

SMARTCHEQUEENTRY™

# Automatic Teller Cheque Deposit Solutions

Streamline the process of cheque deposit with **faster entry of cheques' information** to your front-end application and **minimize cheque fraud** at the point of presentment, resulting in more secure & faster settlement for on-us or interbank cheque transactions

With more than 26 years of proven expertise in cheque processing industry, PT Murni offers a more effective yet secure cheque deposit solutions, aiming to improve not only staff efficiency & productivity, but also the overall business processes

## How our solutions benefit your business?



### Minimize Cheque Fraud

At the point of presentment with secured MICR Reading (based on waveform and magnetic strength) and advanced UV Scanning technology



### Faster Cheque Settlement

With faster credit or debit of the account with minimal human intervention, reducing potential data discrepancies that usually comes from inefficient manual process



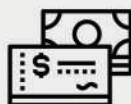
### Streamline Cheque Deposit Process

With faster entry of cheques deposit information to front-end application, including verification of UV on cheque image in one go



### Increase Customer Satisfaction

By providing much faster and more secure cheque deposit services



### Ensure Readiness for Cheque Truncation System

Bank would be ready to accommodate the future implementation of Cheque Truncation system in Indonesia



# Issues Around The Practice of Manual Cheque Deposits



**FRAUD ALERT**

### Higher Risk of Fraud

Tellers have limited time & capacity to verify the authenticity of cheques



**INEFFICIENT**

### Inefficient Manual Process

from manual & redundant data entry for both front and back office staff



**WASTE TIME**

### Longer Settlement Time

With lengthy and manual process, both at the front and back office



**INCONVENIENT**

### Inconvenient Manual Archival

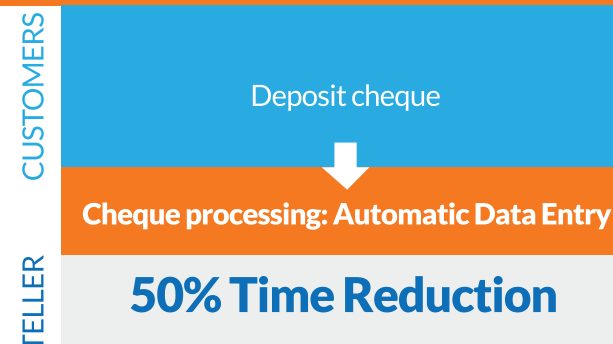
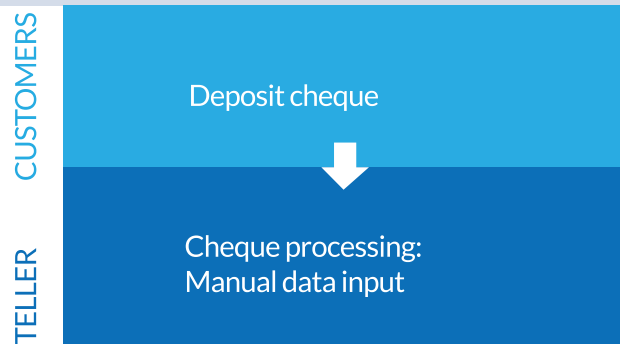
using paper copies, microfilms, or microfiche which requires more time, cost, and effort

