

Cheque deposit

Cheque Deposit

Modernise cheque handling. Simplify the customer experience.

**24/7**

fast, autonomous deposit

CMC7

MICR + OCR reading

API / SFTP

bank integration

OVERVIEW

A complete solution that lets your customers deposit their cheques on their own, with intelligent data capture and secure transmission to your banking system. The bank keeps full control of processing, clearing and the credit decision.

Key functions

- High-definition front/back scan, usable and archivable images.
- OCR reading (amount, date, payee) and MICR (CMC7 line).
- Amount checks, anomaly and duplicate detection, image quality control.
- Customer journey: authentication, choose "cheque deposit", insert, front/back capture, reading, customer validation, transmission, receipt.
- Security and compliance: encryption in transit and at rest, access management, full audit trail.
- Real-time credit (same bank), subject to the bank's validation and internal controls.

Technical specifications

Architecture	self-service kiosk → capture and secure validation → middleware / bank API → cheque processing system
Integration	API or SFTP · standard formats (ISO, XML, JSON) · compatible with existing processing systems
Data sent	front/back images, MICR data, transaction data, account information
PRAGXIS provides	cheque capture, data validation, secure transmission
The bank provides	cheque processing, clearing, credit decision
Deployment	CAPEX or OPEX · pilot (2-5 kiosks) → extension → rollout
Services included	installation, technical integration, training, support, real-time monitoring

Benefits

- Fewer queues and branch operations.
- Fewer errors, automated processing.
- 24/7 availability, real-time notifications.

Target sectors

Bank / branch

Let's talk about your project

A guided analysis with an AI adviser is available on the PRAGXIS solutions site: discovery, solution, ROI calculator.

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Specifications come from PRAGXIS product sheets and may change. Dimensions and capacities are indicative; certifications are confirmed at order.