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Secure MICR Printer
User's Guide

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Notice

This manual serves as a reference for a Source Technologies Secure MICR Printer. This manual should be used as a reference for learning more about MICR technology and developing MICR printing applications. This guide was produced to assist IS Technicians and Engineers in the integration of Source Technologies' programmed printers with their custom MICR applications. The guide also contains information on MICR related error messages that post to the operator panel.

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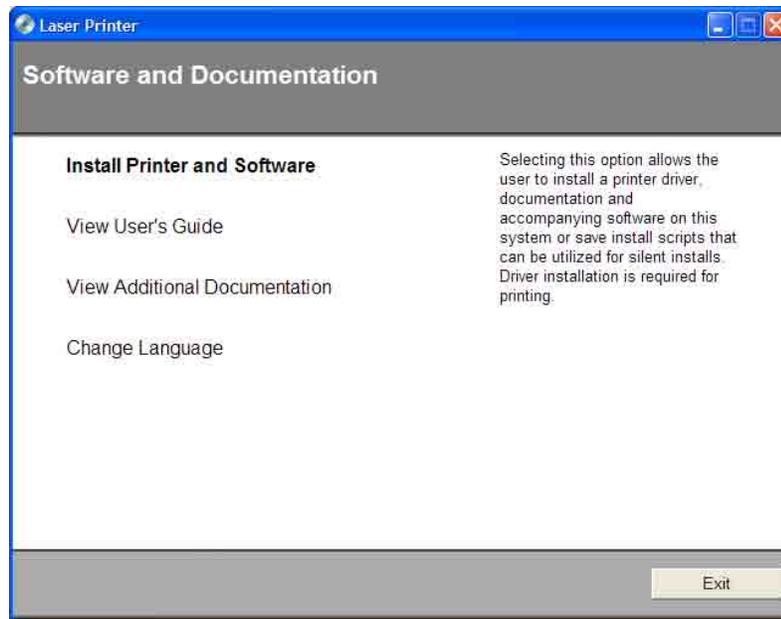
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1. Printer and Driver Installation

Note: To access Source Technologies' secure fonts loaded on the printer, such as the E13B MICR font, download the universal driver as described in the next section. The printer drivers on this CD may be used for general office printing but do not facilitate using secure fonts.

For complete information on how to unpack and setup your printer, see your printer's user's guide.

1. Locate the CD that was shipped with your printer and load into CD drive. The CD should auto-run and the following screen will be displayed. If auto-run is disabled on your computer, browse to the CD and click Setup.exe to run



2. Click on View User's Guide for information on unpacking, installing, and operating your printer.

Driver Overview

Your new MICR printer requires specific PCL 5 commands to load and print secure fonts such as the MICR E13B font. These specific commands may be coded in to your custom application, or if you use a software program such as Source Technologies' CheckPartner™ Enterprise, these commands are automatically sent to the printer as needed. To print checks or other documents requiring secure fonts from other Windows applications please download the universal driver— designed specifically to allow access to your printer's secured resources—using the following steps:

1. *Select* the Driver Zip file matching your operating system and printer model.
2. *Download* this file to a location, such as the Windows Desktop.
3. *Unzip* this file and make sure the “Use Saved path” option is selected.
4. *Browse* to the Source Tech Driver folder extracted from the zip file.
5. *Run* the driver install program. For example:
Printer_UDO_2KXP03_x86_PCL_Emul_sys_en.exe
6. Follow the instructions to install the driver.
7. Configure the driver to use MICR_on.sep page separator file (used to select MICR mode).
8. Configure the driver to “Update the Font list” using the 96XXfont.pcm file. This will enable Windows applications to recognize the printer's secure fonts.
9. From the Windows application, *select* the installed printer.
10. From a Windows application, *select* the specific text to be printed. Then *select* the secure font name and point size using the capabilities of the particular Windows application.

The following fonts and point size are supported.

Font Name	Point Size	Font Sample
MICR E13B	8	MICR E13B 8 pt. 0 1 2 3 4 5 6 7 8 9 *
MICR CMC7	8	MICR CMC7 8 pt. 0 1 2 3 4 5 6 7 8 9 *
SECURE	36	SECURE 36 pt. 0 1 2 3 4 5 6 7 8 9 ZERO ONE TWO THREE FOUR FIVE SIX SEVEN EIGHT NINE
ICR Secure	12	ICR Secure 12 pt. 0 1 2 3 4 5 6 7 8 9 *
MicroPrint	1	MicroPrint 1 pt. MP

Note: The fonts illustrated above may not match the size or appearance of those printed by the MICR printer. The characters are enhanced for illustration purposes only.

Downloading the Universal Driver

1. *Browse* to the URL below from your web browser.

<http://www.sourcetech.com/support/drivers.asp>

2. From this page go to the section for the particular operating system you are using such as Windows 2000, XP, etc.
3. *Click* on your specific model such as ST9612, ST9620 etc.
4. When the File Security dialog box appears, *select Save*.
5. When the Save As file dialog box appears *browse* to a folder you have created or to the Desktop and save the driver zip file.
6. Once the file is downloaded *browse* to the folder where saved and *double-click* the zip file to extract the driver contents. For example, the zip file for Windows 2000, XP, and Windows Server 2003 is:

`Universal_Driver_2KXP03_x86.zip`

Note: *The remainder of the instructions applies to Windows XP. The exact steps may vary depending on the particular operating system you are using.*

Unzipping the Driver

1. *Double-click* the driver zip file to launch the unzip program installed on your computer.
2. Follow the steps for your particular unzip program to extract the files. Make sure the “**Save with Paths**” option is selected.
3. *Browse* to the location where you wish to extract the files, such as the Desktop, and then *extract* the files.
4. The extracted zip files will be saved to the location selected in the previous step. For example, if you saved the file to the Desktop you should now find a new folder on the Desktop named:

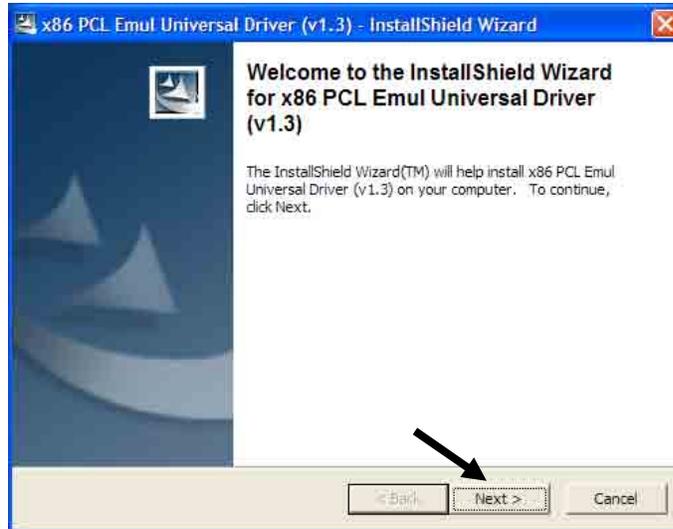
Source Tech Driver

Installing the Driver

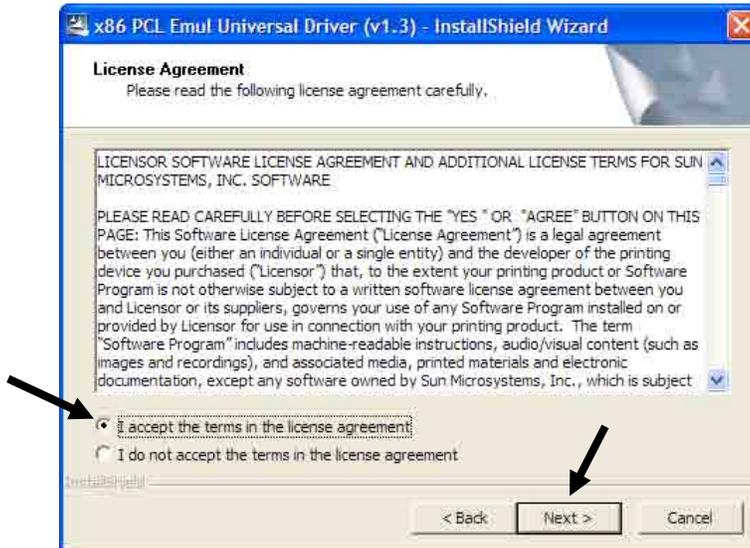
Note: Do not connect the printer at this time.

1. From the Source Tech Driver folder, *double-click* the driver installation program.

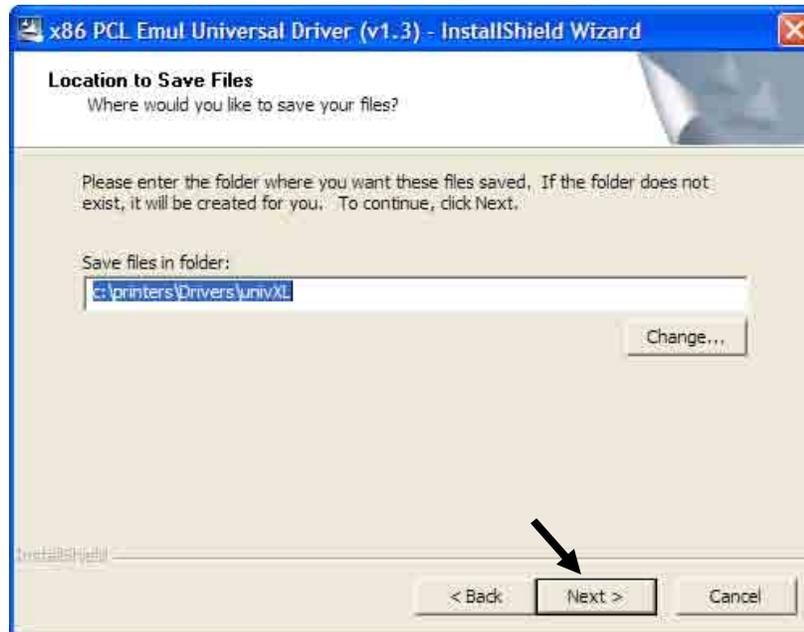
Note: The name of the driver's .exe program will vary depending on the operating system being used. There will only be one executable file included with the driver.



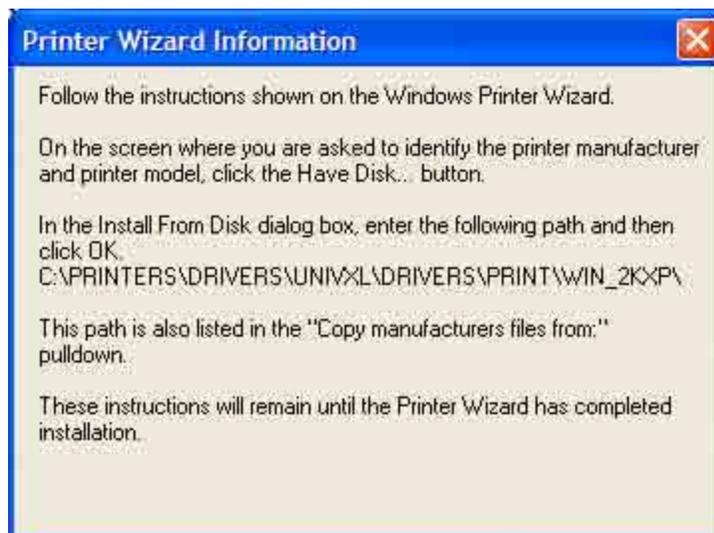
2. Click **Next >**.



3. Click **I accept the terms**, and then click **Next >**.



4. Leave the “**Save files in folder**” option as shown above then *click Next >*.
5. After the installation program installs the necessary files, the following message will be displayed revealing the next steps required to install the driver. At the same time, an “Add Printer Wizard” will run as shown in the next step.





6. Click **Cancel** if connecting through USB.
7. **Power on** the printer and wait for the New Hardware Wizard to appear.



8. Select **"No, not this time,"** then **Next >**.

9. **Select Install from a list or specific location (Advanced).**



10. **Click Next >.**

11. **Click Don't search, I will choose the driver to install.**



12. **Click Next >.**

13. **Scroll down the list and select Printers.**



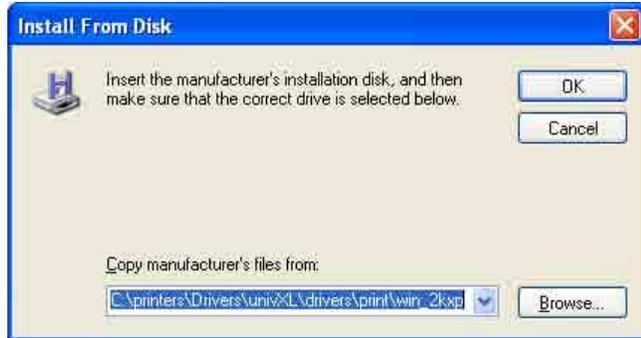
14. Click **Next >**.



15. Click **Have Disk**.

16. Select **Browse**. Browse to the driver files on your disk and then select **Open**.

17. Select **OK**.



18. Select **Source Technologies** from the Manufacturer list and then click **Next >**.



19. Select **Yes** to continue.

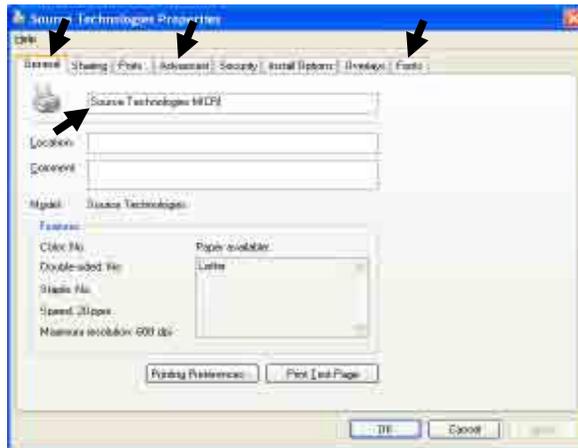


20. Once the files have copied, select **Finish** to close the Wizard.

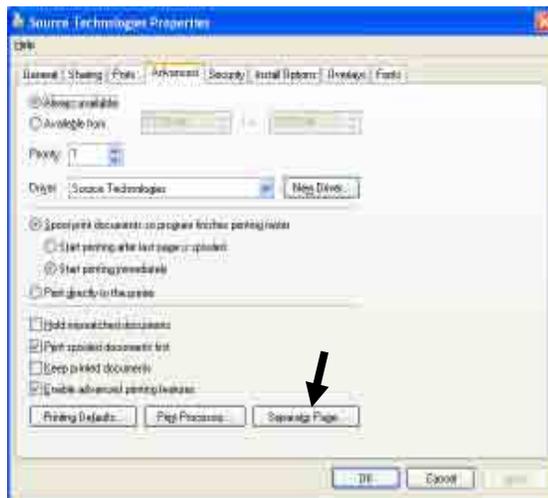
Configure the Driver to enable MICR Mode

To unlock the secure font resources located in the printer, the driver must be configured to send down a separator page before each print job. The separator page contains the necessary commands to unlock the resources.

