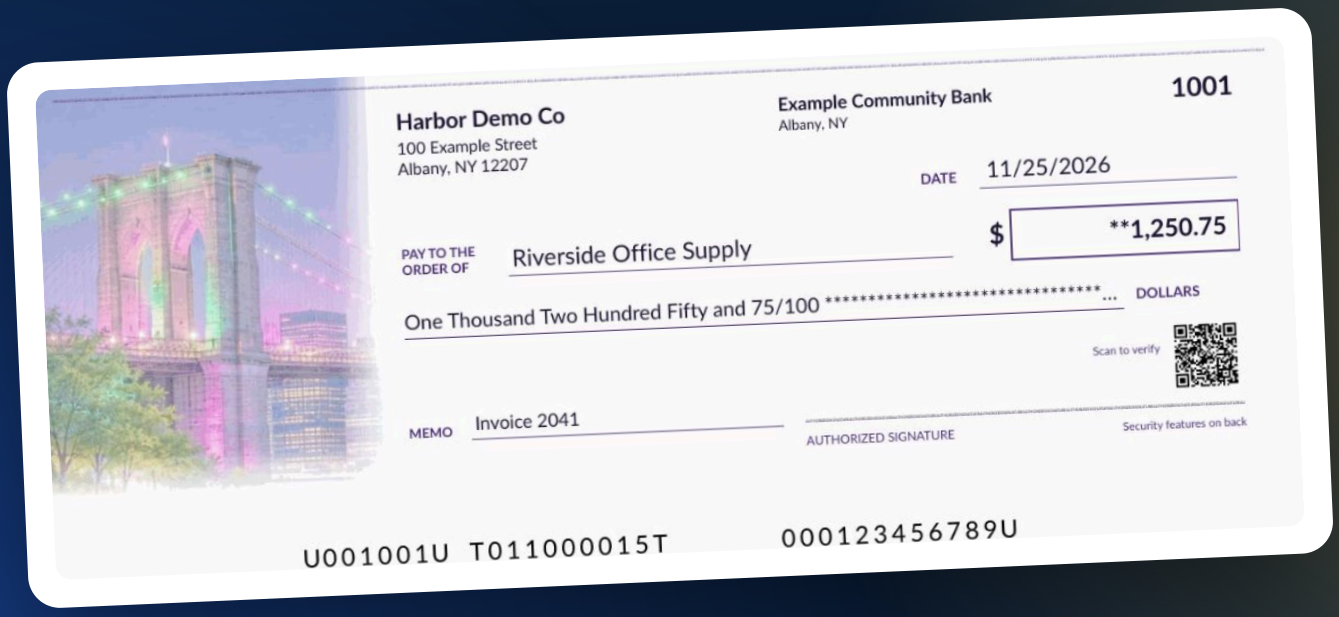
ChequeHarbor

English

ChequeHarbor user manual

ChequeHarbor lets you design, print and keep track of your own bank checks and deposit slips. This manual walks you through every screen, from signing up to printing a full payroll run.

Write a check · Checkbook · Pay run · Deposit slip · Printer



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2026-11

ChequeHarbor lets you design, print and keep track of your own bank checks and deposit slips. This manual walks you through every screen, from signing up to printing a full payroll run.

Important. ChequeHarbor is check software. It never holds or moves your money. Banks set their own rules for self-printed checks, so take one printed check to your bank and ask them to confirm it before you use it.

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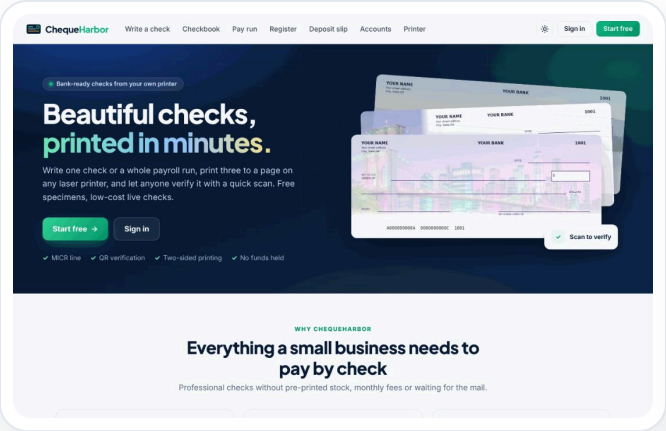
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1 Free specimens and live checks

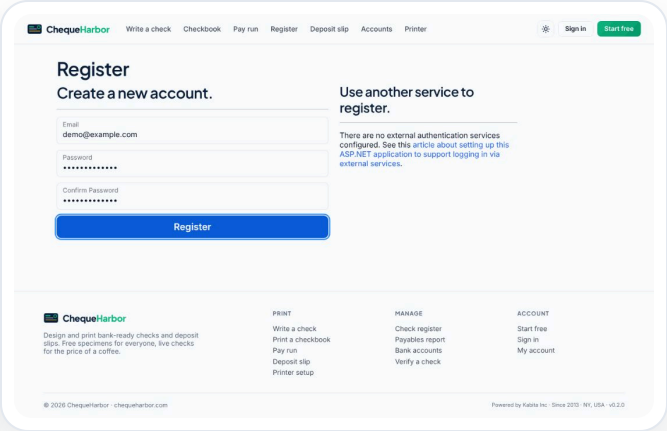
- **Free for everyone:** register, add accounts, design checks and print **specimens**. A specimen is marked VOID so nobody can cash it.
- **Live checks:** to print checks you can actually use, your account needs live printing (a small paid plan) and the bank account must pass an ownership review. Until then, every PDF is marked VOID and the screen tells you why.

