



Maestro Cheque Verification System

Maestro CVS

Straight-through cheque verification. Automate the routine; govern the exceptions.

In markets where cheques remain a trusted payment instrument, eliminating them entirely isn't realistic - but innovation can make them far more efficient. **Maestro CVS reimagines cheque verification through straight-through processing (STP):** routine deposits flow automatically to end-of-day posting, while flagged or high-value items are routed into maker-checker review with full audit and governed reversals.

By pairing AI-powered capture with Maestro CVS governance, banks achieve the best of both worlds: greater cost efficiency in maintaining cheque services, and stronger fraud prevention than ever before. The result is fewer unmatched items, reduced manual verification, and improved audit readiness - without compromising compliance.



Straight-through processing without adding headcount

Routine deposits post automatically to end-of-day. No manual queues, no teller intervention. The labour cost is removed from the equation entirely.



Dual control exactly where risk demands it

High-value and flagged items enter maker-checker review. Everything else flows uninterrupted. Rigorous oversight on exceptions, without slowing down the majority.



Fraud caught before it reaches your back office

AI-powered pre-validation at capture, combined with policy-driven routing, flags irregularities at the point of deposit.



Audit-ready on any given day

Every decision, reversal, and exception is recorded on an immutable trail. Available instantly when a regulator or internal auditor asks.



Errors corrected without breaking the ledger

Governed reversal workflows ensure mismatches are resolved in a traceable, controlled manner. No ad-hoc fixes, no reconciliation surprises for Finance.



Works with what you already have

API-first architecture integrates with your existing host, core systems, and capture devices, including HT Consulting's Rototype CSD 2002/E.2. No rip-and-replace required.

①

Capture & Tag



Cheques are bulk-scanned at the branch. Clean deposits enter a fast lane. Exceptions are flagged at the point of deposit, before anything reaches the back office.

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Ingest & Pre-Validate



Deposit data enters Maestro CVS. Automated policy checks confirm branch rules, currency type, and amount consistency.

③

Threshold Routing

STP Path
Verified deposits below threshold flow directly to end-of-day.

Maker-Checker Review
Flagged or high-value items enter the maker-checker queue.



The system decides: straight-through, or reviewed.

④

Finality & Governance



Verified items post. Everything is reconciled. Nothing goes unrecorded. Three-way reconciliation across capture, CVS, and host. Governed reversals. Real-time dashboards for full oversight.

AI pre-validation via Rototype CSD E.2 | MICR + image capture | Green lane / exception tagging

API ingestion | Configurable rules by branch & currency | Policy engine

Configurable thresholds | Maker-checker work queues with item recovery | Standard reject reasons

EOD posting to host/core | 3-way reconciliation: capture - CVS - host | Governed reversals | Immutable audit trail | Real-time dashboards | RBAC + LDAP

Salient Features

- **Configurable verification thresholds** by currency, branch, and business line
- **Maker-checker work queues** with in-progress item recovery and standardised reject codes
- **EOD posting** to host/core with governed reversals and controlled rollbacks
- **Three-way reconciliation** across capture channel, Maestro CVS, and host system
- **Real-time dashboards** for deposit volumes, queue status, and exception trends
- **LDAP/ADFS authentication** support for enterprise identity integration
- **API-first integration** with capture devices and host/core systems

Controls, Security & Compliance


- **Role-based access control (RBAC)** enforcing least-privilege operations across all user roles
- **Immutable audit trail** recording every action, decision, and status change
- **Policy-driven standardised reject codes** ensuring consistent exception handling across teams
- **Encryption in transit** safeguarding data integrity between system components
- **Session management** with comprehensive audit logging for regulator and internal review

Integrations & Deployment




Upstream Capture

Compatible with any cheque capture device via standard interfaces - including HT Consulting's Rototype CSD E.2 for AI-enhanced pre-validation at the point of deposit.



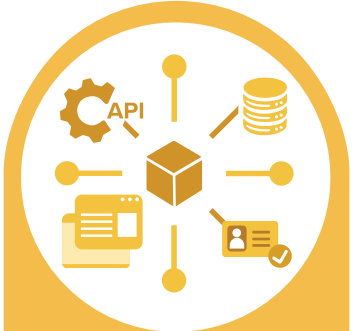
Downstream Settlement

Connects to your host/core system for EOD posting, reconciliation, and reversal processing - feeding directly into the governed workflows detailed in Salient Features and Controls, Security & Compliance.



Deployment Options

Available as on-premises or private cloud deployment, accommodating your bank's infrastructure policy and data residency requirements.



Integration Model

API-first and designed to slot into your existing enterprise ecosystem. LDAP authentication connects to your identity provider without requiring a separate user management layer.

Transform your cheque operations

Cheque processing doesn't have to be a cost centre. Maestro CVS gives banks a proven path to higher straight-through rates, lower operational costs, and tighter fraud control — within a fully governed, audit-ready framework.

To explore how Maestro CVS can modernise cheque operations in your bank, contact HT Consulting for a tailored discussion.



HT Consulting is a trusted technology partner to banks and financial institutions across the ASEAN region. Since 1989, we've delivered expertise in **banking automation, AI-enabled software, and digital transformation** - helping institutions modernise operations, strengthen resilience, and enhance customer experiences.

With roots in Malaysia and Hong Kong and deployments across Southeast Asia, Africa, and the Middle East, we combine global reach with local insight. Guided by our values of excellence, authenticity, and continuous improvement, we work alongside financial institutions to reimagine today and redefine tomorrow.

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