1. Click **Start** then *select* the **Printer and Faxes** folder.
2. Locate the printer you just installed and *right-click* the icon. Then *select* **Properties**.
3. From the General tab, *type* a descriptive name for the printer, such as ST9620 MICR.



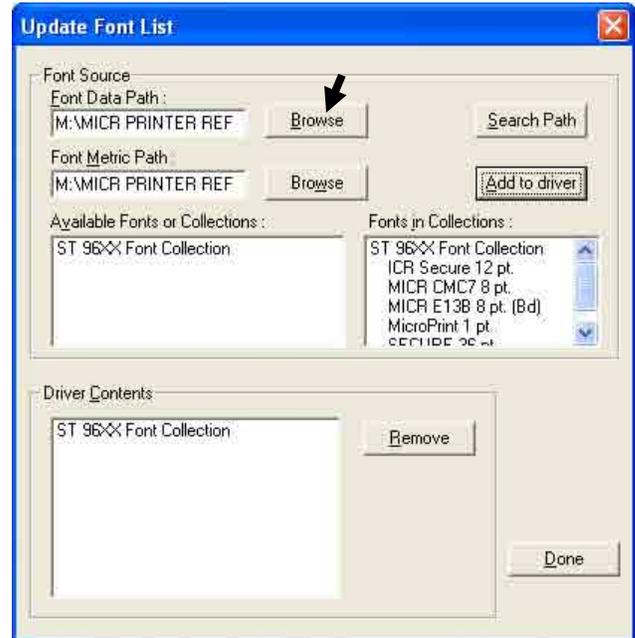
4. Click the **Advanced** tab.



5. Click the **Separator Page** button. Then *select* **Browse** and locate the MICR_on.sep file in the **Windows\system32** folder.

Configure the Driver to Recognize the Printer Secure Fonts

1. Select the **Fonts** tab. Select **Update List**.
2. Select the upper **Browse** button. Locate the directory that contains the **96XXfont.pcm** file and select **OK**.
3. Select the **Search Path** button.
4. Select **ST 96XX Font Collection**. Then select the **Add to driver** button.
5. Select the **Done**.
6. When you have made all of the desired changes choose **OK** to save your settings.



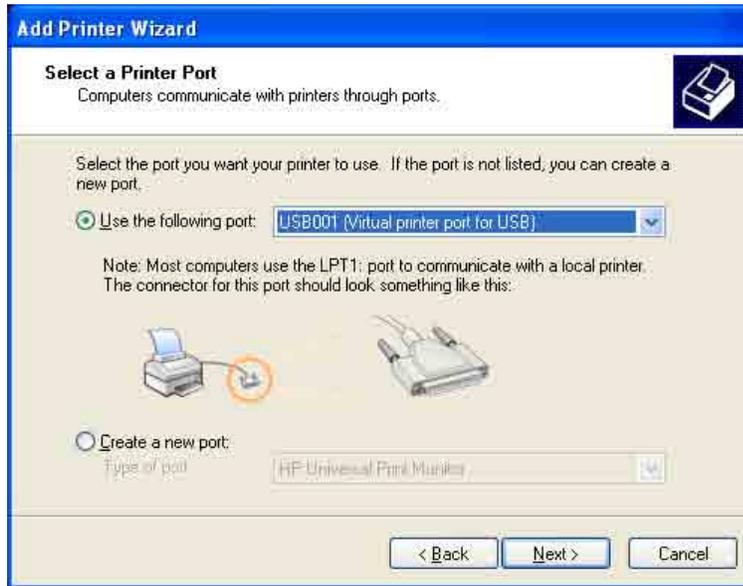
Configure another driver to print without MICR toner

If you plan to use your printer for normal office printing (without MICR toner or fonts) you must add a second instance of the printer driver. Switching between MICR and non-MICR modes alters settings which are stored in the printer's NVRAM. It is recommended not to switch between the modes more than a few times per day to avoid wearing out the NVRAM part.

1. In the Printers folder, select **Add a Printer**.
2. Select the **Local printer** option, then select **Next >**.



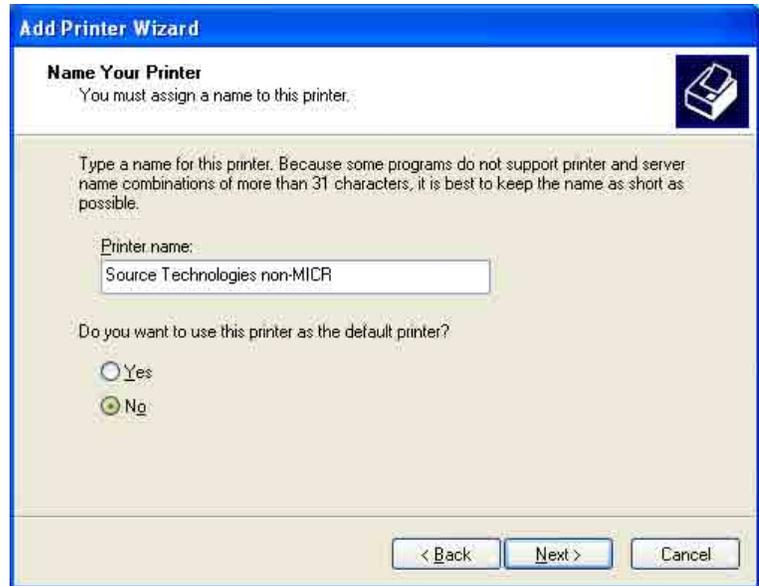
3. Choose the port to which your MICR printer is connected and then **select Next >**.



4. Select the **Have Disk** button and the **Browse** button and locate the driver files. **Select Source Technologies** as the Manufacturer and **select Next >**.
5. Choose **Keep existing driver** and **select Next >**.



6. Enter a Printer name to differentiate it from the MICR instance of the driver and then decide if it is to be the default printer. **Select Next >**.



7. If you do not wish to share your printer on a network, leave the "Do Not share this printer" button marked and *choose* "Next". Otherwise, *select* the "Share as" radio button and *enter* the name you wish to assign to this shared printer. Then *choose* **Next >**. If you wish, you may enter the location of this printer and/or any comments to associate with the printer and *choose* **Next >**.
8. You now have the option to print a test page to test the configuration of your printer. *Click* **Next >**.
9. *Select* **Finish** to complete the installation.
10. You can now setup your printer by *browsing* to the Printers folder and *right-clicking* on your printer's icon. From the menu, *click* **Properties**.
- Select* the **Advanced** tab.
 - Select* the **Separator Page** button.
 - Select* **Browse** and locate the MICR_off.sep file.
11. When you have made all of the desired changes *choose* **OK** to save your settings.

Selecting the printer

Printing Secure font resources from a Windows Application

First, set the MICR printer as the active printer – in most applications this is done by selecting Print from the File menu. This is not necessary if the MICR printer is the default printer.

Source Technologies' fonts should appear in the application's font formatting options. The fonts are named:

- ICR Secure 12 pt.
- MICR CMC7 8 pt.
- MicroPrint 1 pt.
- MICR E13B 8 pt.
- SECURE 36 pt.

They will usually appear in alphabetical order among all other available fonts.

The font size must be selected as indicated in the font name. The font displayed on the screen will not resemble the printed font.

Comparison of printer drivers configured as MICR and non-MICR

CONFIGURED FOR MICR	CONFIGURED FOR NON-MICR
 <p>Source Technologies MICR <input type="checkbox"/> Ready</p>	 <p>Source Technologies non-MICR <input type="checkbox"/> Ready</p>
<p>MICR_on.sep separator page used Unlocks Secure Resources (fonts) Copy Count = 1 Jam Recovery = Off MICR Toner ONLY DEFAULT MICRJOB=ON</p>	<p>MICR_off.sep separator page used Locks Secure Resources (fonts) DEFAULT MICRJOB=OFF</p>
<p>Secure Fonts enabled by 96xxFont.pcm ICR Secure 12 pt. MICR CMC7 8 pt. MICR E13B 8 pt. MicroPrint 1 pt. SECURE 36 pt.</p>	<p>No Secure Fonts</p>
<p>Universal Driver Options to set on the driver Install Options tab Base printer Automatic duplex Multipurpose feeder Flash memory card (optional, if installed) Tray 2 (optional)</p>	

2. MICR Overview

MICR stands for Magnetic Ink Character Recognition. All MICR documents have a MICR line with numbers and symbols printed in a unique MICR font with magnetically chargeable ink or toner. Each character of the MICR font has a unique waveform when sensed magnetically. Financial institutions and the Federal Reserve use the MICR line to identify and sort checks. The high-speed automated processing of checks and other financial documents depends on the accuracy and the integrity of the data printed in the MICR line. Your new Source Technologies Secure MICR Printer is specifically designed to produce high quality MICR documents.

The Check Clearing System

The Check Clearing for the 21st Century Act (Check 21) was signed into law October 28, 2003. Prior to Check 21, checks traveled through the bank's high speed reader/sorter equipment an average of near seven times in the Check Clearing process. Some checks could be read up to 30 times or more by these machines.

In today's environment high and low speed check readers can capture a picture or image of the check allowing for images to be exchanged between financial institutions, the Federal Reserve, and other clearing houses. This new law, Check 21, defines what is called a "Substitute Check", and removed barriers that existed in converting physical checks to check images for clearing. The original physical check can now be truncated by the first institution that converts the check to image. The original check can now be destroyed.

United States and International MICR Standards still require the printed MICR line information to be of the highest quality and durability. Additionally, issues related to check fraud continue to place high importance on print quality. For these reasons, the quality and durability of information printed with Source Technologies Secure MICR Printers remains a key new product development criterion.

MICR Printing Standards in the United States Today

Congress established the Federal Reserve System (FRS) in 1913. Today most commercial banks in the United States belong to the FRS. Many other depository institutions provide banking and checking account services to the public. These other institutions, such as some credit unions, savings and loan associations and non-member banks, are not formally part of the FRS. However, they have access to the payment services it provides and are subject to many of the FRS regulations.

In 1958, because of the explosive growth of check usage, the American Bankers Association selected the E-13B MICR font and the MICR system as the technology for high-speed check processing. Today, check standards are determined by the Accredited Standards Committee X9AB Payments Subcommittee of which Source Technologies is a voting member. The latest versions of the standards and technical guidelines are available from:

Hardcopy:
Global Engineering Documents
Phone 800-854-7179 or 303-397-7956
Fax 303-397-2740
global@ihs.com
<http://global.ihs.com>

Softcopy:
X9 Electronic Bookstore
www.X9.org - click ESS
www.ansi.org - click ESS
or
<http://webstore.ansi.org>

The key standards that address check documents are as follows:

ANS X9.7 Specifications for Bank Check Background and Convenience Amount Field
ANS X9.100-160 Specifications for Placement and Location of MICR Printing
ANS X9.100-10 Paper Specifications for Checks
ANS X9.100-20 Print and Test Specifications for Magnetic Ink Character Recognition (MICR)

For those with an interest or need there are also US standards that address Deposit Tickets, Check Endorsements (the back of the check), image interchange file formats, and other MICR areas.

Users of our Secure MICR Printers are not required to have access to the above standards. Our Technical Support staff maintains current knowledge of the standards and changes that affect the check industry in the US and other countries with unique requirements.

3. MICR Check Design

General Features of Check Design

To be a legal and negotiable document, the necessary data elements required on a check are the date, amount, payee name, payer's bank name, and payer's signature.

Other elements included in a good check design are: the amount in words, account title, check serial number, fractional routing number and MICR line.

A good check design contains security features and is formatted to be easily read by both machines and the human eye. If the format is complicated, the depositor, bank employee or reader/sorter machine may make an error in reading the data.

Position and Dimension Gauge

A MICR position and dimension gauge, like the one available from Source Technologies (part number 205-1000MGE or 220-M1027-34, is an important tool for use in designing checks. During check design, check your output against this gauge to determine if the data elements (date, amount, payee name, payer's bank name, and payer's signature) are correctly positioned on your document.

Design Elements in Detail

Paper

The ideal paper for check production is 24 to 28 lb. laser bond. Source Technologies' MICR lab has tested paper stock from most major manufacturers and has compiled a list of products that produce superior results. Contact your sales representative for this information. For a fee, Source Technologies will test your paper for proper MICR adherence and check reader/sorter performance. There are also many security features available to aid in the overall security of your MICR documents. Please refer to Chapter 5, Security Issues, for more information on check stock specifications and security features.

Size

The size of check documents must be:

6.00 inches to 8.75 inches in length

2.75 inches to 3.66 inches in height

We recommend standard 8.5" X 11" letter size stock or 8.5" X 14" legal size stock for proper feeding through your ST Secure MICR Printer. The number of checks per page is determined by your application. Custom size stock other than letter or legal can be done with proper planning and application programming within the paper size specifications for the base printer.

MICR Clear Band

The MICR clear band is an area at the bottom of the check where the MICR line prints. No other magnetic printing should appear in this area on both the front and back of the document. The clear band is an area 0.625 (5/8) inches high from the bottom of the check running the entire length of the check. Exact MICR line placement in this area is very important. Please refer to Figure 3.1 for more information on MICR line placement.

Data Elements

Date

The date is a required data element for a check. It represents the day upon which or after which the transfer of the check amount may take place. The date is usually placed in the upper right portion of the check so it does not interfere with the convenience amount field. The common format is Month, Day and Year, however, the military format of Day, Month and Year is also acceptable.

Amount

The amount of the check is a required data element for negotiation. The amount usually appears at least twice on the check. The amount printed in numbers is called the convenience amount. The amount printed in words is sometimes referred to as the legal amount; this is the amount that applies if there is a difference between the two amount fields. The amount may also be printed a third time on the check in a secure font, intended to make alteration of the amount field difficult. Please refer to Chapter 6 and Appendix B for information on Source Technologies' Secure Numeric Font.