## Cheque Deposit Process Flow with and without Our Solution

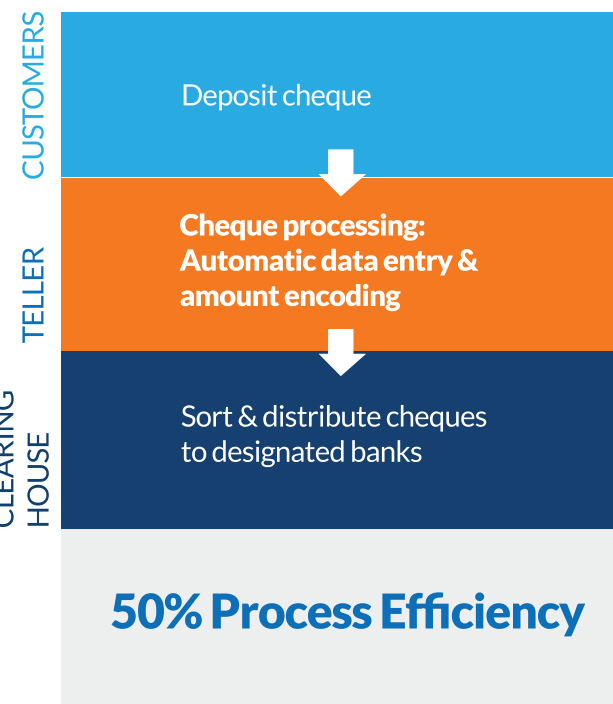
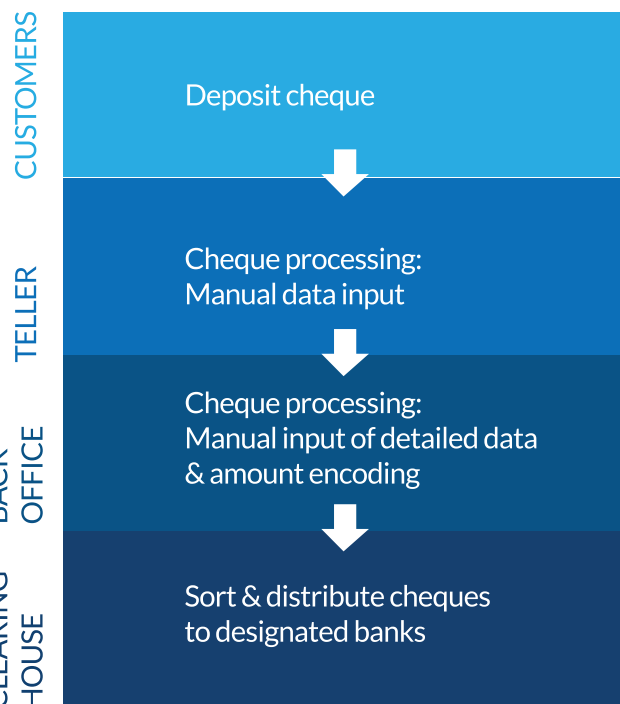
### Current Situation

### With SMARTCHEQUEENTRY™

On-Us Cheque



Interbank Cheque



## Proposed Solution

### 01 SMARTCHEQUEENTRY™ simplifies the cheque deposit process



**Seamless Integration with Client's Existing Front-End Application**  
thus facilitating automatic data entry into the system to streamline business process and speed up serving time



**Automatic Data Entry**  
Upon cheque scanning, the application automatically reads, populates, and posts MICR data into respective column of existing front-end application or any open data entry applications



**Amount Encoding at the Counter**  
To eliminate lengthy & repetitive process of interbank cheque processing at the back-office, Teller can directly encode\* the transaction amount on cheques, without leaving their counters

\*with Cheque Reader Encoder device: VIPS SLT

### 02 SMARTCHEQUEENTRY™ reduces potential cheque fraud

Bundled with our wide range of advanced cheque scanner, our solution helps you identify potential cheque fraud at the point of presentment



**Secured MICR Reading**  
Each MICR characters will be identified & recognized not only by its shapes, but also based on its waveforms and magnetic strength



**Advanced UV Detection**  
Now, Tellers can visually compare the scanned UV from cheque with the applicable security template right on their screen, without depending on manual scanning efforts

### 03 Other powerful features of SMARTCHEQUEENTRY™

**Digital Repository**  
With automatic cheques' image capture in selectable mode: B/W, grayscale, or color






**Comprehensive Reporting**  
Automatic report\* generation which consist of total number & amount of deposited cheques, both for on-us or interbank

**Exportable Data**  
The scanned MICR data are exportable to other file formats, such as CSV or XLS, for further processing and the scanned images can be used in other document archiving system\*

