BENEFITS

APIS

ADVANCED PAYMENT ISSUING SYSTEM

APIS Objective

Today's environment requires a continuous improvement of security in cheques issuing, Brithol Michcoma Mozambique has the pleasure to introduce you to APIS (Advanced Payment Issuing System). This solution, designed by our IT department it is based on the Windows operating system and following Mozambique Central Bank rules and regulations will maximize production minimize errors with a combination between specific software and hardware. This automatic system provides an efficient way of controlling your esteemed institution payment system.

Software application

The cheques security will be increased by introducing your esteemed institution logo printed in colour with an ink jet printer. Due to the characteristics of the ink in the printer it will be extremely difficult to be removed without damaging the cheque because the ink will be absorbed by the cheque paper. The value of the cheque is protected by MICR font, the same font used for the personalization of any bank cheque in Mozambique. This MICR font is not available in the windows operating system. The value of the cheque will be automatically converted in text and printed in the designated area. The empty space after the text will be filled with your logo to prevent any addition and or alteration of it.

A list of beneficiaries is introduced to the system and with the aid of a fast and efficient search tool the operator can choose from a drop list the specific beneficiary for that particular payment. Extra data like address, telephone number, e-mail and contact name can be recorded in the beneficiaries list. The date will be introduced automatically in order to reduce errors.

Once the cheque printed the same will be digitally recorded through a scanner at a speed of 4 seconds per cheque. Other details like cheque number, account number and bank code will be captured and recorded in the data base. Such data can at a later stage be used to find any payment either by beneficiary, value, date, cheque number, bank account number or bank code. The cheque image will be stored using a compression system that will downsize it up to 10KB per cheque. The image can be seen or printed at any time and used as part of the system report. Which will eliminate the time and cost associated with procedures like photocopying of cheques and increases dramatically the overall security of the cheques.

The next step is to test the quality of the cheque before sending it to the beneficiary. The operator has a chance to accept, reject, re-print or cancel the cheque in case an error occurred during the printing or emitting of it. However the system will record the time and date of such decision taken by the operator.

The software is user friendly and all the menus will be in English and together with the software package you will receive a detailed operator instruction manual.

The system uses biometric technology to avoid unauthorized users entering the system and to identify authorized operators.

EDM Gestão de Cheques - Digitalizar

	Dados OCR		Base de Dados
Banco	0003		
Balcão	0001		
N° da Conta	001714639101		
N° de Cheque	0000433667		
Moeda			MZM
Nome			teste teste
Valor	27.000.000,00		27.000.000,00

Banco: 0003
Balcão: 0001
N° da Conta: 001714639101
N° de Cheque: 0000433667

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Fechar | Digitalizar | Aceitar | Rejeitar | Razão de Rejeição

Technical data

- Compatible with all Windows operating systems equal and or superior to Windows 2000.
- Provides different access levels.
- Can operate independently or as part of a data network.
- Offers multiple user system and login using biometrics to automatically identify the user.
- Allows cheque printing with MICR font for the value area and normal fonts for all other areas.
- Issues complete digital record of all cheques, with operator's name, station name, date and time which
- together with several system reports ensures a full control of the system.
- Built in quality control after printing ensures that all data are entered correctly.
- Using high speed scanner permits total quality control.
- Provides Instant reports, daily and or periodic as per user requirements.

Hardware description

- Colour inkjet printer.
- Scanner capable of reading 10 cheques per minute.
- Printer and scanner can be easily accommodated in the restricted area available in the bank teller boot.

Price:

Total price is **$8,992 USD** + IVA