setup your checkform template.

The following instructions assume you are setting a payroll check, however, you can also use these instructions to setup your other checks such as liability checks. (Note: <u>We recommend that you occasionally save your checkform template as you are working on it</u>.)

  a. Select the **Check Designer** command from the **Utilities** menu.

  b. Decide which checkform template you want for printing payroll checks.

  • If you are planning to use the checkform template you currently use to print payroll checks, open it and continue to Step 3c.

  • If you decide to use the sample checkform template that is included with your payroll program, open it (i.e., '**Sample MICR Payroll Check**'), and continue to Step 3e. We recommend that you save the sample template as a different name so that you have an unaltered sample to use in the future.

c. Add all the required fields (e.g., MICR Routing Number, Bank Name, etc.) to your checkform template. To do so:

  i. Select the **New Field** command from the **Fields** menu.

  ii. In the dialog that appears, select **Normal** in the top pop-up menu, **MICR Check Fields** in the middle pop-up menu, and from the bottom pop-up menu, select a field to add to the checkform template, then click **OK**.
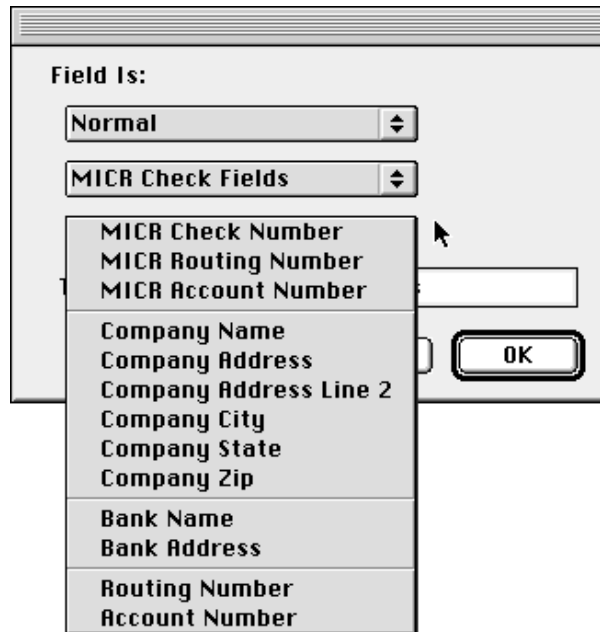
  iii. The selected field will appear in the upper left corner of the Check Designer screen. Move it to the desired location on your template.

  Note: For more detailed information on adding, moving and aligning fields, or changing font and font size, refer to your User Manual.

  iv. Continue adding all the necessary MICR Check Fields to your checkform template.

  v. Add the Check Number field (the number in the upper right corner of the check) to your template and move it to the desired location. To add the Check Number field, select **New field/Normal/Paycheck Data/Check Number**.

  TIP: Many users like to print their Company Name and Check Number on the stub portion of their checks. To do so, simply add the Company Name and Check Number fields to your checkform template, then move them to the position on the stub(s) where you want them to print.

  vi. Print out a test check using the **Print** command in the **File** menu. Modify the checkform template as needed.

d.   Add the fractional routing number to the checkform template.

Look at your preprinted check. The fractional number is displayed on the top right portion of the check and generally starts with a two-digit number like 77 followed by a dash and several more numbers with a slash between them (e.g., 77-2/913).

There are two ways you can add the fractional number to your checkform template. (1) Use the **Text Field** command in the **Fields** menu or (2) Enter your fractional routing number to the '**Bank address**' field in the MICR Bank Information dialog window (see example below).

If you need to print your fractional number with one number over the top of another, separated by a line, create a Text Field for both the top and bottom number. Then use the Line Tool to draw the line between them.

e.   Use the Alignment Gauge that came with the MICR Check Printing kit to properly position the MICR line.

In order for your bank to properly process your printed checks, the MICR line must print in specific positions at the bottom of your checks. Use the plastic alignment gauge, included with your MICR Check Printing kit, to help you precisely position the fields in the MICR line.

> Note: The bottom 5/8" on the check must be devoid of any text, borders, lines, or graphics of any kind. The only items that can appear at the bottom of your checks are the MICR line, printed in the MICR font.

i.   Print a test check, then position the plastic gauge over the check printout.

If you want, you can start printing the test checks on plain paper. When you think the alignment of the MICR line is close, use the blank check stock for test printing/aligning.

ii.   Where it is indicated on the gauge, align the bottom right corner of the check printout with the bottom right corner of the gauge.

iii. The fields that make up your MICR line should line up with specific boxes on the plastic gauge.

Place the Alignment Gauge over the MICR line of your preprinted check to determine which boxes your MICR line should print in. Generally, boxes 43-33 are reserved for the Routing # and boxes 31-21 are reserved for the Account #.

iv. If necessary, make adjustments to the MICR line back in the Check Designer.

Note: You may also want to hold the check printout in front of your actual preprinted check, in the light, to see if the checkform fields line up to the actual check.

f. After finalizing and saving your checkform template, print out a few checks with the MICR toner cartridge in your printer. Bring the printed checks to your bank and have them test the checks to ensure that they process properly.

The MICR Toner Cartridge

To ensure proper bank processing, you must use the MICR toner cartridge when you print checks. Except for the magnetic particles, the toner looks just like regular toner and can be left in the printer continuously if you wish. A toner cartridge lasts about 7-10,000 checks, depending on the amount of information on your checks.

When you are ready to print checks, insert the toner cartridge into your laser printer. There are no special instructions, just insert it like you would insert any toner cartridge.