2 Create your account and sign in

1. Open the home page and click **Start free**.
2. Type your email and a password, then type the password again. Passwords need at least 8 characters with an uppercase letter, a lowercase letter, a digit and a symbol (for example `Harbor#2026`).
3. Click **Register**, then confirm your email with the link you receive.
4. Click **Sign in**, type your email and password, and click **Log in**.

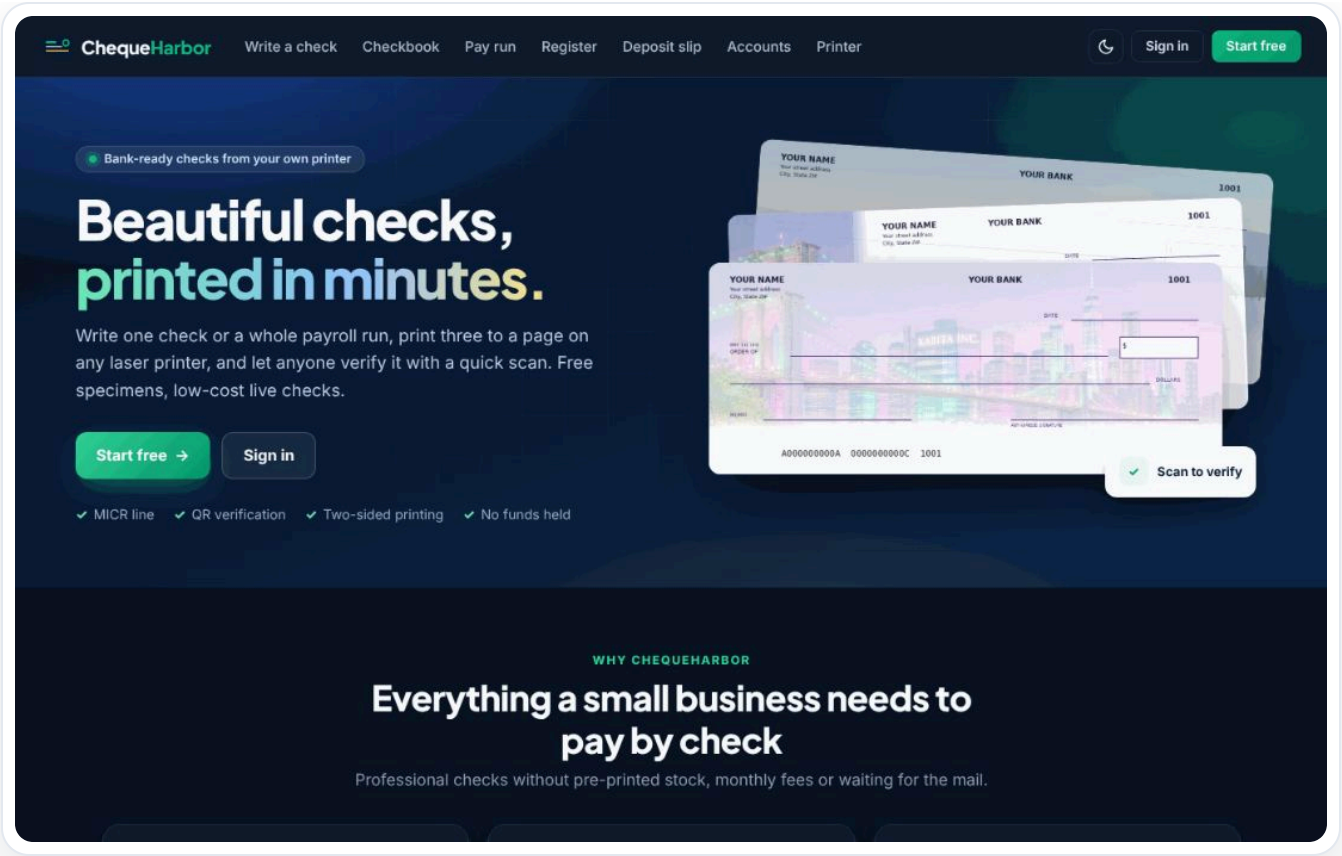


Home page



Create your account

Tip: the sun and moon button in the top bar switches between light and dark mode. ChequeHarbor remembers your choice on that browser.



