

IMM eChecks

IMM eChecks is an intuitive software solution that generates official and batch checks, where they are printed “on-demand” to laser printers using blank stock security paper. With this eCheck solution, financial institutions eliminate the preprinting of blank check documents, and subsequent stock-control traditionally associated with pre-printed negotiable checks. Once eChecks have been printed— complete with logic controlled authorized signatures –the PDF version of the finalized check along with its associated indexes can be filed directly into any Imaging/ECM system for records archival.

Like all IMM software solutions, eChecks seamlessly integrates with virtually any core/host application system. IMM eChecks is designed to keep the entirety of the transaction electronic, with the exception of the required laser printing of the physical financial instrument. No further paper check copies are generated. No pre-printed stock checks are required. Additionally, concerns around security, filing or storing paper-based checks containing sensitive or private information are eliminated. Of even greater value, IMM eChecks removes the traditional tasks of manual scanning and indexing normally associated with archiving check copies into ECM/Imaging systems.

eChecks provides flexible output options, including multiple check or account types such as loan disbursements, money orders, official checks, A/P checks, and teller checks, to name just a few. Check formats are easily customized and modified as needed for items such as logos, institution or account names, and addresses. Additionally, IMM eChecks can generate checks from multiple host systems and core business applications. So the process as well as the value from the solution can be applied consistently across the entire financial institution.

The available starter check module enables starter or temporary checks to be created, driving enhanced service-level convenience for consumers. The “offline” mode add-on allows eChecks to continue operation at times when a host system may not be immediately accessible, enabling an institution to continue processing check transactions without experiencing service-level interruptions.

Did you Know?

The most basic form of check fraud is associated with employees stealing preprinted check stock and using it to write and cash checks before the theft is discovered. Eliminating physical preprinted checks also eliminates the fraud or theft associated with this traditional risk.

About IMM eSign

For over 24 years, IMM has been a leading innovator of eSignature solutions designed exclusively for Financial Institutions. Today, more than 1300 Banks and Credit Unions use IMM’s eSign solutions across the Institution to enhance consumer experiences while also streamlining back-office processes. For more information, visit www.immonline.com, or call 1-800-836-4750, or follow us on Twitter, LinkedIn, and Facebook.