

Kinective Checks™ (formerly eChecks)

Kinective Checks™ is an intuitive software solution that generates official and batch checks, where they are printed on-demand to laser printers using blank stock security paper. With this eCheck solution, financial institutions eliminate the preprinting of blank check documents, and subsequent stock-control traditionally associated with pre-printed negotiable checks. Once eChecks have been printed—complete with logic-controlled authorized signatures—the PDF version of the finalized check and its associated indexes can be filed directly into any Imaging/ECM system for records archival.

Like all Kinective software solutions, Kinective Checks™ seamlessly integrates with virtually any core/host application system. Kinective Checks™ is designed to keep the entire transaction electronic, with the exception of the required laser printing of the physical financial instrument. No further paper check copies are generated, and no pre-printed stock checks are required. Additionally, concerns around security, filing, or storing paper-based checks containing sensitive or private information are completely eliminated. Kinective Checks™ removes the traditional tasks of manual scanning and indexing normally associated with archiving check copies into ECM/Imaging systems.

Kinective Checks™ provides flexible output options, including multiple check or account types including loan disbursements, money orders, official checks, A/P checks, and teller checks. Check formats are easily customized and modified as needed for items such as logos, institution or account names, and addresses. Additionally, Kinective Checks™ can generate checks from multiple host systems and core business applications. So the process as well as the value from the solution can be applied consistently across the entire financial institution.

The available starter check module enables starter or temporary checks to be created, driving enhanced service-level convenience for consumers. The “offline” mode add-on allows Kinective Checks™ to continue operation at times when a host system may not be immediately accessible, enabling an institution to continue processing check transactions without experiencing service-level interruptions.

Did you know?

The most basic form of check fraud is associated with employees stealing preprinted check stock and using it to write and cash checks before the theft is discovered. Eliminating physical preprinted checks also eliminates the fraud or theft associated with this traditional risk.

About Kinective

Kinective is the leading provider of connectivity, document workflow, and branch automation software for the banking sector. With the most comprehensive, open, and connected technology ecosystem in banking, Kinective helps financial institutions unlock new services, modernize operations, and elevate client experiences to enhance their competitive edge. Kinective serves more than 2,500 banks and credit unions, giving them the power to accelerate innovation and deliver better banking to the communities they serve.