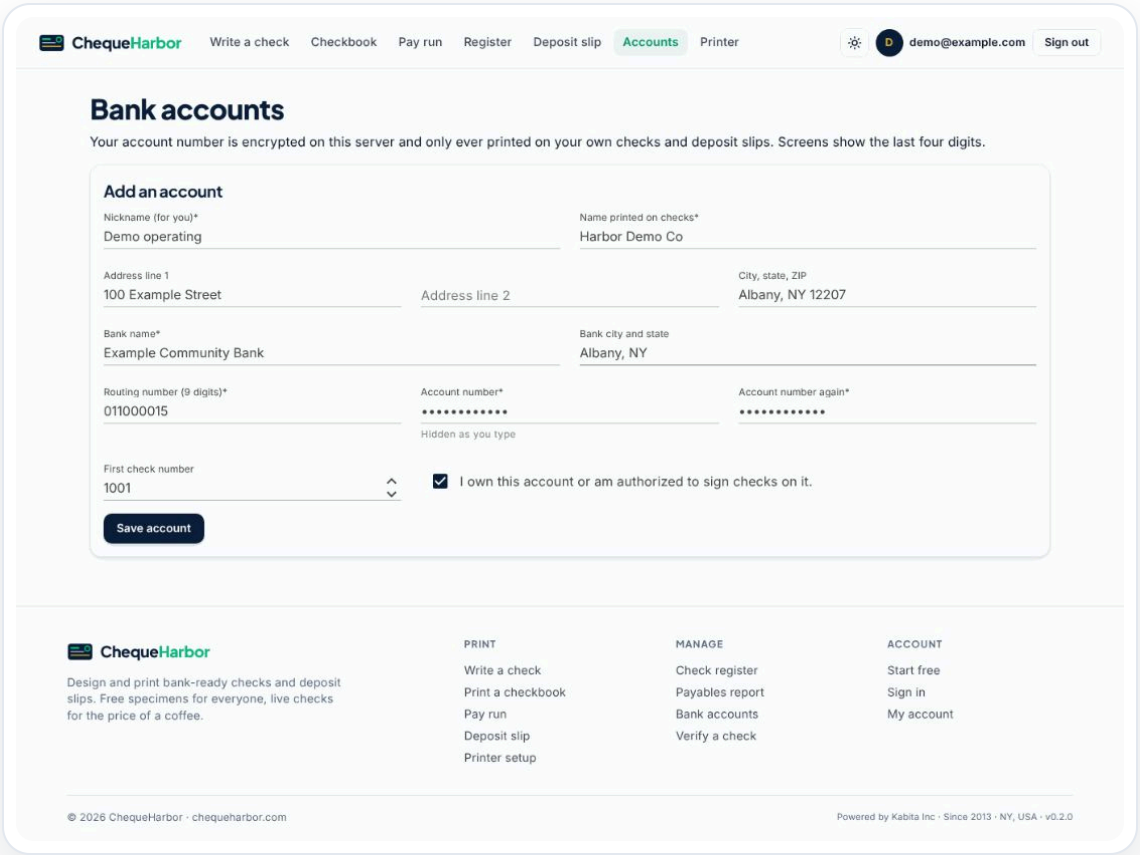
Dark mode

To change your password, email, two-factor sign-in or passkeys, click your name in the top-right corner.

3 Add a bank account

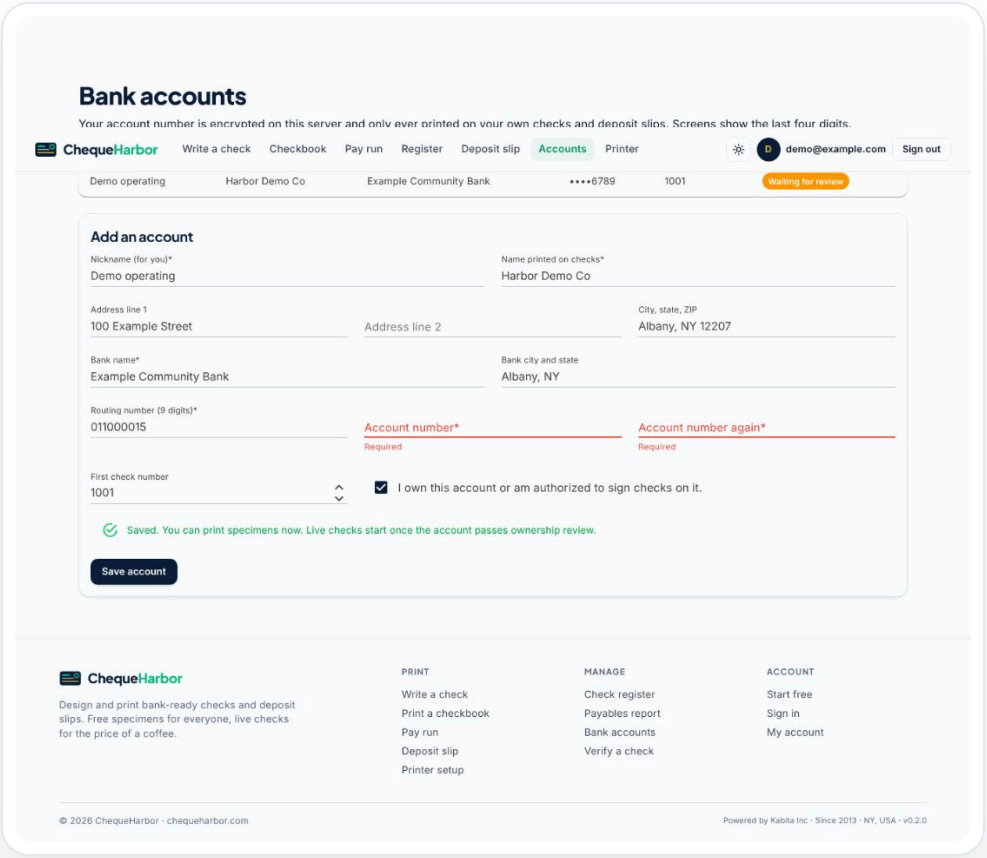
Open **Accounts** in the top bar.

1. **Nickname**: a name only you see, such as "Operating account".
2. **Name printed on checks**, your address, and the **bank name** and city.
3. **Routing number**: the 9 digits at the bottom left of a check from your bank. ChequeHarbor checks that the number is valid.
4. **Account number**, typed twice. It is hidden as you type.
5. **First check number**: where numbering starts, for example 1001. Numbers are never reused.
6. Tick **I own this account or am authorized to sign checks on it**, then click **Save account**.