Convenience Amount

The convenience amount location is specified in ANSI X9.7. The basic location is illustrated in Figure 3.1. Since this amount can be machine scanned, its location and design should be kept within the specifications. The amount beginning with the dollar sign should be left justified within the scan area with numbers spaced normally to the right. The dollars and cents should be separated by a decimal point with the cents printed in the same size font as the rest of the field. Embedded commas should not be used. The convenience amount background should have good reflectance so it does not interfere with optical scanning (see ANSI X9.7).

The convenience amount should be printed in a simple, fixed pitch font. We recommend our ICR Secure Numeric Font (see Appendix C). It was designed to be easily read by image capture equipment and is also a fraud deterrent. A fixed pitch courier font, or if available, OCR-B, are also acceptable fonts to print the convenience amount.

Note: *The Source Technologies' Secure Numeric Font (see Appendix B) should not be used in the convenience amount since it is not a machine readable font.*

Amount in Words

The amount in words (sometimes called the legal amount) is normally located either above or below and to the left of the convenience amount. The area for the amount in words should be entirely filled to make alterations difficult. The amount should start at the far left of the line with the words placed immediately adjacent to each other. The cents need not be written out. They may be expressed as a fraction (60/100), and should be placed immediately to the right of the dollar amount and followed by a line or other space filler to inhibit alteration.

Example: One hundred forty-four and 62/100-----DOLLARS

Given the available area on the document, you may need to use a smaller font when printing larger value amounts.

Payee Area

The payee is a necessary data element for a negotiable document. The payee area is generally to the left side of the document either above or below the amount in words. It is often preceded by the words "Pay to the Order Of." The payee data should not enter the MICR clear band which extends 5/8 of an inch above the bottom of the check. Some financial institutions have established specific print requirements for the Payee Name and optional address. Consult your bank for details on their print requirements.

Signature Area

A signature is a required data element for a negotiable document. The signature or signatures authorize the bank to honor the check; therefore, it must match the bank's records. The signature area should be beneath the convenience amount area but the signatures should not enter the convenience amount area nor the MICR clear band. This is especially true if you print the signature with MICR toner.

Drawee Institution Name

The name of the institution where the maker's account is located is referred to as the drawee institution. The bank's name, city, and state are required.

Account Title

The account title is normally printed in the upper left corner of the check. It includes the name of the account holder and other information such as addresses, telephone numbers, and logos. The data in the title should be legible and sufficiently complete so that if the MICR data account number is destroyed, the drawee institution can refer to the account title in order to trace the account number.

Memo Line

This line is located in the lower left quadrant of the check, and is not required. Data printed here does not contain any legal significance. Printing in this area with magnetic toner should not extend downward into the MICR clear band which is 5/8 of an inch above the bottom of the check.

Check Serial Number

The check serial number is generally printed in the upper right quadrant of the check. Although the check number is not required for the check to be negotiable, the account holder and financial institution use these numbers to reconcile statements and execute stop payments. The check serial number should also appear a second time in the MICR line, and these numbers should match. The number of digits in the check serial number is controlled by the financial institution and the MICR line format. Consult your banking institution for their requirements.

Fractional Routing Number

The fractional routing number should be printed in a fractional format in the upper right quadrant of the check. This number is assigned to identify the Federal

Reserve District and drawee institution. Consult with your bank for the proper routing number and format for each of your accounts.

MICR Line

Accurate high-speed processing of your checks by financial institutions is enabled by the accuracy and integrity of the data in the MICR line. Refer to figure 3.1 for the location of the following MICR line fields. The MICR line is read from **right-to-left** with position one being the right most position proceeding to position sixty-five on the left. The MICR line must be printed at exactly eight characters per inch.

Auxiliary On-Ups Field—Positions 65 to 45

This field usually contains the check serial number for commercial size checks and possibly account control information. It is bounded by On-Ups symbols.

⌌[Ⓜ] (). It is not included on personal, small size checks.

External Processing Code (EPC) Field—Position 44

This one digit field is position 44 of the MICR line. This field is usually left blank. The use of this field is reserved and is controlled by the ASC X9AB Standards Committee.

Routing Field—Positions 43 to 33

The routing field is bounded by Transit symbols ⌌[Ⓜ] in positions 43 and 33. It contains fixed format information about the drawee institution. Consult with your bank for the specific data field to be placed here for each of your accounts.

On-Ups Field—Positions 32 to 14

The On-Ups field contains the makers' account number. The structure and content of this field is left to the drawee bank. On personal checks this field also contains the check serial numbers. The On-Ups field may not consist of more than 19 characters. An On-Ups symbol ⌌[Ⓜ] must appear immediately to the right of the account number.

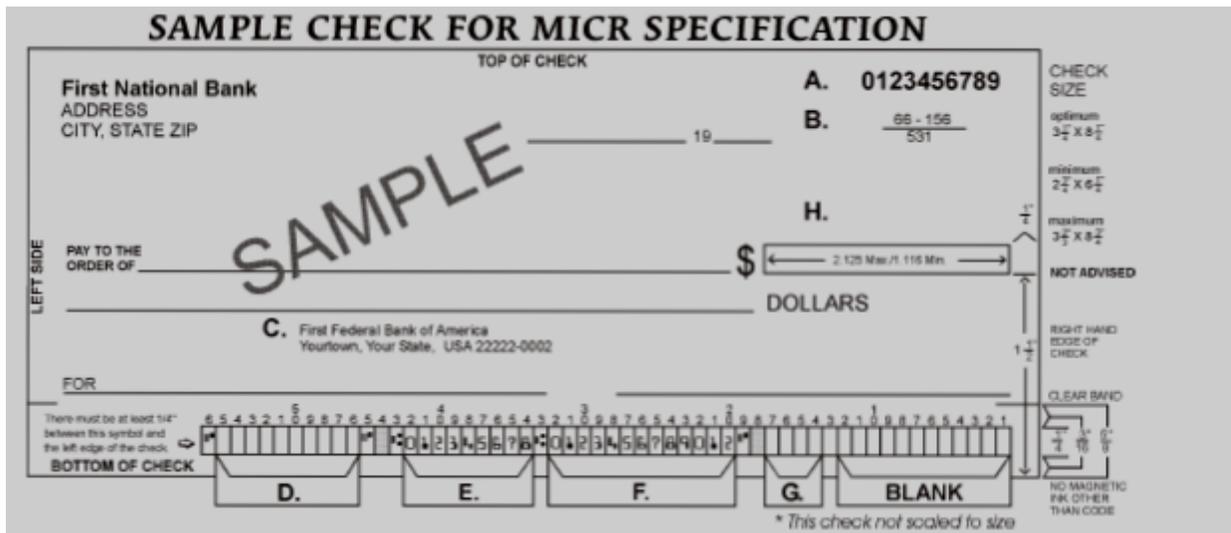
Blank Field—Position 13

Position 13 is always left blank.

Amount Field—Positions 1 to 12

The amount field is the right most field in the MICR line. It remains blank until it is printed by the bank of first deposit. When the check enters the banking system, the bank of first deposit encodes this field from data in the convenience amount field. It will be bounded by Amount symbols ⌌[Ⓜ] .

Figure 3.1: Sample Check



- A. Serial Number:** Must be in the upper right corner and match the serial number in the MICR line (see D for further explanation).
- B. Fractional Routing Transit Number:** Should be in the upper right corner and must match the routing transit number in the MICR line with the exception of the state prefix number (ex. 66 = NC, 67 = SC, 64 = GA, etc.) and the preceding zeros.
- C. Bank Name, State, City:** The bank logo is optional. Name of bank, city and state where the account will be assigned/opened are required fields.
- D. Aux On-Ups (46-55):** This is a required field if the customer desires services offered by the bank which require a serial number. The serial number format is controlled by the payer's bank. A & D should match.
- E. Routing Number (34-42):** Designates the Federal Reserve district and financial institution. Each city, state or region that the bank serves has a unique institution identifier. **IMPORTANT:** positions 35-42 are the Routing Numbers; position 34 is the check digit.
- F. Account Number:** This is a unique number assigned to the customer's account.
- G. Optional Serial Number:** Used for personal accounts (checks only). This should be a 4-digit, zero-filled field that matches the serial number in the upper right corner.
- H. Convenience Amount Area:** should be in the general location shown above in the diagram. The illustrated box in the diagram is optional and if used, should conform to ANS X9.7. A single stroke dollar sign is required.

4. Quality Issues

A high quality MICR document can be read by bank reader/sorter equipment many times with no readability issues and does not result in damage to bank equipment. This quality is the result of a well designed printer, an originally manufactured MICR toner cartridge and high quality check stock.

Printer Features

Your Secure MICR Printer is equipped with some features to ensure high quality MICR documents.

Paper Type

We recommend paper trays with check stock be set to "bond" paper type. The associated "weight" and "texture" settings should be set to "heavy" and "rough." See the base printer's User's Guide. If more than one input tray has check stock and they are the same stock, set all to "bond" and they will become linked. If different stock is used in more than one input tray, use "custom" type, "rough" and "heavy" to block linking.

MICR Toner Low Alarm

When MICR toner is low, the printer will stop and the user is prompted to load a new MICR toner cartridge. Once low toner is sensed, there may not be enough MICR toner left to produce quality MICR documents.

Note: *Shaking the cartridge to prolong its life is not recommended.*

MICR Toner Sensing

When the printer enters MICR mode and attempts to print a MICR font, it verifies that a MICR toner cartridge is loaded in the printer. If a regular cartridge is present, an alarm will sound and the user must load a MICR cartridge before a print job will resume. The message, "Load MICR Toner," will appear on the operator's panel.

MICR Toner

Use only Source Technologies' MICR toner when printing MICR documents. It is specifically engineered to print quality MICR documents with your printer. The printer's MICR toner sensor is designed to work with the Source Technologies' MICR toner cartridge to prevent printing checks with regular toner present. Your Source Technologies MICR printer can be used for general office printing. If a MICR print job begins and the printer has a regular toner cartridge present, the printer will stop and prompt the operator to install a MICR toner cartridge.

Source Technologies does not recommend the use of refilled MICR toner cartridges. Refilled cartridges may result in expensive printer repairs and bank check reject fees due to inferior MICR toner formulation.

MICR Check Stock

Check stock has a significant impact on the resulting quality and security of your MICR document. Here are a few features that should be considered when selecting a check stock. Please see Chapter 5: *Security Issues* for more information on check stock security features.

Quality

Quality MICR check printing with your Source Technologies' secure MICR printer requires check stock that matches the printer's requirements. Source Technologies can supply paper specifically made for our printers. If you wish to order check stock from other suppliers, please show the following requirements to your sales representative. We will test other suppliers' paper for a nominal fee.

Layout

Layout your check design before any paper is purchased or layout your design to existing check stock. Keep perforations, orientation, special logos and any color elements in mind. The printer can print just about anything as long as it is black.

Weight

We recommend 24 lb. - 29 lb. paper.

Stiffness

We recommend Taber M.D. 2.5 and C.D. 1.1 minimum.

Smoothness

For best toner fusing, we recommend rougher surfaces within the base printers' specifications, and the Paper Specifications for Checks, X9.100.10. We recommend a smoothness range of 150 to 200, Sheffield.

Paper Grain Direction

When using 24 lb. - 29 lb. bond paper we generally support either long or short paper grain. Overall performance in the bank's reader/sorters is best when the resultant grain direction is left to right when viewing the check.

Perforations

All perforations in the stock should be Laser-Cut or Micro-Perfs (20 or more cuts per inch). Larger perforations can produce excessive paper chaff and result in damage to the toner cartridge. Perforations should be ironed by the paper supplier to reduce nesting and potential double feeding.

Moisture

The paper moisture content should be between 4.7 and 5.5%. Storage conditions have much to do with the final moisture content of most papers. Store your check stock in a cool, dry, environmentally stable and secure area. Protective wrappings should be removed just prior to use.

5. Security Issues

Printing negotiable documents from blank paper on desktop MICR laser printers makes security a top priority for any company embarking on a desktop check printing project.

Combating fraud is a moving target. As soon as a new weapon is developed, malicious forces are at work to devise workarounds to it. Good security programs integrate hardware, software, your employees, processes, and your financial institution into a secure check production system. The ultimate liability for fraudulent documents rests with the banks and their customers, and there can be many vulnerable points throughout the overall system. Customers must have systems designed and documented to show “Ordinary Care and Good Faith Effort” is in place to avoid liability. In the past, financial institutions generally credited corporations when fraud was discovered. Today, regulations attempt to define who may have been negligent in the transaction and put the liability on that party or parties. If a fraudulent occurrence can be traced to a corporation’s lack of security procedures or the design of their negotiable documents, the regulations will protect the banks, or at best case the loss will be shared.

The following internal and external security measures will help minimize your risk of check fraud.

1. Stay abreast of current check fraud methods and the latest in fraud detection. Many financial institutions offer seminars to educate corporate clients.
2. Financial institutions should train tellers to look at the check, not the person presenting the check. The check, not the person, is the item that must be verified.
3. Incorporate security features into your base check stock and utilize printed security features that address both alteration and counterfeiting of original items. We have found the following check stock security features to be of merit:

Artificial Watermarks - White on white printing generally on the back reveals words or patterns when held at an angle. You should state on the front of the check that this feature is present. True watermarks are valuable but more costly.

Laid Lines - Background lines that make cut and paste alteration difficult. These are normally on the back of the check.

Fuse Enhancing Additive - Coatings or additives to the paper that improve the bonding of toner to the paper. This helps prevent altering of critical data such as the amount, or payee name.

Chemical Additives - If an ink eradicator (bleach, acetone, etc.) is applied to the document, the eradicator creates a permanent stain.

Numbered Check Stock - Sequential numbering printed in dye that penetrates to the reverse side of the check can be used to verify authenticity. This also provides for inventory control of blank check stock. This number

should not be linked or be equal to the check serial number due to the potential of double feeding in laser printers.

