

Product Comparison

HP/Marinter “MICR Enabled” LaserJet printers vs. Downloadable Soft Fonts and Re-fill Toner

Process	Soft Font and Refill Toner	HP/Marinter “MICR Enabled” system
<p>Ensuring correct Toner installation – The printing of documents containing a MICR (Magnetic Character Ink Recognition) print line, best described as the odd shaped line at the bottom of a cheque, must be printed with MICR toner.</p>	<p>Will print using toner currently installed in printer, relying totally on the operator to recognise and install MICR toner prior to printing cheques or other financial documents.</p>	<p>Will logically check to insure that a MICR toner cartridge is installed prior to printing cheques or other financial documents. If no Marinter MICR toner is installed the system prompts the operator to install MICR toner.</p>
<p>Print Quality – The formation of the MICR characters must adhere to strict banking specifications. The documents are processed through a high-speed reader/sorter that captures the transaction process via electronic magnetic recognition of the MICR print line, any deformity or lack of magnetic character strength will result in the document rejecting thus being processed manually.</p>	<p>The replication of the MICR font (character size, shape and density) will be performed at current print engine settings. For example, if the printer were placed in economy mode to save toner usage, the MICR font would be lighter than normal. Soft fonts are digitised images scaled to set densities, the font will be reproduced differently upon varying print engine densities and manufacturers of the same density, i.e. 600 x 600.</p>	<p>The printer resident fonts are engineered to exact specification for each family of LaserJet printers. Once the printer is placed into “MICR mode” the existing print engine settings are overridden by optimum settings for use with the resident MICR font. The font in conjunction with the print setting and the MICR toner combine to provide industry standard print quality.</p>
<p>Toner – The properties of the toner must be correctly blended to provide the correct magnetic read level and must also provide adequate toner adherence to the paper for rigorous reading and sorting practices, the cheque can be read as many as 20 times during sorting. Apart from the issues relevant to MICR, the toner must also adhere to general laser printing specifications to insure correct printer operation.</p>	<p>No guarantees, most toner refilling companies purchase bulk product from multiple vendors with varying degrees of quality. The refilling process does not normally include the process of replacing the imaging components contained within the cartridge. This can cause a deterioration of print quality.</p>	<p>The toner is manufactured from raw material to exact standards, which have been set from rigorous testing. All cartridges are assembled with new components, under license from HP. We guarantee the cartridges against defect and poor print quality.</p>

Product Comparison

HP/Marinter “MICR Enabled” LaserJet printers vs. Downloadable Soft Fonts and Re-fill Toner

Process	Soft Font and Refill Toner	HP/Marinter “MICR Enabled” system
<p>Security – Access and operational control security are key elements pertaining to the printing of cheques and other financial document processes. The ability to print the MICR line is the ability to print a negotiable document.</p>	<p>In most instances the MICR font is contained with the other elements involved with the application, i.e. form template, logos, signatures and data merge logic. Fraudulent access to this file will provide the perpetrator with all elements needed to create a cheque.</p>	<p>The “MICR Enabled” solution provides multiple levels of security:</p> <ul style="list-style-type: none"> - A proprietary code is required to place the printer into MICR mode, without this code the resident MICR font cannot be accessed. - Without access to the Marinter MICR toner, “MICR mode” will not be activated. - An optional password can be activated within the printer, further preventing unauthorised entry into “MICR mode”. - Calling of the resident MICR font requires a proprietary escape sequence, without it you cannot access the MICR font. - The total solution represents a component approach to printing. For someone to reproduce your print process they would have to gain access to the MICR printer, MICR toner and your application file. - The printer will not reproduce pages, which were printing during a paper jam, further protecting the operational side of the process. This prevents duplication of cheques in the output hopper.
<p>Business Relationship –</p>	<p>Toner refilling companies and the providers of soft fonts do not focus solely on MICR printing. In most cases this portion of their business represents a very small percentage. As companies come and go or drop product offerings due to market or profit forces, future support is at risk.</p>	<p>Marinter focuses solely on MICR products and have done so for the past 20 years. Our commitment is to providing quality MICR products with respect to the changing market requirements. Our policy is to provide only products of highest quality.</p>