Add a bank account

Your account number is encrypted on the server. Screens only ever show the last four digits. A new account shows **Waiting for review** until ChequeHarbor confirms you own it (for example from a voided check or a bank statement). You can print specimens straight away.

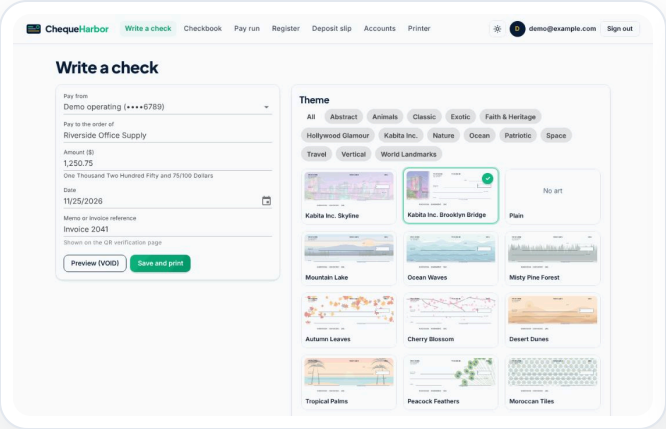


Saved account

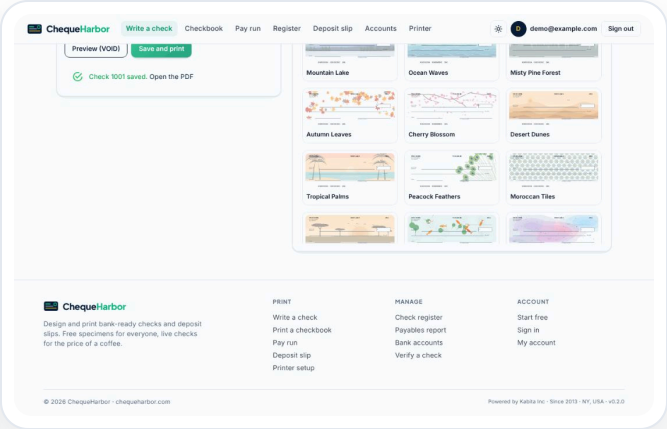
4 Write and print one check

Open **Write a check**.

1. **Pay from**: choose the bank account.
2. **Pay to the order of**: the person or company you are paying.
3. **Amount**: type the number. The amount in words appears below it, exactly as it will print.
4. **Date** and **Memo**. The memo is also shown on the QR verification page.
5. Pick a **theme** on the right. Use the category chips (Nature, Space, Faith & Heritage, Patriotic and more) to narrow the list.
6. Click **Preview (VOID)** to see the check without using a check number, or **Save and print** to number it, record it in your register and make the PDF.
7. Click **Open the PDF** and print it (see Set up your printer).

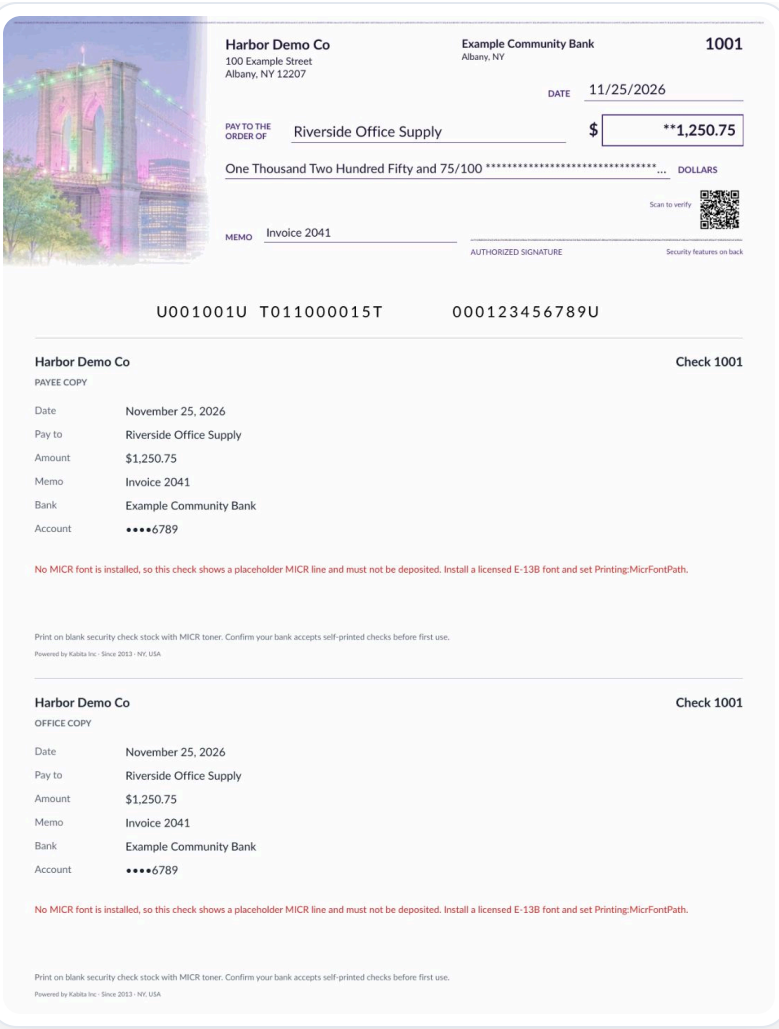


Write a check



Check saved

Each check prints on the top third of the page, with a payee copy and an office copy below it.