\*with SMARTARCHIVE™



# Wide Range of Cheque Scanner Options to Suit Various Cheque Processing Volume

	 <b>Digital Check CX-30</b>	 <b>Fuji FB-30</b>	 <b>Digital Check TS-240</b>	 <b>Digital Check SmartSource Professional</b>	 <b>VIPS SLT</b>
	Suitable for <b>low volume of cheque</b>		Suitable for <b>high volume of cheque</b>		
<b>Feed</b>	Manual	Automatic	Automatic	Automatic	Automatic
<b>Capacity</b>					
<b>Hopper</b>	1 cheque	100 cheques	100 cheques	100 cheques	250 cheques
<b>Pocket</b>	N/A	100 cheque	100 cheque	2 @ 100 cheque	<b>Double Exit Pocket:</b> @150 cheques <b>Reject Pocket:</b> 30 cheque
<b>Detection</b>					
<b>Double Feed</b>	N/A	Ultrasonic	Ultrasonic	Ultrasonic	Ultrasonic
<b>Security</b>	UV (Optional)	UV (Optional)	UV (Optional)	UV (Optional)	UV, IR
<b>Speed</b>	30 cheques/min	85 cheques/min	150 cheques/min	120 cheques/min	Up to 200 cheques/min
<b>MICR Line Reading</b>	CMC7, E138B	CMC7, E138B	CMC7, E138B	CMC7, E138B	CMC7, E138
<b>MICR Encoding Technology</b>	N/A	N/A	N/A	N/A	Magnetic high density ink jet
<b>Scanning Result (Double Sided)</b>	B&W, Greyscale, color	B&W, Greyscale, color	B&W, Greyscale, color	B&W, Greyscale, color	B&W, Greyscale, color
<b>Inkjet Endorser</b>	Optional	Available	Available	Available	Available

## Why trusting us to provide this solution?

### 25+ Years of Dedication

- ✓ Proven Expertise in End-to-end Cheque Processing
- ✓ Highly Experienced in Nationwide Cheque Processing Projects
- ✓ Trusted by the Central Bank of Indonesia and other major banks as a cheque consultant

### Proven Expertise in Cheque Processing

- ✓ Development and implementation of: Sistem Kliring Nasional Bank Indonesia (SKNBI Generasi II) with more than 2.5 million transactions/day
- ✓ Solusi Penerimaan Warkat Debet (SPWD) for Central Bank of Indonesia
- ✓ Set Up of Regional & Nationwide Cheque Processing Center (CPC)



**PT MURNI SOLUSINDO NUSANTARA**  
One Stop Digital Business Transformation

Branch Transformation | Digital Marketing | Managed Services | Public Information Display  
Customer Experience Solutions | Maintenance Services | Cash & Cheque Processing Solutions



25+ YEARS  
OF EXPERIENCES



TRUSTED BY  
MAJOR COMPANIES  
ACROSS SECTORS



NATIONWIDE TECHNICAL  
SUPPORT WITH  
50+ SERVICE POINTS  
AND 24/7 HELPDESK



CORE COMPETENCY IN  
CHEQUE PROCESSING &  
BRANCH TRANSFORMATION  
SOLUTIONS



SUPPORTED BY MORE  
THAN 500 DEDICATED  
STAFF AND TECHNICIANS

#### JAKARTA (HEAD OFFICE)

Rukan Taman Meruya  
Blok M No. 41-43A  
Jakarta Barat 11620, Indonesia

**P** +62-21 584 1060  
**F** +62-21 587 4505  
**E** info@murni.co.id

#### PRODUCTS & SOLUTIONS GALLERY

**Pusat Bisnis Thamrin City** 6th Floor #630  
Jl. Thamrin Boulevard, Waduk Melati  
Jakarta 10230, Indonesia

**BANDUNG** +62-22 205 63705  
**SURABAYA** +62-31 593 0010  
**MEDAN** +62-61 453 2994  
**YOGYAKARTA** +62-274 883 506  
**DENPASAR** +62-361 499 323  
**SEMARANG** +62-24 764 34391



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