Note: *These features serve as a general guide for check security. You should not consider these features as an all inclusive list. We recommend consulting with your paper supplier for any additional comments or suggestions.*

4. Firms accepting checks should be aware of damaged MICR lines. Intentionally damaging the MICR line can increase the time necessary to process an item, giving the forger enough time to leave town. Also be sensitive to discoloration, this could be an indication of alteration.
5. Safeguard check stock paper, and limit access only to necessary employees.
6. When generating final negotiable items:
 - The document always includes the amount value in words
 - The document should not include information that limits the value range, i.e. “Not valid over \$500.” This only guides the fraudulent attempt. Use your application software to detect out of range items
 - All levels of hardware and software password protection should be utilized
7. Understand and approve the security procedures of your check stock suppliers to safeguard stock in their custody.
8. Use “Positive Pay” check services from your financial institution. You should provide the check number, check date, dollar amounts, and sometimes the payee name to your bank when checks are issued. The bank will match these values and alert you to mismatches before clearing the check to your account. Financial institutions should encourage full participation of corporate clients.
9. Move methods of fraud detection to the item’s point of entry into the clearing system. For example, low cost readers can detect low magnetic strength in the MICR line which is a good indication of attempts to copy an original.
10. Review and document your internal negotiable document printing procedures. Investigate employee backgrounds before assigning security authority. Split the responsibilities. For example, an accounts payable production/security officer should not also balance the account.

6. MICR Features

Source Technologies secure MICR printers are designed to allow both general office document printing and secure MICR document printing. You may print a variety of conventional jobs with regular Lexmark toner using all of the printer features available such as network printer utilities. Source Technologies printers come standard with HP PCL5, PCL6 and PostScript Level 2 emulations. Source Technologies has designed features to enhance these printers with MICR mode specific operation that allows you to securely print high quality negotiable documents.

MICR Mode

Your Secure MICR Printer has two operational states: normal and MICR mode. When the printer is in normal printing mode, your MICR resources cannot be accessed. Once the printer enters MICR mode your secure resources become available and the printer begins the process of confirming readiness to print a negotiable document. There are two conditions which must be met before MICR mode is activated:

If the front panel combination lock feature is activated, the correct eight digit combination must be entered from the front panel.

The correct password command must be received by the printer from the software application prior to printing any MICR documents.

MICR Fonts

The E-13B and CMC7 MICR fonts are resident in your printer. Examples of these fonts are in the Appendix of this manual. They can only be accessed after MICR mode is activated by your software. A MICR toner cartridge must be present to print the MICR fonts.

Secure Fonts

Source Technologies has designed two fonts: Secure Numeric Font and ICR Secure Numeric Font. These are resident in your printer. Examples of these fonts are in the Appendix of this manual. Like MICR fonts, these secure fonts can only be accessed after MICR mode is activated by your software.

- The ICR Secure Numeric Font is designed for the convenience area of your check. It can be read by the imaging equipment used by many financial institutions.
- The Secure Numeric Font should not be used in this area since the reverse image aspect of this font prevents it from being read by this equipment.

We recommend using both of these fonts on your checks as they are designed to deter check fraud.

MicroPrint

Your Secure MICR Printer also contains the MicroPrint font. MicroPrint is text less than .010" tall. It can easily be read with a magnifying glass but appears to be a solid line to an unaided eye. This font provides protection against reproduction by most scanners and copiers because they cannot successfully print the tiny letters.

Most check printers use this font in the signature area of their preprinted checks. We recommend using this font to help deter check fraud. The text in this font can either be fixed, such as the name of your organization, or it can be variable, such as the check amount and payee name. The use of variable text provides an additional method of protection against check counterfeiters.

Use of the “MP” designate symbol, to identify the line as MicroPrint, is optional. The MicroPrint font only contains alphanumeric characters. Punctuation marks and spaces are ignored by this font and do not print.

Bi-Directional Feedback

Your Secure MICR Printer can provide MICR status messages to the check printing application. This feature is valuable in a networked environment with multiple printers or with users utilizing a printer located in another area. The application can get information on MICR settings such as toner cartridge type (MICR or regular), locked trays (which trays are locked to non-MICR applications), resident fonts/macros and audit trail settings. The printer can send the application MICR error messages such as “load MICR toner.”

When the printer receives the “@PJL INFO STVARIABLES” command it will report all MICR variables to the host. The MICR variables can also be seen by accessing the printer’s front panel menu. *Select Reports > Menu Settings* Page. The second page of this menu shows the current MICR variable configuration.

If USTATUS DEVICE=On, the printer will report PJL error 40020 for any MICR error which causes the printer to go off-line. It will appear in this format:

```
@PJL USTATUS DEVICE
CODE=40020
DISPLAY="MICR Password Error Press Go"
ONLINE=FALSE (formfeed----HEX 0C)
```

The code will always be 40020, only the display line will change to indicate the specific error.

Resource Storage

Check-related resources, such as form overlays and signatures, are stored in your printer with unique identification numbers. ID numbers must be less than 32767. Number 5001 is reserved for the Audit Trail overlay. Your Secure MICR Printer has two areas where you may store these resources: FLASH and RAM Memory.

Flash Memory is an optional feature. It is user managed and its resources can be designated as “secure” or “unsecure.” Secure resources are loaded to flash with the STL command and have ID numbers greater than or equal to 10000. They can only be accessed by using the STP command when the printer is in MICR mode. Unsecure resources do not require a password and should be assigned an ID number less than 10000. Resources stored in flash memory are not deleted when the printer is powered off. Flash memory is required for all Audit Trail features.

Storing resources in RAM is also an option. Resources in RAM are deleted when the printer is powered off or reset. For this reason, check-related resources may need to be loaded frequently. Resources stored in RAM cannot be password protected.

We recommend storing all check-related resources in secured flash memory.

MICR Menu

Your Secure MICR Printer contains a front panel menu specific to MICR applications. The complete menu is as follows:

Option Card Menu > MICR Menu

Security Lock

Audit Menu

Audit Location - Flash/Disk

Record Sorting

Overlay

Sum Field 4

Print Report

Setup Menu

MICR Type - Normal/Optraforms

Hex Transfer

Density Control

MICRpoint

Use the menu button on the front of your printer to toggle through the menu options. To select an option press the select (✓) button. An item is selected when it has an asterisk (*) after it.

The Security Lock option allows the user to activate and set a front panel combination for additional security. This feature prevents anyone from printing checks without the proper 8-digit combination. See the MICR Mode Commands section of this chapter for more information.

MICR Type designates the printer as a “normal” Source Technologies secure MICR printer. The default is “normal.” Hex Transfer and Density Control are normally reserved for ST Technical Support.

MICRpoint is a feature that allows for fine positioning of the MICR line by the operator.

The Audit Menu deals with the optional Audit Trail Report settings. See chapter 7 for more information.

Entering MICR Mode

To print MICR documents, your Secure MICR Printer uses special alphanumeric text commands called MICR Mode commands.

There are two different commands which activate MICR mode printing: `&%STFPASSWORD$` and `&%STHPASSWORD$`. `&%STF` is the default command and is recommended for most applications.

To use the `&%STF` command, it must be entered at the beginning of the job datastream. The `&%STH` command can be entered anywhere prior to accessing secured resources.

The `&%STH` command is not as powerful as the `&%STF` command because it does not set as many parameters for MICR printing. Both commands and descriptions are as follows:

&%STF Command

When entering MICR mode with the `&%STF` mode, the printer will:

- Check to see if the proper Front Panel Combination has been entered (when enabled).
- Allow access to secure check printing resources such as MICR fonts and secure fonts stored in printer ROM.
- Allow access to protected signatures, overlays, logos and other important resources stored in password protected nonvolatile flash memory.
- Display “MICR Mode Active” on the printer’s front panel.
- Disable the printer’s front panel menu system.
- Set printer resolution to 600 dpi for printing MICR fonts.
- Disable Jam Recovery.
- Set the copies parameter to 1.
- Sets Toner Low Alarm.
- Turn Hex Transfer ON.

Note: *The `&%STF` command must be entered at the beginning of the print job before any other print data is received.*

&%STH Command

The `&%STH` command does not set-up the printer for check printing activity as completely as the `&%STF` command mode. This alternate MICR mode command forces the user to manually program some commands through their host application. It is used when programmers cannot place `&%STFPASSWORD$` at

the beginning of their job. Use the &%STH command if you experience page ejects while in &%STF mode.

When entering MICR mode with the &%STH command, the printer will:

- Verify if the proper Front Panel Combination has been entered (when enabled).
- Allow access to secure check printing resources such as MICR fonts and secure fonts which are stored in printer ROM. It also allows access to protected signatures, overlays, logos and other important resources stored in password protected nonvolatile flash memory.
- Turn Hex Transfer ON.

Note: *The &%STH command can occur within a datastream after the page has started. The &%STH command, unlike the &%STF command, can be issued anywhere on the page.*

MICR Mode Commands

Password Command	&%STFPASSWORD\$ or &%STHPASSWORD\$
&%STF or &%STH	Lead in sequence
PASSWORD	User defined password, 8 characters, case sensitive, unprintable characters allowed. Factory default is PASSWORD. See also New Password Command.
\$	Command terminator

MICR Definition Command	&%SMCPxxxx\$ (optional)
&%SMCP	Lead in sequence
xxxx	MICR count, the number of MICR lines to be printed during this print job. (4 bytes in hex)
\$	Command terminator

Example: &%SMCP0010\$

Prints 16 (Hex 10) MICR lines before disabling MICR mode. This command defines how many MICR lines may print in the current job. When the count decrements to zero, MICR mode is terminated.

Set New Password Command	&%STExxxxxxx\$
&%STE	Lead in sequence
xxxxxxx	New password, must be 8 characters either printable or non printable. Dollar (\$) sign is an invalid password character.
\$	Command terminator.

In order to set a new password the current password must first be sent.

Caution: Errors made in sending the new password command could lead to setting it to an unknown value. If the Password is unknown the printer must be returned to Source Technologies to be reset to PASSWORD.

Activate/Set Front Panel Combination Lock &%STSxxxxxxx\$ (optional)

&%STS	Lead in sequence
xxxxxxx	Eight digit sequence, valid characters 0-9
\$	Command terminator

Sets and activates the front panel MICR combination lock. If this feature is activated, MICR mode cannot be entered until the front panel combination is entered correctly. All MICR features will be inaccessible until this combination is entered. Sending an &%STS command and eight zeros deactivates the security lock.

Caution: If the front panel combination is set and then forgotten, the printer must be returned to Source Technologies for the combination to be deactivated.

Print MICR E-13B Font &%SMDddd...ddd\$

&%SMD	Lead in sequence
ddd...ddd	Data to be printed in E-13B MICR font
\$	Command terminator

Prints the specified data in the E-13B MICR font which is used in the United States, Canada and Mexico. The correct spacing begins at the cursor position modified by the MICRpoint adjustment setting at the start of the command. After the terminator is sent, the printer is returned to its default font. After each Print E-13B command, the MICR count is decremented by one. Upon receiving this command the printer will verify that a MICR toner cartridge is installed and set the copies parameter to 1. See Appendix A for MICR E-13B font character mapping.

Print MICR CMC7 Font	&%SM7ddd...ddd\$
&%SM7	Lead in sequence
ddd...ddd	Data to be printed in CMC7 font
\$	Command terminator

Prints the specified data in the CMC7 MICR font which is used in Europe and South America. The font and its correct spacing begin at the current cursor position modified by the MICRpoint adjustment setting at the start of the command. After the terminator is sent, the printer will return to its default font, and the MICR count will be decremented by one. Upon receiving this command the printer will check to ensure a MICR toner cartridge is installed and set the copies parameter to 1. See Appendix B for CMC7 character mapping.

Print Secure Numeric Font	&%SMFddd..ddd~
&%SMF	Lead in sequence
ddd...ddd	Data to be printed in this font
~	Command terminator

The dollar sign (\$) is not a command terminator for this command. For both security fonts the tilde ~ (hex 7E) is the command terminator since the dollar sign is a valid character.

Print ICR Secure Numeric Font	&%SMIxxxxxx~
&%SMI	Lead in sequence
xxxxxxx	Data variables to be printed in this font
~	Command terminator

Print MicroPrint Line	&%SMMxxxxxxxxx!\$
&%SMM	Lead in sequence
xxxxxx	Data to be printed in this font
!	MP designator (optional)
\$	Command terminator

If the exclamation point (!) is used, the "MP" designate will print just above and to the right of the last character. This is optional and is typically used to notify the check recipient of the presence of MicroPrinting. Only 0-9, A-Z (upper and lower case) print. Special characters and spaces will disappear.

Load Flash Resource	&%STLxxxxxyyyyyzdd....dd
&%STL	Lead in sequence
xxxxx	Resource number in decimal, must be 5 digits
yyyyyy	Byte count of resource file in Hex, must be 6 positions
z	Format of the resource file S = Single byte binary format D = Double byte text format
dd...dd	Flash resource file. e.g. forms overlay, signatures etc.

Resource number values may be between 00001 to 32767. Values of 10000 and above are password protected and will require the user to enter MICR mode with a valid password before they can be unlocked with the STP command. Values below 10000 will be unsecured.

Resource number 5001 is reserved for the Audit Trail overlay. Please see chapter 7 for more information.

Format Flash Memory	&%SFF\$
&%SFF	Lead in sequence
\$	Command terminator

This command formats flash memory. A valid password command must precede this command.

Caution: All flash contents will be lost. This includes all electronic forms, signatures, logos, etc.

Secure Flash Resource Unlock Command	&%STPxxxxx\$
&%STP	Unlock flash resource command
xxxxx	Flash resource number, must be 5 digits
\$	Command terminator

Unlocks a secure flash resource.

Tray Lock Command	&%STTL#\$
&%STTL	Lock tray command
#	The tray to be locked (choose from 1, 2 or 3 only)
\$	Command terminator

This command prevents other applications from accessing a particular printer paper tray.

Tray Unlock Command	&%STTU#\$
----------------------------	----------------------

&%STTU#	Unlocks tray
#	The tray to be unlocked (choose from 1, 2 or 3 only)
\$	Command terminator

Tray Swapping Commands &%STTSON\$ / &%STTSOFF\$

&%STTSON	Turns tray swapping on
&%STTSOFF	Turns tray swapping off
\$	Command terminator

This command allows you to redefine the PCL values for Trays 2 and 3 to allow software and operational consistency with older printers in the system. Swapping ON causes any <esc>&l4H to be replaced with 5H and vice-versa.

DES and AES Decryption

Data Encryption Standard (DES) and the Advanced Encryption Standard (AES) are both supported in the Source Technologies secure MICR printers. The minimum Code Level support for AES is 8.5j. Levels 8.5i. and lower only support DES.

DES originated at IBM in 1977 and was adopted by the U.S. Department of Defense. The controlling standards for DES are ANSI X3.92 and X3.106 and in the Federal Information Processing Standard (FIPS) 46-3 standard. An alternative to DES, called Triple DES, is not supported in our Secure MICR printers.