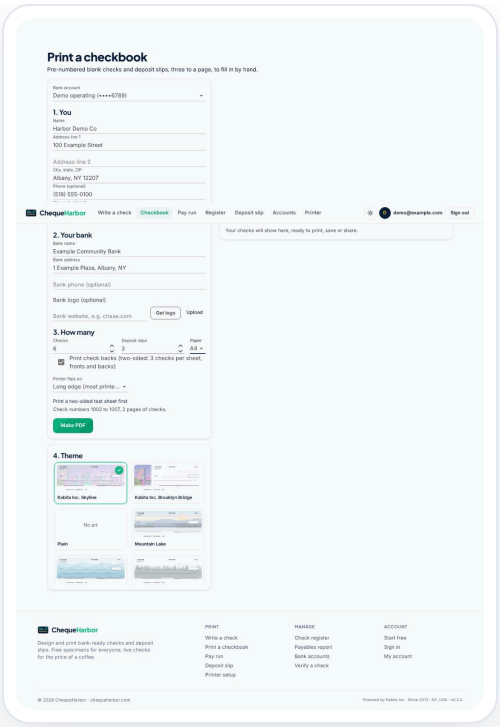


A printed check

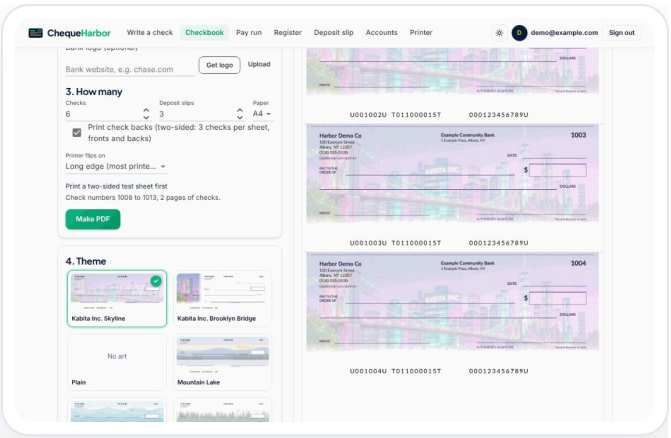
5 Print a checkbook of blank checks

Use **Checkbook** when you want pre-numbered checks to fill in by hand, like a book from the bank.

1. Choose the **bank account**. Your details fill in automatically.
2. **You**: name, address, phone and an optional slogan.
3. **Your bank**: name, address and phone. To add the bank's logo, type its website (for example `chase.com`) and click **Get logo**, or **Upload** a PNG or JPEG. Tick the box to confirm you may print it.
4. **How many**: number of checks (up to 500) and deposit slips (up to 200), and the paper size (A4 or Letter). The page shows which check numbers you will get.
5. **Print check backs** prints the back of each check on the other side of the sheet. Choose how your printer flips (long edge for most printers), and print the **two-sided test sheet** first.
6. Pick a **theme**, then click **Make PDF**.
7. Use **Open to print**, **Save** or **Share**.

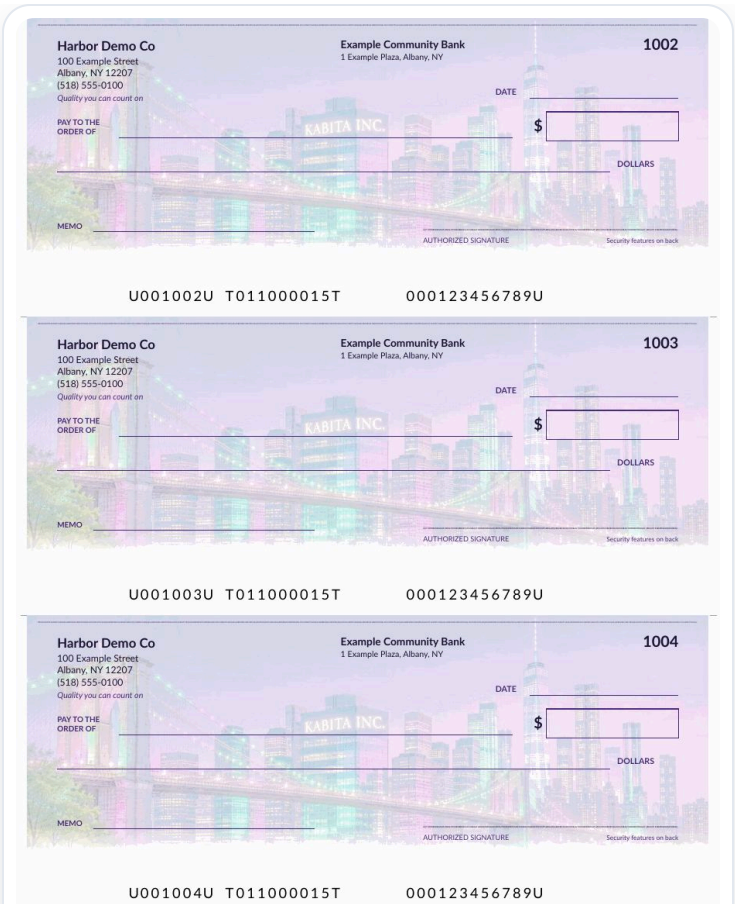


Print a checkbook



Checkbook ready

Checks print three to a page:



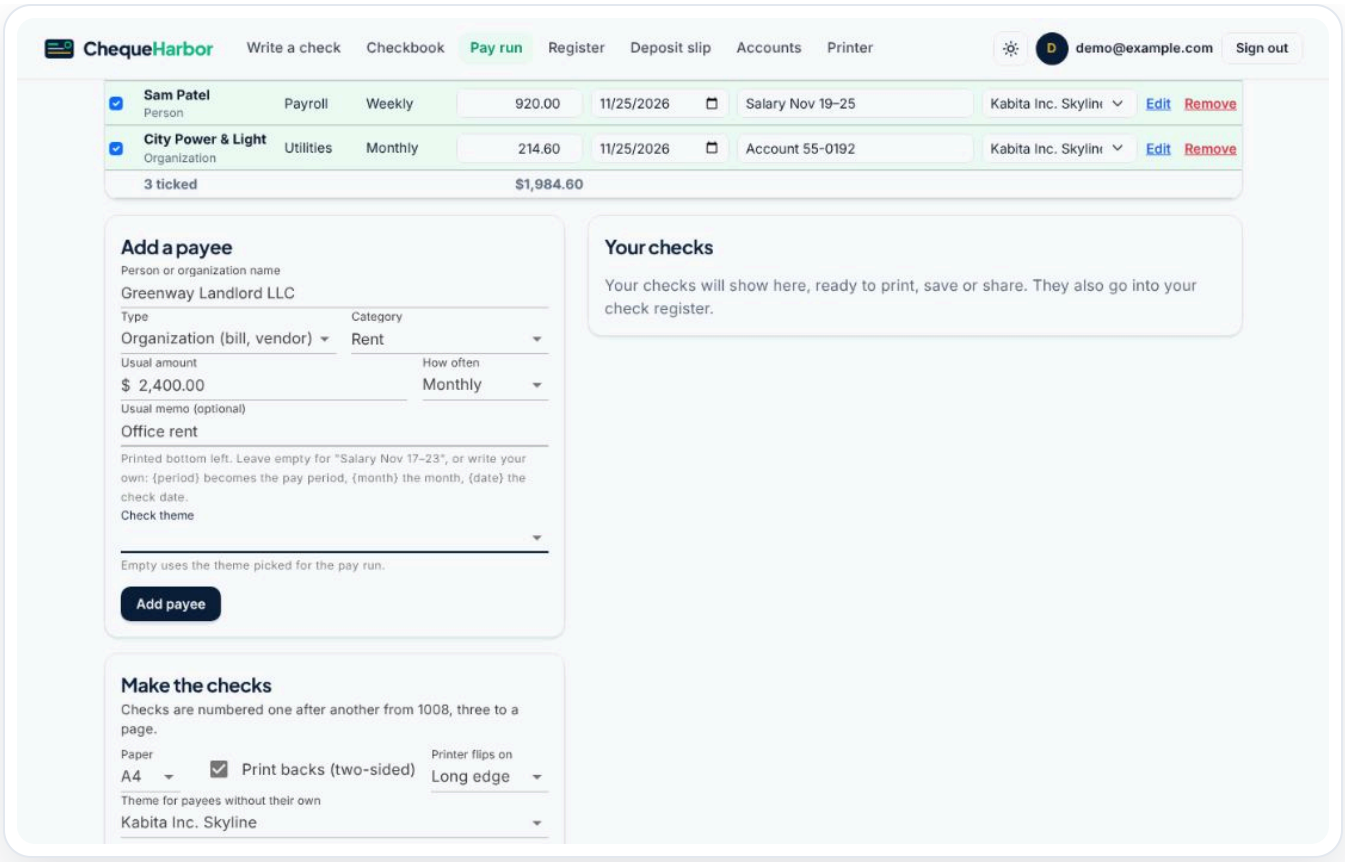
Three checks on a page

6 Pay many people at once (pay run)

Pay run is for regular payments such as wages, rent and bills. Save each payee once, then pay everyone with a few clicks.

Add your payees

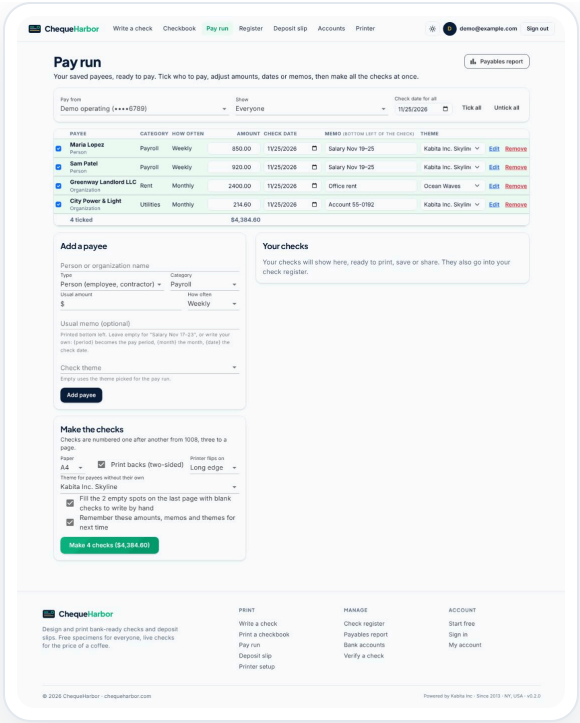
1. Under **Add a payee**, type the name and choose **Person** (employee, contractor) or **Organization** (bill, vendor).
2. Choose a **category** (Payroll, Rent, Utilities or your own), the **usual amount** and **how often** you pay.
3. **Usual memo**: leave it empty to print the pay period automatically, such as "Salary Nov 17–23". You can also write your own text and use `{period}`, `{month}` or `{date}`.
4. **Check theme**: optional. Leave it empty to use the pay run's theme.
5. Click **Add payee**.



