

Check Forms

Last Modified on 08/08/2025 9:28 am EDT

Check Forms (Pre-printed vs. Blank)

[Settings](#) > [Accounts Payable](#) > [Check Forms](#)

Video Tutorial

Click the play button below for a video tutorial. This tutorial is about 6 minutes long. Written instructions are below the video.

NOTE: *If viewing from the right-side screen, to open the video on a larger screen, use the "Open in full site" link at the bottom left of the help display. If you are already viewing from the full site, click the play button below to begin the tutorial.*

Your browser does not support HTML5 video.

Step-by-Step Instructions

Blank Check Forms

The biggest advantage of printing the entire check (MICR encoding included) is that you don't have the possibility of check#'s not matching the preprinted check#.

Preprinted checks become a hassle if the printer jams. With blank check stock, you don't have to worry about which check number is next.

If you use the printer for more than just printing checks, the disadvantage is the inconvenience of changing the printer cartridge before and after check printing (from regular to magnetic and then back).

Another advantage is pricing. Not having to buy preprinted checks is cheaper overall. However, MICR toner is usually double the price of a regular black toner cartridge, but with just one toner cartridge, you can print 5,000-10,000 (or more), depending on the size of your printer.

If you print blank check forms, once you have your check all set up, you have to send some samples to the bank to have it verified. Contact your bank for more information.

Pre-printed check forms

Pre-printed check forms may be used instead of blank check stock. If using preprinted check forms, both check stubs must be completely blank with the exception of a heading line for company name and preprinted check number on the top of each stub if you wish.

The advantage of pre-printed forms is that a regular printer cartridge is used for all printing, and no software setup is required.

Setting Up the First Check Form

1. Go to *Settings > Accounts Payable > Check Forms*
2. Go to File > New
3. Go to Insert > Standard Items > and choose the type of check form you want to start with. The standard check items will be added as default.
4. Make any changes necessary by reading below.
5. Save your changes by going to File > Save As. Give the form a name, such as your company's name, and click Save.

Make Changes to the Form

1. Everything on the check form is either Text or an Image. Each of these has properties, as does the check form itself, which are displayed on the right side of the screen.
2. To add a new text object, go to Insert > Text.
3. Click on Text or an Image to select it. The properties of the selected object will appear on the right. You can change these properties right from here.
4. To move something, you can either change the Location property or click on it and use the arrow keys to move it one pixel at a time. Be sure to close all other windows within SGA before attempting this.
5. For Text objects, you can change the alignment, whether or not it auto-sizes with the width of the text, font, location, size, text, and variable.
6. If a variable is specified, the Text property will be changed to that variable when checks are printed. If no variable is specified, then the Text property is what prints.
7. Save your changes by going to File > Save to save over the same form or Save As to save as a new form.

Adding Images

1. To add a new text object, go to Insert > Image.
2. Click the Image property of the image, and you'll see an ellipsis button. Click it to change the image. Images are stored with the check. In other words, once an image is chosen, it does not reference the path from which it came.
3. For a clear image, do not use a smaller image than the original; use the original.
4. By default, the image is sized according to its size. You can change the image size using the Size property. To avoid loss of quality, the image size should be proportionate to the original dimensions.

Scan a Signature

1. Write the signature using a good black pen or a black marker (if the signature is not thick enough) on a good white surface, such as an index card with a white background; a thin marker is ideal.
2. Scan the picture at a large enough size; using the default, it should be plenty big enough.
3. For best results, crop the image so there is nearly no extra white space around the signature.
4. Save the image in a standard image type, such as a jpg.
5. If you wish to include a line under the signature, insert a text object using underscores to create a solid line.

MICR (Magnetic Ink Character Recognition)

1. The MICR line is simply a text object with the font called MICR, Size 10, Regular.
2. When printing blank checks, the MICR encoding must be in the correct position. Otherwise, the bank will reject the check, and additional fees may apply.
3. ANSI standards require all checks to have a clear band at the bottom. The only thing allowed in this clear band is a single line of MICR encoding. This clear band has a minimum height of 5/8 of an inch, although 3/4 of an inch is recommended. This clear band must be totally free of any other text or images, except for the MICR line. Therefore, if you have a printed signature, make sure it high enough on the check to avoid the MICR encoding, which is at least 5/8 of an inch above the band.
4. The MICR line must be positioned 3/16 to 1/16 of an inch from the bottom of the check, which is roughly the height of the MICR text itself.
5. The MICR line must start 5/16 to 1/16 of an inch from the right side of the check and cannot come closer than 1/4 inch to the left side of the check.
6. The best way to tell if the MICR is in the correct position is to use the TROY MICR Document Template. You can purchase one from Troy Group or mail a sample voided check to SGA.