AES is documented in a FIPS standard, FIPS 197, dated 11/26/2001. Three key sizes are documented in the standard, 128-bit, 192-bit, & 256-bit. We currently only support the most commonly used 128-bit key size.

The algorithm selected for AES is Rijndael. Developed in Belgium, an English pronunciation alternative is "Rain Doll". In addition to U.S. Government implementations, it is anticipated that AES will be adopted by businesses, organizations, institutions, and individuals outside of government, and outside of the United States as was the case for DES.

We only support decryption for DES and AES. Encrypted printer data streams can be decrypted using the key stored some time prior to the message. Keys for both DES and AES are stored separately so that both AES and DES are supported simultaneously. The keys messages themselves can be encrypted with either DES or AES for either DES or AES. Only one DES and one AES key exists at any one point in time. Old keys are not saved. To change either a DES or an AES key requires the MICR Password Command.

The Secure MICR printer does not have any capability to encrypt a return or Bi-directional message.

Decryption Commands

Decryption requires printer processing overhead. In our testing encrypted printer data steams near or below 100K bytes per page do not seem to affect printer speed in term of pages per minute or first page out timings. Some testing done with print files from 500K to 1 Meg per page revealed up to a 30% degradation in speed. It is therefore recommended the encryption be reserved for the confidential portions of the data when large file sizes are anticipated.

Set DES Decryption Key Command – **&%STSETDESKEY<16 Hex Characters>\$**

The command requires a MICR Password Command be sent prior to the Key Command. The Key Command could itself be encrypted and then decrypted in the printer. The command requires the key data be in a double-byte hex format. The 8 byte value must be converted to the 16 byte format. The only values that can be contained in the 16 command bytes are 0 through 9, A through F. Alpha key characters can be upper or lower case. Command characters must be upper case. Here is an example of a valid key command - **&%STSETDESKEY5f00FF7E3DA938eb\$**. The key value remains in the printer until another key command is received. Printer power cycles and printer reset commands do not affect the key value.

The dollar sign (\$) is the command terminator and is required.

Set AES Decryption Key Command – **&%STSETAESKEY<32 Hex Characters>\$**

The command also requires a MICR Password Command be sent prior to the Key Command.

The key data is similar to DES, but is twice in length with 32 Hex character format representing the 16 byte or 128-bit key value.

Turn DES Decryption ON – **&%STDON\$**

Turn AES Decryption ON – **&%STAON\$**

All data following the \$ command terminator will be decrypted using the current key value stored in the printer and the DES or AES algorithm. Decryption continues until a Decryption OFF command is received, a printer panel reset occurs, or printer power is cycled. Printer software language resets do not stop decryption.

Turn DES Decryption OFF – **&%STDOFF\$**

Turn AES Decryption OFF – **&%STAOFF\$**

The OFF command resides within the encrypted data, and must also be encrypted. The OFF occurs after an 8-byte block (DES) or 16-byte block (AES) is received and decrypted. The last block containing the OFF should either have the command right justified or padded out to the block boundary. Any padding bytes after the \$ command terminator will be discarded.

Custom Character Conversation Command

The Custom Character Conversion Command can be used to resolve some problems in printer data streams. An example might be to remove a special command character in an existing data stream that was used by your previous printer hardware. Without changing your data stream, these special characters can either be removed, converted to Nulls, or converted to other sets of data to accomplish what is required.

An example of this might convert a Skip Command used by an older generation printer to multiple Carriage Return / Line Feed commands. You could also store a PCL5 command in our SIMM and call it with one character in your data stream. Only one type of conversion is permitted at any particular point in time, but the function can be modified within a data stream multiple times.

The conversion information is stored in NVRAM and is retained through power off / power on cycles. This means you could send the command one time and all future print jobs would be converted. Special precautions are required if printer fonts and macro's are downloaded to your printer. This might require you to disable the function during downloads and re-enable prior to your print data.

`&%STCxx[yy...]$`

xx is a double-byte character to convert - the following characters are not allowed:

&, %, S, T, C and \$.

yy is a double-byte string to convert to - can be 0 to 16 characters long

\$ command terminator

Example:

`&%STC1E0D0A$` – sets the convert character to 1E - the printer will replace any 1E character in the data stream with 0D 0A (carriage return, line feed)

`&%STC1E$` – replace 1E with nothing - simply removes all 1E characters from the data

`&%STC00$` – turn character conversion off

Special Alert and Custom Beep Command

Using the Beep Command, the printer data stream can alert the printer operator that important pages are currently being printed. The STBEEP1 commands emits unique tones but does not stop the printer. STBEEP2 stops the printing process and waits for the operator to press *Go*.

The Custom BEEP can be used to create an alternative beep pattern to STBEEP1. This may be used to indicate a certain document, a custom signal to a different operator. or just an alternative choice to STBEEP1. The Custom Beep command will not stop the printing process.

Note: *Beep Commands will not link together. During the execution of a beep pattern, all other beep commands are eliminated.*

Note: The two-digit frequency value is inverted. Higher values result in lower frequency.

- &%STBEEP1\$ Emits three long beeps, three short beeps, three long beeps and three short beeps in succession.
- &%STBEEP2\$ The operator's panel displays the message "Press Go to Stop Beeping" and repeatedly emits five long beeps.
- Emits a custom beep:
- &%STBEEPnffdddd\$
 - nn - two digit number of beeps (0-63)
 - ff - two digit frequency (0-63)
 - dddd - four digit duration (0-1023)

MICR Features | 6

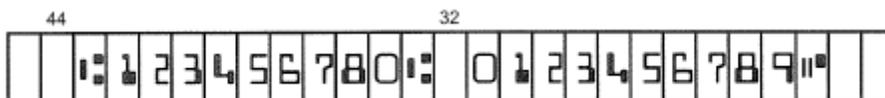
MICRpoint Feature

Fine positioning of the MICR Line characters is accomplished using the MICRpoint feature. The feature only works with the SMD & SM7 MICR Print Commands using the printer's resident MICR fonts.

The exact location of the entire MICR Line can be moved left or right, up or down by the printer operator through the printer's front panel. Only the MICR Line is moved. All other printed information is not affected. This allows the operator, using a MICR Positioning Gauge and the MICRpoint feature, to precisely locate the MICR characters on the specific printer in use to address slight print location variances.

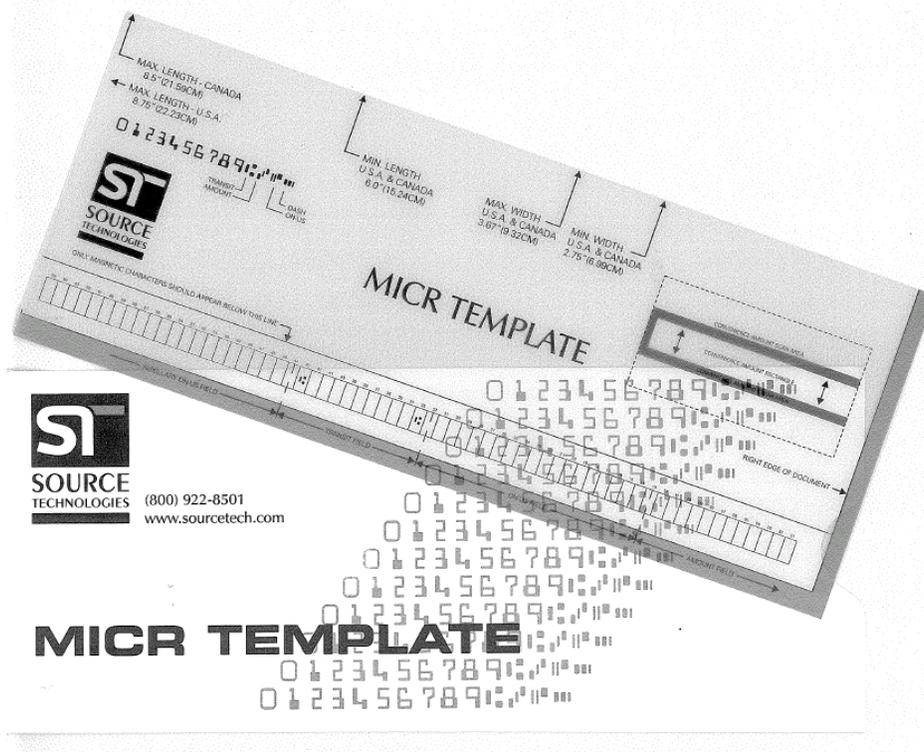
Each value entered by the operator is equal to 1/10th of a Point, a decipoint (720 Decipoints = 1 inch). The maximum value that can be entered is +/- 99 Decipoints allowing the entire MICR Line to move up or down, left or right a maximum of 0.1375 inches from the print data stream's intended location.

The figure below shows proper MICR character placement using a MICR Positioning Gauge. The best location has the right side of the characters at or near the right edge of the location boxes. An operator may have to choose a compromise location that best addresses the entire line.



To Enter MICRpoint values, enter the MICR Menu through the operator panel, select the SETUP MENU, and then the MICRpoint Adjustment feature. Horizontal and Vertical options are displayed. It's through these Horizontal and Vertical options we can enter maximum value of 99, and also choose + / - . A + horizontal value moves the characters to the right. A + vertical value moves the characters down.

For instructional value, assume the current MICRpoint values are at 0, the default values. For best positioning from using a gauge and the current printed output, the MICR line needs to move up about 1/20th of an inch, and to the right 1/4 of the typical character width. The MICR character 0 is 0.091 inches wide. Move the line up 36 decipoints and to the right about 15 decipoints. While in the MICR Menu with MICRpoint Adjustment selected, select Horizontal. There should be two values: first a +/- choice followed by some value. In this case, it's 0 or Default. To Move horizontal 15 points, use the UP/DOWN arrow keys to select +, a positive value. Then press the RIGHT arrow key. Using the printer keypad, enter 15. Then select the center key to save the values. Again from the Horizontal / Vertical options, use the DOWN arrow, and center key to enter Vertical values. To move the MICR line UP requires a - or negative value. Use the UP/DOWN keys to select -, and then use the RIGHT key to enter a value. In this instructional case it's 36. Using the key pad enter 36. Select the center key to save the value. The values are stored in internal FLASH memory in the printer and will remain the same until changed by the operator. Power ON/OFF cycles do not reset the values. Assuming the measurements are correct, when test or production checks are printed, the MICR Line should now be at the new location on the page.



If you wish to utilize the MICRpoint feature of your printer, please call Sales Support at 1-800-922-8501, and have your printer serial number readily available to receive the MICR Positioning Gauge (shown above). The Positioning Gauge will be sent to you free of charge.

7. IBM Host Programming Features and Examples

Hex Transfer

The Hex Transfer feature allows the user to send PCL escape sequence printer commands to the printer with simple text strings. You may send any valid command or string of commands with no limit on the length or complexity. Form macros, signatures, or simple commands may be passed through any platform to the printer since they are simple text. The printer will convert them back to ESC (escape) sequences when they arrive at the printer. Hex Transfer is automatically enabled while in MICR Mode. To enable it for all applications use the following commands:

Turning Hex Transfer On

To enable Hex Transfer, send the following command:

```
&&??&%
```

Once Hex Transfer is enabled, the character sequence &% will act as a trigger sequence. Any data following these trigger characters will not be printed and will be treated as Hex Transfer data until the Hex Transfer ending character \$ is encountered.

Turning Hex Transfer Off

To turn Hex Transfer off, send the following command:

```
&&??!
```

This command will clear the trigger sequence and allow the &% characters to print. This clear command may be sent at any time to assure that Hex Transfer is disabled. When MICR Mode is entered, Hex Transfer will automatically be turned on, and when MICR Mode is exited, Hex Transfer will be turned off unless it has previously been activated outside of MICR Mode with the &&??&% string.

Hex Transfer Examples

&&??&%	This command enables Hex Transfer On
&%1B 26 6C 34 48 \$ -or- &% 1B \$& I 4H	Sends the PCL Esc sequence– <Esc>&I4H –which is a paper source command identifying the tray from which the paper will be pulled.
&% 1B 45\$ -or- &% 1B \$E	This command is a printer reset PCL command which consists of the Esc character and printable E character. It may be sent by simply putting the Esc character in Hex.

Note: Hex Transfer can now be set ON or OFF via the MICR Menu. Please review Section 6, MICR Menu for more information.

Figure 7.1 MICR Mode Command Example

The following example shows the MICR Mode commands and Hex Transfer commands in use. This datastream would print the check on the following page (assuming the check macro and the signature are loaded as flash resources).

```

& % S T F P A S S W O R D $      & % S M C P 0 0 0 1 $
& % S T P 1 0 0 0 1 $      & % S T P 2 0 0 0 0 $
& % 1 B 2 6 6 C 3 1 7 8 3 0 7 3 3 1 6 8 3 2 6 1 3 6 6 3 4 6
3 0 6 F 3 1 6 5 3 1 6 C 3 7 2 E 3 3 3 0 4 3 1 B 2 6 6 1 3 0
4 C 1 B 2 8 7 3
3 1 3 0 4 8 1 B 2 6 6 B 3 1 3 0 2 E 3 0 3 0 4 8 1 B 2 6 6 6
3 1 3 0 3 0 3 0 3 1 7 9 3 3 5 8 $

                1000
200      Vendor Systems

October 5, 2005

    99999  Oct 1 05      1000.00      20.00      980.00
1234567  Oct 2 05      200.00      4.00      196.00
136784   Oct 3 05      800.00      16.00     784.00
555555   Oct 3 05      55.55      1.11     54.44

                                2055.55      41.11      2014.44

1000
200      Vendor Systems

October 5, 2005

    99999  Oct 1 05      1000.00      20.00      980.00
1234567  Oct 2 05      200.00      4.00      196.00
136784   Oct 3 05      800.00      16.00     784.00
555555   Oct 3 05      55.55      1.11     54.44

                                2055.55      41.11      2014.44

                                                                &%1B$(s1p16v0s3b4148T 1000
&%1B$(3@

                                                                October 5, 2005
                                                                &%SMF$2014.44~
&%1B$(s0p12h1s0b4099T
***** Two Thousand Fourteen and 44/100*****DOLLARS &%1B$(3@
                                                                $2014.44
Vendor Systems
927 Warehouse Road
Kansas City, MO 59782      &%1B$(20000X ! &%1B$(3@

&%1B&f0S &%1B$p296x3184Y &%SMD;00001000; :123456789:1234567890123:$
&%1B&f1S
    
```

The commands in Figure 7.1 in order of appearance:

&%STFPASSWORD\$	Password Command.
&%SMCP0001\$	MICR Definition Command with the count set to one.
&%STP10001\$	Unlock Flash Resource number 10001.
&%STP20000\$	Unlock Flash Resource number 20000.
&%1B26...3358\$	PCL sequence in hex which sets the page format and enables macro number 10001.
&%1B\$(s1p16v0s3b4148T	PCL sequence which changes the font to Univers 16 point. After the check serial number prints (1000), the printer is returned to its default font with the following command.
&%1B\$(3@	PCL command to return to default font.
&%SMF\$2014.44~	Print Secure font command. Note: The tilde ~ is the command terminator.
&%1B\$(s0p12h1s0b4099T	PCL command to change the font to Courier 12 pitch Italic. Print PCL Fonts from the Front Panel menu for a list of fonts with their call commands.
&%1B\$(3@	PCL command to return to the default font.
&%1B\$(20000X!	PCL command to print font number 20000. In this example font 20000 is a signature previously loaded into flash memory. Here we call it and print it with an exclamation point (!).
&%1B\$(3@	PCL command to return to the default font.
&%1B\$&f0S	PCL command to Push (store) the current cursor position.
&%1B\$*p296x3184Y	PCL command to move the cursor to 296X , 3184Y. At 300 units of measure, this is .97 inches across and 10.61 inches down. We are precisely positioning the MICR line.
&%SMD....\$	Print E-13B MICR Command. This prints the MICR line. Note: Refer the MICR font character mapping in Appendix A.
&%1B\$&f1S	PCL command to Pop (return) the cursor to the pushed position.