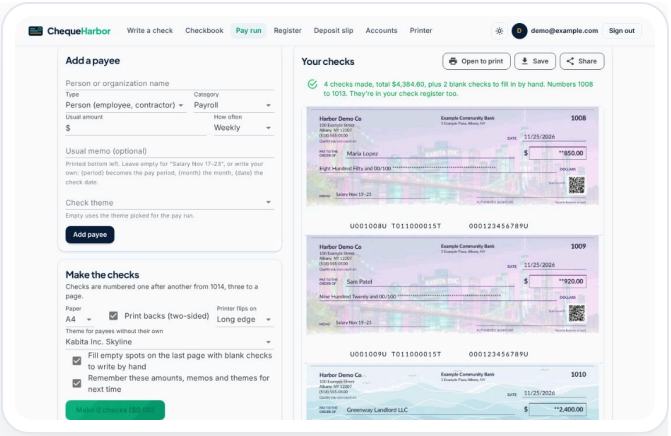
Add a payee

Pay them

1. Choose **Pay from** and, if you like, **Show** only weekly, monthly or other payees.
2. Tick who to pay (or **Tick all**). Change any amount, date, memo or theme right in the grid. The total updates as you type.
3. Under **Make the checks**, choose the paper, two-sided backs and the default theme.
4. **Fill empty spots with blank checks** uses the leftover places on the last page for blank checks you can write by hand.
5. **Remember these amounts, memos and themes** saves your changes for next time.
6. Click **Make checks**. The checks are numbered in order, added to your register and shown ready to print, save or share.



Pay run grid

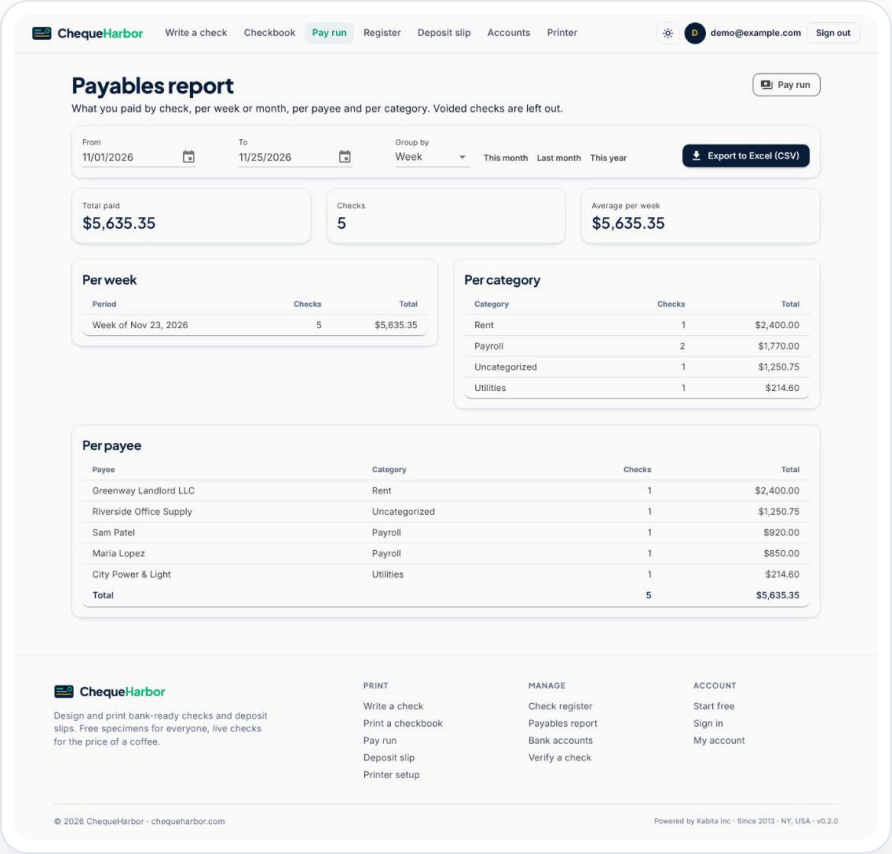


Pay run checks ready

7 Payables report and Excel export

Open **Pay run → Payables report** to see what you paid by check.

- Pick the dates, or use **This month**, **Last month** or **This year**.
- **Group by** week or month.
- See the total, the number of checks, and the totals per period, per category and per payee. Voided checks are left out.
- **Export to Excel (CSV)** downloads the data for Excel or your accountant.