TROY MICR DOCUMENT TEMPLATE

Part Number 54-17373-001

E13B CHARACTER SET:
0 1 2 3 4 5 6 7 8 9

SYMBOLS
[Symbol] = TRANSIT
[Symbol] = AMOUNT
[Symbol] = ON US
[Symbol] = DASH

Successful MICR Printing Requires:

- **MICR Clear Band:** Only MICR characters; no extraneous MICR toner or other magnetic material on front or back.
- **MICR Character Skew:** Less than 1.5 degrees (*see Character Skew*).
- **MICR Line Skew:** Use blocks 22 and 42 to determine MICR line skew. It should not be off more than one division mark.
- **Horizontal Character Position:** Edge of document should be within the *Horizontal Edge Tolerance Zone* when transit characters are positioned under those on the template.
- **Vertical Character Position:** Entire MICR line should be between the top and bottom of the character position blocks.
- **Character Print Quality:** Good, with no voids or breaks and no visual fading across the page.
- **Correct Data:** Numbers and symbols should be correct and in correct positions.

TROY RECOMMENDED MICR CHAR. BASE LINE=1/4" FROM PAGE/CHECK BOTTOM

Character Skew
MAX. LEFT - MAX. RIGHT

MICR Clear Band
(No magnetic printing other than coding below this line.)

Horizontal Edge Tolerance Zone

EDGE OF DOCUMENT

EDGE OF DOCUMENT

58 57 56 55 54 53 52 51 50 49 48 47 46 45 44 43 42 41 40 39 38 37 36 35 34 33 32 31 30 29 28 27 26 25 24 23 22 21 20 19 18 17 16 15 14 13 12 11 10 9 8 7 6 5 4 3 2 1

AUXILIARY ON US FIELD TRANSIT NO. FIELD ON US FIELD AMOUNT FIELD

EDGE OF DOCUMENT

Secure Fonts

1. If you wish to make your check more secure from check fraud by making the amount or payee name unchangeable, you can use secure fonts.
2. Click the amount label to select it.
3. Change the font to Secure1a or one of the other secure fonts below it.
4. Set the size to whatever you want, but it is recommended that you use 16 pt or more to make it easy to read.
5. Set the Variable to AmountInDollarsSecure.
6. Do the same for vendor names.

Formatting Dollar Amount

1. To include a dollar sign to the left of the dollar amount, include it in the text property (ie. \$3,299.99).
2. To include asterisks to the left of the dollar amount, include the number of asterisks in the text property (ie. ****\$3,299.99).
3. To include asterisks to the left and right of the spelled-out dollar amount, including the number of asterisks in the text property (i.e. Three thousand two hundred ninety-nine **dollars and 99/100**).

Check Properties

To access the check properties, click on an empty space without text or images. The properties will be displayed on the right. You can change these properties right from here.

CheckNumberOnStub: If set to True, the check number will be printed on the top right corner of the stub. If using pre-printed forms this is usually already printed for you, so this should be set to False.

CheckTop: The top margin of the check section is 100 = 1 inch.

CompanyNameOnStub: If set to True, the company name will be printed on the top left corner of the stub. If using pre-printed forms this is usually already printed for you, so this should be set to False.

InvoiceTotalsonStub: If set to True this prints a total line for an invoice# if that invoice has multiple lines printed on the stub. If an invoice only has one line, an additional line is not printed. A total payment amount is always printed on the stub, regardless of this setting.

Margins: The margins for the entire check with the stubs; 100 = 1 inch.

Size: The size of the check form. You should not have to change this.

Stub1Top: The top margin of the first stub; 100 = 1 inch.

Stub2Top: The top margin of the second stub; 100 = 1 inch.

Click the print or preview button at the top of the screen to print a test check and see what the check will actually look like when printed to paper.