Escape Character Translation

In many IBM host environments, the programmer cannot send an ESC character (ASCII hex 1B) to the printer from within the application. Your Secure MICR Printer allows you to define the ESC character as a printable character or a combination of two printable characters. You can select combinations of 1 or 2 characters which are translated to a Hex 1B when they are sent to the printer.

The command `&%STYxxyy$` is used to select the character or character combination. The pair `xx` represents the first characters' ASCII hex value, `yy` represents the second characters hex value.

Example: The symbols `@@` should be translated into the escape character.

`&%STY4040$`

After this is sent to the printer, anytime an `@ @` is received in exact sequence, the pair is translated into the ESC character (Hex 1B). A single `@` would print normally.

If `yy` is equal to `00`, only the first character is used for the escape character.

Example: The symbol `@` should translate into the escape character.

`&%STY4000$`

After this is sent to the printer, anytime an `@` is received it is translated into the ESC character. This means that the printer will never print the `@` character. The only invalid single characters are the `&` (HEX 26) and a null (`00`).

Example: **`&%STY2300$ #&I8D`**

The printer would translate the number sign (Hex 23) to the ESC character and it would act on the sequence `Esc&I8D` which will set line spacing to 8 lines per inch.

If you want to reset the ESC character translation from the previous settings then you can send the `&%STY` Command to deactivate the translation.

Example: **`&%STY0000$ 8`**

Figure 7.2: Sample Check

Note: The printed output from the commands listed in Figure 7.1 is shown below.


 DPLICATE FILE COPY
 CHECK NO: 1000
 VENDOR NO: 200
 NAME: VENDOR SYSTEMS
CHECK DATE: October 5, 2005

REFERENCE NUMBER	INVOICE DATE	GROSS AMOUNT	DISCOUNT TAKEN	NET AMOUNT PAID
99999	Oct 1 05	1000.00	20.00	980.00
1234567	Oct 2 05	200.00	4.00	196.00
136784	Oct 3 05	800.00	16.00	784.00
555555	Oct 3 05	55.55	1.11	54.44
TOTALS		2055.55	41.11	2014.44


 CHECK NO: 1000
 VENDOR NO: 200
 NAME: VENDOR SYSTEMS
CHECK DATE: October 5, 2005

REFERENCE NUMBER	INVOICE DATE	GROSS AMOUNT	DISCOUNT TAKEN	NET AMOUNT PAID
99999	Oct 1 05	1000.00	20.00	980.00
1234567	Oct 2 05	200.00	4.00	196.00
136784	Oct 3 05	800.00	16.00	784.00
555555	Oct 3 05	55.55	1.11	54.44
TOTALS		2055.55	41.11	2014.44


 Source Technologies, LLC
 2910 Whitehall Park Drive
 Charlotte, NC 28273
 800.922.8501
 First National Bank
of Any State
Any City, NC 27514
CHECK No. 1000
66-158
591
DATE October 5, 2005

PAY

\$2014.44

***** Two Thousand Fourteen and 14/100 ***** DOLLARS

AMOUNT \$2014.44

TO THE ORDER OF Vendor Systems
 927 Warehouse Road
 Kansas City, MO 59782
 NON-NEGOTIABLE

⑈0 234 56⑈ ⑆234 56780⑆ 0 234 234 5670⑈

8. Audit Trail Reports

The Audit Trail Report feature provides a report of the printer's MICR printing activity. The printer must have flash memory to utilize this option. Details of each flagged check record sent to the printer are provided since the last audit report was purged from flash memory.

Report Details

A record (check) must be bounded by a start of record command and an end of record command. Within each record, fields to be included in the Audit Trail Report must be flagged. The printer stores each record in flash memory. After the check is successfully printed, its record is designated as a successfully printed document in flash.

The report is built by printing each of these check records as a line item. At the end of the report, an exception report is generated which highlights any records received by the printer but not successfully printed.

Each record (check) has a maximum of seven fields with a total of 146 bytes. **Two of the flagged fields, SQ1 and SQ7 are Audit Report fields only.** They are not printed on the MICR document. Flagging other fields for inclusion in the Audit Report does not effect how they print on a check.

Audit Trail Menu

The MICR menu contains a section for the Audit Trail options. Menu options are Audit Location, Record Sorting, Overlay, Sum Field 4 and Print Report.

Audit Location

Choose to store audit data on flash or disk. The display will show "No Device" if neither is installed. Flash is the default if both are present.

Audit Record Sorting

This enables sorting of the report by the first 20 digits in the MICR line field. In an unsorted report the records are in the order in which they were printed.

Overlay

To assist in reading an Audit Trail report you have the option of using a form overlay. This overlay can provide lines, boxes and shading for a more user friendly report format.

The Audit Trail Report overlay can be stored in printer flash or RAM. We recommend storing it in flash. It must have an ID of 5001. It is enabled by accessing the MICR menu via the printer's front panel. Select **Audit Menu > Overlay**. This overlay will now be merged with the record details every time the Audit Trail Report is printed.

Sum Field 4

The values in field four of the Audit Trail Report can be added together with the total provided at the end of the report. This feature is activated through the MICR menu. Select **Audit Menu > Sum Field 4**.

The values in field 4 must follow certain guidelines to be included in the column summation. Dollar signs and commas must be properly located, no more than two numbers after a decimal point, and no alpha characters. For example:

<u>Valid Formats</u>	<u>Invalid Formats</u>
"\$1,234,567.89"	"\$1,23,"
"4321234.56"	"432.123"
"5,321"	"34 test"
".89"	"12\$123"

If the value in field 4 is in an invalid format, that line will have a question mark to the right of the field and it will not be added to the total. Under these circumstances, the total will print with the notation "Fields flagged with '?' not included in total."

If the total exceeds \$4,294,957,295.99 the printer will print an error message "Total exceeds maximum value" instead of the total.

Print Audit Report

This prints an Audit Trail Report. The Audit Trail Report is also part of the command set so the Audit Report can be printed and purged via the host application. As a security control mechanism, purging is only possible after entering a valid password.

The printer can store approximately 6,000 records or checks for each megabyte of flash. If the Audit Report feature is activated, and the printer's flash memory becomes full, an error condition occurs. The printer will stop printing and prompt the operator to print and purge the Audit Report memory. See the following section for purge instructions.

Audit Trail Report Command Set

&%SAR\$	Start Audit Record
&%SAR	Lead in sequence
\$	Command terminator

Marks the start of an audit record and begins a PJI job. This command must be inserted in the datastream after MICR Mode is entered and before the first flagged field appears. It should be sent at the beginning of each check record.

End Audit Record	&%STORE\$
&%STORE	Lead in sequence
\$	Command terminator

Ends the Audit Record and the PJI job (ignored if there was no Start Audit Record Command).

Audit Report Field One	&%SQ1d..d\$
&%SQ1	Lead in sequence
d..d	Data to be stored
\$	Command terminator

This command identifies the data to be printed in the first column of the report. It is a maximum of 14 characters in length. If less than 14 characters are sent, the printer fills the field with spaces when the audit report is printed. This field is only recorded in the audit report; it is not printed on the check.

Audit Report Field Two-MICR Line &%SMDd..d\$ or &%SM7d..d\$

&%SMD or &%SM7	Lead in sequence
d..d	Data to be printed
\$	Command terminator

This command identifies the data to be printed in the second column of the report. It is a maximum of 40 characters in length.

Audit Report Field Three &%SQ3d..d\$

&%SQ3	Lead in sequence
d..d	Data to be printed
\$	Command terminator

This command identifies the data to be printed in the third column of the report. It is a maximum of 40 characters.

Audit Report Field Four &%SQ4d..d~

&%SQ4	Lead in sequence
d..d	Data to be printed
~	Command terminator

This command identifies the data to be printed in the fourth column of the report. It is a maximum of 16 characters in length. Since a total of this field can be provided at the end of the Audit Trail Report it is typically used for the convenience amount field.

Note: *This is the only command where the \$ is not a command terminator. The tilde ~ (hex 7E) acts as the command terminator.*

Audit Report Field Five &%SQ5d..d\$

&%SQ5	Lead in sequence
d..d	Data to be printed
\$	Command terminator

This command identifies the data to be printed in the fifth column of the report. This field is a maximum of eight characters.

Audit Report Field Six &%SQ6d..d\$

&%SQ6	Lead in string
-------	----------------

The optional field can be any combination of the following letters:

T	Total Field 4
O	Overlay
S	Sort by MICR line
U	Unsuccessful report only
C	Communicate - send report to host instead of printing

The report sent back to the host begins with SOH (0x01) and ends with EOT (04). Since the reports can be quite long, they will likely be broken into separate buffers which may be interspersed with non-audit buffers such as PJI JOB status. Each buffer will begin with an STX character (0x02) and end with ETX (0x03).

Each record will be terminated with carriage return-line feed (0x0D 0A).

Start Audit Feedback Command

&%SAF\$

The printer will report to the host that sent this command every time an audit job successfully prints.

Each report will be a 151 byte string:

byte 1	STX (0x02)
bytes 2-15	field 1 of the audit record (from SQ1)
16-55	field 2 (from SMD)
56-95	field 3 (from SQ3)
96-111	SQ4
112-119	SQ5
120-138	SQ6
139-150	SQ7
151	ETX (0x03)

The printer will continue to report until it is cycled off and then back on.

Figure 8.1 Audit Trail Commands Example

The following example shows the Audit Trail, MICR Mode and Hex Transfer commands in use.

```

&&??&% &%STFPASSWORD$ &%SMCP0001$ &%SAR$ &%STP10001$ &%STP20000$
& % 1 B 2 6 6 C 3 1 7 8 3 0 7 3 3 1 6 8 3 2 6 1 3 6 3 4 6 6 3 0
6 F 3 1 6 5 3 1 6 C 3 7 2 E 3 3 3 0 4 3 1 B 2 6 6 1 3 0 4 C
1 B 2 8 7 3 3 1 3 0 4 8 1 B 2 6 6 B 3 1 3 0 2 E 3 0 3 0 4 8 1 B
2 6 6 6 3 1 3 0 3 0 3 0 3 1 7 9 3 3 5 8 $

1000

&%SQ1200$200 Vendor Systems Oct. 5, 2005

99999 Oct 1 05 1000.00 20.00 980.00
1234567 Oct 2 05 200.00 4.00 196.00
36784 Oct 3 05 800.00 16.00 784.00
555555 Oct 3 05 5 5.00 1.11 54.44

2055.55 41.11 2014.4

1000

200 Vendor Systems Oct. 5, 2005

99999 Oct 1 05 1000.00 20.00 980.00
1234567 Oct 2 05 200.00 4.00 196.00
136784 Oct 3 05 800.00 16.00 784.00
555555 Oct 3 05 55.55 1.11 54.44

2055.55 41.11 2014.44

&%1B$(s1p16v0s3b4148T1000&%1B$(3@
&%SQ6October 5, 2005$
&%SMF$2014.44~
&%1B$(s0p12h10v1s0b4099T
*****Two Thousand Fourteen and 44/100*****DOLLARS &%1B$(3@
&%SQ4$2014.44~

&%SQ3 Vendor Systems$
927 Warehouse Road
Kansas City, MO 59782 &%1B$(20000X! &%1B$(3@

&%1B$&f0S &%1B$*p296x3184Y &%SMD;00001000; :123456789:1234567890123:$
&%1B$&f1S &%SQ710:33:45 AM$ &%STORE$ &&??!!
    
```

Figure 8.2 Audit Trail Check Sample

The datastream in Figure 8.1 will print the following check (assuming the check macro and signature are loaded as flash resources).



VENDOR NO: 200

DUPLICATE FILE COPY

NAME: VENDOR SYSTEMS

CHECK NO: 1000

CHECK DATE: October 5, 2005

REFERENCE NUMBER	INVOICE DATE	GROSS AMOUNT	DISCOUNT TAKEN	NET AMOUNT PAID
99999	Oct 1 05	1000.00	20.00	980.00
1234567	Oct 2 05	200.00	4.00	196.00
136784	Oct 3 05	800.00	16.00	784.00
555555	Oct 3 05	55.55	1.11	54.44
TOTALS		2055.55	41.11	2014.44



VENDOR NO: 200

NAME: VENDOR SYSTEMS

CHECK NO: 1000

CHECK DATE: October 5, 2005

REFERENCE NUMBER	INVOICE DATE	GROSS AMOUNT	DISCOUNT TAKEN	NET AMOUNT PAID
99999	Oct 1 05	1000.00	20.00	980.00
1234567	Oct 2 05	200.00	4.00	196.00
136784	Oct 3 05	800.00	16.00	784.00
555555	Oct 3 05	55.55	1.11	54.44
TOTALS		2055.55	41.11	2014.44



Source Technologies, LLC
2910 Whitehall Park Drive
Charlotte, NC 28273
800.922.8501

First National Bank
of Any State
Any City, NC 27514

CHECK No. 1000

66-158
531

DATE October 5, 2005

PAY

\$2014.44

***** TWO Thousand Fourteen and 14/100 ***** DOLLARS

TO THE ORDER OF Vendor Systems
927 Warehouse Road
Kansas City, MO 59782

AMOUNT \$2014.44

NON-NEGOTIABLE



⑈0 234 56⑈ ⑆ 234 56 780⑆ 0 234 234 56 70⑈

The commands in Figure 8.1 in order of appearance (Audit Report fields shown in bold).

&??&%	Hex transfer enable.
&%STFPASSWORD\$	Password command.
&%SMCP0001\$	MICR definition command with the count set to one.
&%SAR\$	Activates Audit Report recording.
&%STP10001\$	Unlock flash resource number 10001.
&%STP00200\$	Unlock flash resource number 200.
&%1B26...3358\$	PCL sequence in hex which sets the page format and enables macro number 10001.
&%SQ1200\$200	Stores the vendor number 200 in the first position of the Audit Report. Note that this field will not be sent to the page to be printed. Here we send the field again so that it will print.
&%1B\$(s1p16v0s3b4148T	PCL sequence which changes the font to Univers 16 point. After the check serial numbers prints (100), the printer is returned to its default font with the following command.
&%1B\$(3@	PCL command to return to default font.
&%SQ6October 5, 2005\$	Stores the date in the sixth position of the Audit Report.
&%SMF\$2014.44~	Prints Secure Font command. NOTE: Tilde (~) is command terminator.
&%1B\$(s0p12h10v1s0b4099T	PCL command to change the font to Courier 12 pitch Italic. See print PCL Fonts on the Front Panel under the test menu for a printout with the call commands.
&%1B\$(3@	PCL command to return to the default font.
&%SQ4\$2104.44~	Stores the amount in the fourth position of the Audit Report.
&%SQ3Vendor Systems \$	Stores the payee, Vendor Systems, in the third position of the Audit Trail report.
&%1B\$(200X!	PCL command to print font number 200. In this example font 200 is a signature previously loaded into

&%1B(3@	flash memory. Here we call it and print it with an exclamation point (!). PCL command to return to the default font.
&%1B\$&f0S	PCL command to push (store) the current cursor position.
&%1B\$*p296x3184Y	PCL command to move the cursor to 296X, 3184Y. At 300 dpi, this is .97 inches across and 10.61 inches down. We are precisely positioning the MICR line.
&%SMD...\$	Print E-13B MICR command. Prints the MICR line and stores the MICR line information in the second position in the Audit Report.
&%1B\$&f1S	PCL command to pop (return) the cursor to the pushed position.
&%SQ710:33:45 AM\$	Here we send the time of print to the printer. The data is recorded in the Audit Report but this field is not printed on the page.
&%STORE\$	Signals the end of a check and the end of Audit Report recording.
&%??!!	Turns Hex Transfer off.

Figure 8.3 Audit Trail Report

Audit Report page1	Records 1 through 10 of 10	*indicates check did not print	**indicates gap in check numbers	
200	:00001000; :123456789: 12345678912345678:	Vendor Systems	\$2,014.44	February 10, 2001 10:33:44 AM
200	:00001001; :562478923: 12345678912345678:	Classic Homes Construction	\$28,576.72	February 12, 2001 09:45:40 AM
200	:00001002; :285946731: 12345678912345678:	Computer Source, Inc.	\$55,600.00	February 14, 2001 01:00:26 AM
MSMITH	:00001003; :628499761: 12345678912345678:	Eastern Cleaning Supplies	\$876.00	February 15, 2001 08:45:36 AM
MSMITH	:00001004; :559873164: 12345678912345678:	Dillon Consulting Company	\$1,200.00	February 15, 2001 08:46:50 AM
MSMITH	** :00001006; :578642315: 12345678912345678:	Klaussen Enterprises	\$449,466,800.00	February 15, 2001 08:47:32 AM
MSMITH	:00001007; :556791324: 12345678912345678:	Woods Paper Products	\$89.95	February 15, 2001 08:49:45 AM
*PJONES	:00001008; :256988974: 12345678912345678:	Printers Quarterly	\$899.99	February 19, 2001 09:35:40 AM
Administrator	:00001009; :123654987: 12345678912345678:	XYZ Insurance	\$123,568.00	February 21, 2001 10:30:45 AM
T53DODER	:00001010; :155554897: 12345678912345678:	Carmine's Deli	\$2,354.00	February 22, 2001 11:15:25 AM
SQ1=14 spaces	SMD=40 spaces	SQ3=40 spaces	SQ4=16 spaces	SQ5=8 spaces
SQ6=19spaces	Q7=12 spaces			

Note: Each of the seven fields in the Audit Report holds a maximum number of characters. Those numbers are represented in BOLD above with their corresponding fields. Field 1 and Field 7 will not print on the check.

This Audit Report is just one example of a report format. Any of the seven fields can be manipulated to show any information the user feels is appropriate. For example, the check amount could be in field 3 rather than field 4; or field 5 could contain items such as taxes drawn on the check, check numbers, year-to-date accumulations, etc.

Each line is a record of a check that was printed. The top of every Audit Trail Report shows how many pages make up the report as well as the number of records that will print. The Audit Report can be printed in two ways: a sorted report or an unsorted report. A sorted report sorts all checks numerically by the first 20 characters in the MICR line field and prints asterisks (**) beside checks printed out of sequence. Sorting can be done via the front panel or by the commands &%SPRINTS\$ or &%SPURGES\$. An unsorted report lists checks in the order they were printed. An asterisk(*) at the beginning of a line states that the check number did not print.

In this example:

- SQ1=** the authorized user who accessed the Audit Trail Report.
- SMD=** displays the client's check number, the bank institution's routing number, and account number.
- SQ3=** the name of the payee (The name of the person or organization to whom the check was made payable).
- SQ4=** the amount of the check.
- SQ5=** not used in this report.
- SQ6=** the date the check was written.
- SQ7=** the time that the check was printed.

All of the above fields will be printed on the check with the exception of field 1 and field 7.

9. Error Messages

Your Secure MICR Printer has a set of front panel error messages unique to MICR applications. These messages appear if there is a MICR related problem. The printer may also print an error message on the page near where the error occurred. In many cases you can receive more information about a displayed error by pressing Go to print the job which caused the error. Then inspect the printed page for a more detailed error message.

Cartridge Related Errors

Error Message on Display	Printed Message	Description	Action
88 – Cartridge is low		The amount of toner in the cartridge is low	Replace Cartridge
Load MICR Toner		Before printing a MICR font, the printer checks for MICR toner. If regular toner is present, the printer will stop all printing and display this message.	Replace the standard toner cartridge with a MICR toner cartridge. Go to proceed. If MICR toner is not available, you must power-off your printer and restart the print job at a later time when MICR toner is available.

Programming Related Errors

Error Message on Display	Printed Message	Description	Action
Can't Create Node		There was insufficient memory to track another audit job	Turn printer off and back on, then retry. If the problem recurs, call Tech Support.
Can't Purge, password not enabled		This error indicates that MICR mode has not been enabled.	Press Go. Enter MICR mode, then re-attempt the purge.
Can't Sort Insufficient Memory		This error indicates the printer does not have sufficient memory to sort the Audit Report.	Press Go. The printer may need to be upgraded with more RAM memory to sort; otherwise an unsorted Audit Report may be printed.
Command Decode Error	Decode error &%Sx (where x is the incorrect character)	A syntax error was detected in a MICR command.	Check your software for a syntax error in the MICR command that was being used when the error occurred.

Error Message on Display	Printed Message	Description	Action
File System Error Can't Open File		There was an internal error while trying to access flash for audit trail	Check that Flash is installed and not full.
Flash Full Purge and Format		This error message indicates that the printer's flash memory is full. The audit trail cannot accept more jobs until more space is available in flash.	Press Go then purge the audit trail. Then either defragment or format flash memory (Utilities Menu).
Integer string incorrect length	Integer string incorrect length	A parameter in a command was not the correct length.	Check the Command (&%STP, STS) for syntax/numbering errors.
Invalid AES/DES key		Invalid hex digit or length of decryption key	Check the syntax of SETAESKEY or SETDESKEY command.
Invalid Convert to Escape Character	Invalid Convert to Escape Character	An error was detected in the User Programmable Escape Character Selection Command. The software tried to specify a NULL or an ampersand as the first Escape Character.	Check the Command (&%STY...) for errors.
Macro Definition Error	Invalid decode mode specified	The Load Flash Resource Command contained an invalid character specifying the format of the file. Must be either a D or S.	Check the Command (&%STL...) for syntax errors.
Macro Definition Error	Macro ID greater than 32767 limit.	The resource number in the Load Flash Resource Command (&%STL...) was over the 32767 limit.	Check the Load Flash Resource Command for syntax/numbering errors.
Macro Definition Error	Macro size exceeds available space	Flash resource file size specified in the Load Flash Resource Command is too large for the available space remaining in the flash module.	Format flash memory to remove all existing resources or upgrade flash memory to a larger module.

Error Message on Display	Printed Message	Description	Action
MICR Definition Line Count Error		The number of digits in the MICR definition Command is not equal to four, or there is a non-hexadecimal character in the count.	Check your software for errors in the MICR definition Command (SMCP).
MICR Password Error	Password Length Error.	Password length is not equal to eight characters.	Check the Password Command in your software, it must be eight characters long.
MICR Password Error	Password Match Error	Password sent does not match the current stored password.	Check the Password Command in your software.
Non-hexadecimal Value Received	Non-hexadecimal value received.	A command contained a non-hexadecimal value in a parameter.	Check the Command (&%STL, STY) syntax for errors.
Non Integer Value Received	Non integer value received.	A parameter in a command was not an integer.	Check the command (&%STL, STS, STP) for syntax/ numbering errors.
Password Not Enabled Error		A secure command was sent without the password being sent first	Check the software to ensure that the password is sent before any secure commands.
Purge Audit Report, Then Format		An SFF command was received, but there is audit data in flash which should not be erased	Purge the audit data, then resend the SFF command. From Messages
Secure File Not Unlocked/Opened/Written/Read		There was an internal error while trying to access Flash for an STL or STP command	Print the menus to ensure that Flash is installed. Print a directory of Flash to ensure that it is not write protected or full. If error occurs on STP command, check to confirm that the resource is stored in Flash.

Appendix B: CMC7 MICR Font Mapping

Command &%SM7ddd..ddd\$

Description	Alpha/Numeric Characters	Hex Values	CMC7 Font Values ¹
Zero	0	30	
One	1	31	
Two	2	32	
Three	3	33	
Four	4	34	
Five	5	35	
Six	6	36	
Seven	7	37	
Eight	8	38	
Nine	9	39	
Colon	:	3A	
Semi-Colon	;	3B	
Less Than	<	3C	

Equal = 3D 

Greater Than > 3E 

Note: *The CMC7 Font in the example above is magnified for purposes of clarity.*

Appendix C: Secure Numeric Font Mapping

Command – &%SMFddd...dd~

Description	Alpha/Numeric Character	Hex Value	Secure Font Character
Dollar Sign	\$	23	
Left Bracket	(28	
Right Bracket)	29	
Asterisk	*	2A	
Comma	,	2C	
Dash	-	2D	
Period	.	2E	
Slash	/	2F	
Zero	0	30	
One	1	31	

Appendix C continued: Secure Numeric Font Mapping

Description	Alpha/Numeric Character	Hex Value	Secure Font Character
Two	2	32	
Three	3	33	
Four	4	34	
Five	5	35	
Six	6	36	
Seven	7	37	
Eight	8	38	
Nine	9	39	
Arrow	>	3E	

Example:

&%SMF(\$>>>15,575.00)~

will print.....



Note: *The secure fonts in the example are magnified for purposes of clarity.*

Appendix D: ICR Secure Numeric Font Mapping

Command Description	&%SMIxxxxxx~ Alpha/Numeric Character	Hex Value	Secure Font Character
Zero	0	30	0
One	1	31	1
Two	2	32	2
Three	3	33	3
Four	4	34	4
Five	5	35	5
Six	6	36	6
Seven	7	37	7
Eight	8	38	8
Nine	9	39	9
Asterisk	*	2A	*
Comma	,	2C	,
Period	.	2E	.
Dollar Sign	\$	23	\$

Appendix E: MICR Mode Command Summary

Description	Command	Structure Function
Password	&%STFPASSWORD\$ &%STHPASSWORD\$	Must be sent to enable MICR Mode
MICR Definition	&%SMCPxxxx\$	MICR Line Count command
Set New Password	&%STExxxxxxx\$	Sets new password. Must be preceded by current password
Activate/Set Front Panel	&%STSxxxxxxxx\$	Turns on and sets front panel
Combination		Combination Lock, must be 8 integers
Print MICR E13B Font	&%SMDddd...ddd\$	Prints E13-B MICR font at the current print position. Please refer to Appendix A.
Print MICR CMC7	&%SM7ddd...ddd\$	Prints CMC-7 MICR font at the current print position. Please refer to Appendix B.
Print Secure Numeric Font	&%SMFddd...ddd~	Prints the Secure Numeric font at the current print position.

Note: The tilde is the command terminator, see Appendix C.

Print ICR Secure Numeric Font	&%SMIxxxxx~	Prints the ICR Secure Numeric Font at the current print position. Refer to Appendix D.
Print in MicroPrint	&%SMMxxxxxx\$	Prints data in MicroPrint font
Load Flash Resource	&%STLxxxxxyyyyyzddd... dd\$	Loads a Flash Resource file into password protected Flash memory
Format Flash Memory	&%SFF\$	Formats Flash memory Caution: All Flash content will be lost.
Flash Resource Unlock	&%STPxxxxx\$	Makes Flash Resource Command available to be called, must be 5 integers
Tray Lock Command	&%STTL#\$	Locks Tray 1, 2 or 3 for MICR Printing
Unlock Tray Command	&%STTU#\$	Locks Tray 1, 2, or 3
Tray Swapping Commands	&%STTSON &%STTSOFF\$	Turns tray swapping ON Turns tray swapping OFF
Quit MICR MODE Command	&%STQ\$	Terminates MICR Mode

Appendix F: Audit Report Command Summary

Description	Command	Structure Function
Start Audit Record	&%SAR\$	Activates Audit Trail and begins PJJ job
Audit Report Field One	&%SQ1.d\$	Records first field on the Audit Report - does not print
Print MICR E13B Font	&%SMD..d\$	Print and records MICR line
Audit Report Field Three	&%SQ3d..\$	Records third field on the Audit Report
Print the Check Amount	&%SQ4d..d~	Records fourth field of the Audit Report and prints the check amount
Audit Report Field Five	&%SQ5d..d\$	Records fifth field of Audit Report
Audit Report Field Six	&%SQ6d..d\$	Records sixth field of Audit Report
Audit Report Field Seven	&%SQ7d..d\$	Records seventh field of Audit Report - does not print
Print Audit Report	&%SPRINT\$	Prints Audit Report
End Audit Record	&%STORE\$	Ends Audit Record and PJJ Job
Print and Purge	&%SPURGE\$	Prints and purges the Audit Report Caution: All previous Audit Report information will be lost.
Format Flash Memory	&%SFF\$	Formats flash memory. An error will occur if Audit Report has not been purged.
End MICR Mode	&%STQ\$	Ends MICR Mode

Appendix G: PJP Based MICR Commands

In addition to supporting the Text Based MICR Command Set described in Sections 6 and 7, this Secure MICR printer also supports the PJP based MICR Commands used on our slower speed models. The MICR code functions emulate the presence of FLASH memory for the 5 secured font resources. The FLASH Memory option is not required for the five fonts. If you require the capability to store custom signature fonts, logo fonts, or overlay macros in Secure FLASH Memory the FLASH memory option is required.

The following are the key PJP and PCL commands required to access MICR resources in the printer. For the complete source of information on PJP and PCL languages, consult the Lexmark Technical Reference documentation.

PJP MICRJOB

The MICRJOB command (@PJP MICRJOB) forces Copy count=1, and Jam Recovery=OFF. In addition, if your MICR printer has been custom configured to support both standard and MICR cartridges, the MICRJOB command will request a MICR cartridge be installed. The function of the MICRJOB PJP command has been expanded to support both SET and DEFAULT PJP options. Previous ST Secure printers only supported the @PJP MICRJOB option that performed similar to a PJP SET. The @PJP MICRJOB is still supported and unchanged.

SET and DEFAULT formats for the MICRJOB command

There are two formats of the SET MICRJOB command

```
@PJP SET MICRJOB=ON  
@PJP SET MICRJOB=OFF
```

The ON value functions similar to the older @PJP MICRJOB command. It must be included with the MICR printing application. The OFF value can allow a particular job to be processed as a non-MCR job, if the DEFAULT MICRJOB=ON was the current status of the printer.

There are two formats of the DEFAULT MICRJOB Command

```
@PJP DEFAULT MICRJOB=ON  
@PJP DEFAULT MICRJOB=OFF (factory default)
```

The ON value forces all jobs to be treated as MICR jobs. This new command format allows users who could not embed the MICRJOB into their MICR printing application, to send MICRJOB separately. For example, the user could send the command in a flat file totally separate from the printing application. Once set the printer is now set for MICR printing. OFF format returns the printer to the factory default value.

Because DEFAULT commands alter information stored in non-volatile memory, the frequency of switching between DEFAULT ON & OFF should be limited to around 5 daily thereby protecting the memory from early failure.

Fonts and Secured Resources

The ST Secure MICR printer has five fonts password protected in Flash memory. The printer requires PJI commands with the correct password value to unlock the font resources, followed by PCL to print the fonts. They are then re-locked by PJI commands or by a printer power cycle.

The PJI commands to unlock the fonts must precede all PCL commands. The re-lock PJI commands must follow the PCL commands and final form feed command. The PCL commands could print an unlimited number of pages between the unlock and re-lock sequences. The following examples will use <ESC> to indicate the Escape character, ASCII 27. Values shown in parentheses () are hexadecimal.

PJI Unlock Sequence

```
<ESC>%-12345X@PJI LDECLARE LRESOURCE:"flash:"
LRWLOCK="PASSWORD"(0D)(0A) @PJI ENTER LANGUAGE=PCL(0A)
```

The sequence contains a UEL (Universal Exit Language) command followed by the unlock and enter language commands. The commands are case sensitive. PASSWORD is the initial default password value. The command delimiter is a Line Feed (hex 0A) with Carriage Return (hex 0D) being optional. Spaces are required as shown. The ENTER LANGUAGE command is optional but recommended. The command should also end with a LF (hex 0A). At this time all secured resources including any resources that are customer unique in Flash are unlocked and available to PCL.

The password value is limited to no more than 8 alphanumeric, case-sensitive characters.

PJI Re-Lock Sequence

```
<ESC>%-12345X@PJI LDELETEPASSWORD LRESOURCE:"flash:"(0D)(0A)
<ESC>%-12345X
```

This sequence re-locks the resources with no change in the password value. The PJI syntax of LDELETEPASSWORD is *not* the password. The command sequence terminates with the UEL command (Universal Exit Language). This is optional but recommended.

PJI Re-Lock Sequence With A New Password Value

```
<ESC>%-12345X@PJI DEFAULT LRESOURCE:"flash:"
LRWLOCK="xxxxxxx"(0D)(0A)
<ESC>%-12345X
```

This command requires the resources to be previously unlocked. The new password is represented by the value xxxxxxxx. The UEL is again optional but recommended. After consulting Lexmark Technical Reference materials you may wish to expand the PJI sequences to include more than the examples above. To chain multiple PJI commands follow the following format:
(UEL)(PJI COMMAND)(0A)(PJI COMMAND)(0A)(PJI COMMAND)(0A)(UEL or ENTER LANGUAGE)

The normal printer action to any format problems or missing or extra symbols is to ignore the PJI command.

PCL Font Call Commands

After PJL has unlocked the MICR Flash resources, the ST-9116 uses standard PCL5e commands to print. The five resident Source Technologies MICR font resources are all bitmapped fonts and therefore cannot be scaled larger or smaller than the bitmapped images. These fonts can be called by either a PCL Font Selection String or by their ID. The commands are:

E13B MICR FONT String	<ESC>(100<ESC>(s0p8h8v0s7b360T	The Selection
	<ESC>(30802X	The ID Call
SECURE NUMERIC String	<ESC>(16C<ESC>(s0p5h36v0s0b112T	The Selection
	<ESC>(30043X	The ID Call
ICR SECURE String	<ESC>(10<ESC>(s1p12v0s0b110T	The Selection
	<ESC>(30066X	The ID Call
MICROPRINT String	<ESC>(2Q<ESC>(s1p1v0s0b112T	The Selection
	<ESC>(30055X	The ID Call
CMC7 MICR FONT String	<ESC>14Y<ESC>(s0p8h8v0s0b361T	The Selection
	<ESC>(30803X	The ID Call

MICR Font Note

The E-13B and CMC7 Fonts are 8 characters per inch. To position correctly, at an exactly 8 characters per inch, the printer must be set to an internal Unit of Measure of 600 DPI or greater or must have a horizontal motion index command at 8 CPI be issued after the font call. This is true even if the base printer is at 600 DPI. The default character positioning is at 300 DPI and 8 into 300 is 37.5 pixels. The printer will either round down to 37 or up to 38 pixels causing characters to creep. To resolve this there are multiple options.

1. If you are using a printer driver that is set to 600 DPI, the printer data stream should include a Unit of Measure PCL command set to 600. The command is <ESC>&u600D
2. If the application controls the printer data stream, add the Unit of Measure command early in the data stream. The command also affects X & Y positioning commands. Add <ESC>&u600D
3. After calling the E-13B MICR font, issue a HMI (Horizontal Motion Index) command set to 8 characters per inch. The command must be included with every E-13B MICR font call using either the Selection String or ID call. The command string is:

```
<ESC>(100<ESC>(s0p8h8v0s7b360T<ESC>&k15H font data The Selection
String
<ESC>(30802X<ESC>&k15H font data The ID Call
```

See Font Mapping Appendix pages for specific character set data for each font.

PJL Info MICR Command

The ST Secure MICR Printer supports an optional custom bi-directional PJL Inquiry Command. The command provides printer information and cartridge information for network management. The command format is; @PJL INFO MICR

The command should be sent with UEL (Universal Exit Language) commands.

Example:

```
<ESC>%-12345X          UEL
@PJL INFO MICR         INFO MICR Command
<ESC>%-12345X          UEL
```

The following data is returned

```
@PJL INFO MICR
PRINTER STATE      = READY
                  = BUSY
                  = NOT READY
SERIAL NUMBER      = XXXXXXXXX
PAGECOUNT         = 123456
CARTRIDGE TYPE     = NORMAL
                  = MICR
CARTRIDGE STATUS   = UNKNOWN
                  = OK
                  = LOW
                  = EMPTY
CARTRIDGE SERIAL# = XXXXXXXXX
TONER LEVEL        = 0-9
                  = UNKNOWN
CARTRIDGE COUNT    = XXXX
LOW THRESHOLD      = XXXX
EMPTY THRESHOLD    = XXXX
```

- Printer State
 - “Ready” is the expected return
- Serial Number = Printer Serial Number
- Page Count = Printer Page Count
- Cartridge Type
 - “MICR” is the expected return. “Normal” could mean the command was sent to a non-MICR printer
- Cartridge Status
 - “OK, Low, and Empty” are the expected returns. “Unknown” is possible if the cartridge had just been installed.
- Cartridge Serial = Cartridge Serial Number

- Toner Level
 - A single digit return giving a rough estimate of toner remaining
 - 9 = Full, 0 = Empty
- Cartridge Count = xxxx
 - Data indicating toner usage by counting pixels printed
- Low Threshold = xxxx
 - The Toner Low point based on cartridge count value
- Empty Threshold = xxxx
 - A cartridge count value that determines when printing must stop to ensure quality MICR documents

PJL MICR Command Example

Figure 8.1, is an illustration of an Accounts Payable check and remittance information. The page used a PCL macro for the static data and background design. This manual does not address macro design and programming, but the variable text information including all the PJL and PCL commands used to print the example are on the page following the sample check. For illustrative purposes there are some extra spaces in the text preceding the printable data. The following paragraphs describe the command functions. The commands are a minimal set chosen to produce the example. Please consult Lexmark Technical publications for the complete descriptions of PJL and PCL printer commands.

PJL Unlock Sequence

The first two lines of the variable text example are PJL commands that unlock the MICR font resources and enter PCL language processing. The password used is PASSWORD, the initial ship default. These commands and all following commands are all case sensitive.

<ESC> is used to illustrate the ASCII Escape Character, ASCII 27, hex 1B. An actual data stream requires the Escape Character, not <ESC>.

PCL Initial Set-Up

The next two commands set up some printer PCL variables. These commands are normally early in the data stream. We chose a minimal set. <ESC>&l2a1h6d1e64F sets the paper size to LETTER, the input tray to TRAY 1, the lines per inch to 6, the top margin to 1, and the lines per page to 64. The next command, <ESC>&u600D, is the Unit of Measure command set to 600 dots per inch mentioned in Section 7. This affects proper MICR line spacing and X and Y cursor positioning.

PCL Macro Call

The next command calls macro 100 that was previously loaded in RAM memory. When called, the graphic background, logos, and static data are written to the internal print buffer.

PCL Font Calls, Positioning Commands and Variable Print Data

The next eleven lines of data in the example call printer resident fonts, position the cursor, and print the variable information. This is using the minimal data required, particularly the font selection strings, <ESC>(s4099t0b10H being a very short version to call Courier, normal weight, 10 pitch.

<ESC>*p300x600Y is a PCL positioning command. In this case its values are 600 pixels down and 300 pixels to the right of the upper left corner of the page. The Unit of measure command determines the exact distance.

The next 4 lines call our secured MICR font resources. We are using the ID for the font call. The Form Feed prints the page.

PJL Re-Lock Sequence

The last two lines re-lock the secured fonts. The password was not changed in this example.

Appendix H: Accounts Payable

CHECK NO: 123456

REFERENCE NUMBER	INVOICE DATE	GROSS AMOUNT	DISCOUNT TAKEN	NET AMOUNT
XXXXXXXXXX	xx/xx/xxxx	\$x,xxx.xx	3%	\$x,xxx.xx
TOTALS				

CHECK NO: 123456

REFERENCE NUMBER	INVOICE DATE	GROSS AMOUNT	DISCOUNT TAKEN	NET AMOUNT
XXXXXXXXXX	xx/xx/xxxx	\$x,xxx.xx	3%	\$x,xxx.xx
TOTALS				



Source Technologies, LLC
2910 Whitehall Park Drive
Charlotte, NC 28273
800.922.8501

NON-NEGOTIABLE

Date: xx/xx/xxxx

\$1,234.56**

Check No. 123456

PAY xxxxx Thousand xxxxx Hundred xxxxx Dollars and xx/100 **\$**1,234.56**

TO THE ORDER OF Your Company
123 Main Street
Yourcity, ST 12345-6789

NON-NEGOTIABLE



⑈0 123456⑈ ⑆ 123456780⑆ 0 1234 1234 5670⑈

PJL and PCL commands used to print the sample check:

<ESC>%-12345X@PJL LDECLARE LRESOURCE:"flash:" LRWLOCK="PASSWORD"

@PJL ENTER LANGUAGE = PCL

<ESC>&l2a1h6d1e64F

<ESC>&u600D

<ESC>&f100y3X

<ESC>(s4099t0b10H

<ESC>*p300x600Y xxxxxxxx xx/xx/xxxx \$x,xxx.xx 3% \$x,xxx.xx

<ESC>*p300x2775Y xxxxxxxx xx/xx/xxxx \$x,xxx.xx 3% \$x,xxx.xx

<ESC>*p3250x75Y<ESC>(s4099t3b8H 123456

<ESC>*p3250x2200Y 123456

<ESC>*p4250x4450Y 123456

<ESC>*p3650x4775Y xx/xx/xxxx

<ESC>*p400x5225Y<ESC>(s4099t0b15H xxxxx Thousand xxxxx Hundred xxxxx
Dollars
and xx/100 Cents

<ESC>*p600x5600Y<ESC>(s10H Your Company

<ESC>*p600x5700Y 123 Main Street

<ESC>*p600x5800Y Yourcity, ST 12345-6789

<ESC>*p900x6325Y<ESC>(30802X<ESC>&k15H O0123456O T123456780T
012341234D56700

<ESC>*p1500x5100Y<ESC>(30043X (**1,234.56)

<ESC>*p3650x5400Y<ESC>(30066X (**1,234.56

<0C> Form Feed

<ESC>%-12345X@PJL LDELETEPASSWORD LRESOURCE:"flash:"

<ESC>%-12345X