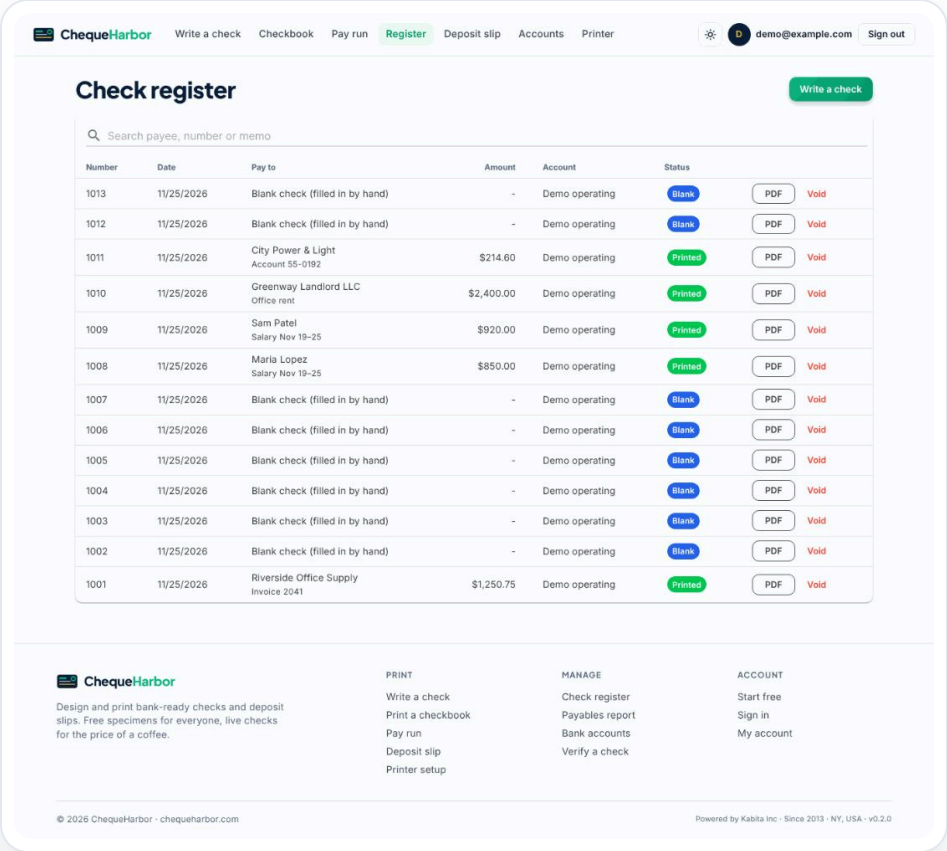


Payables report

8 Check register: find, reprint or void

Register lists every check you have made: written checks, pay run checks and blank checkbook checks.

- Search by payee, number or memo.
- **PDF** opens the check again to reprint it. The register counts how many times it was printed.
- **Void** cancels a check. It stays in the register, its number is never reused, and the QR page shows it as voided. Voiding cannot be undone.

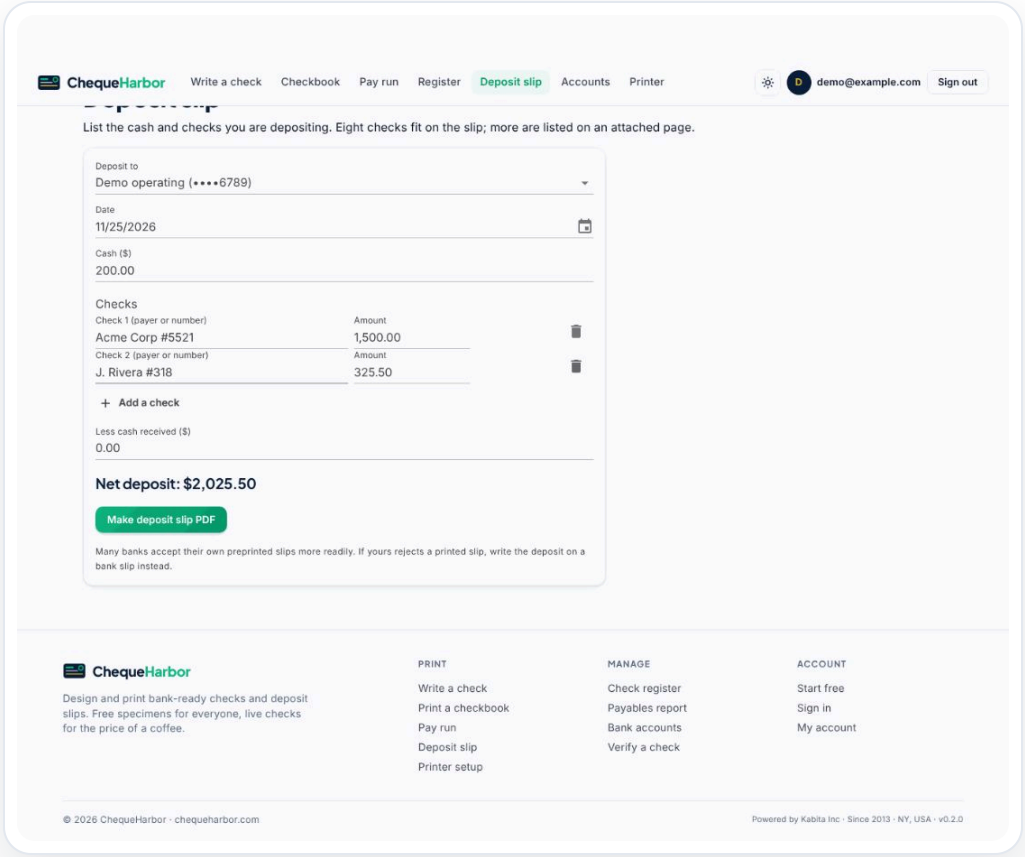


Check register

9 Deposit slips

Open **Deposit slip**.

1. Choose the account and date, and type any **cash**.
2. Add each check you are depositing (who it is from or its number, and the amount). Click **Add a check** for more rows. Eight fit on the slip; more go on an attached list.
3. Type any **cash received back**. The **net deposit** is worked out for you.
4. Click **Make deposit slip PDF** and print it.



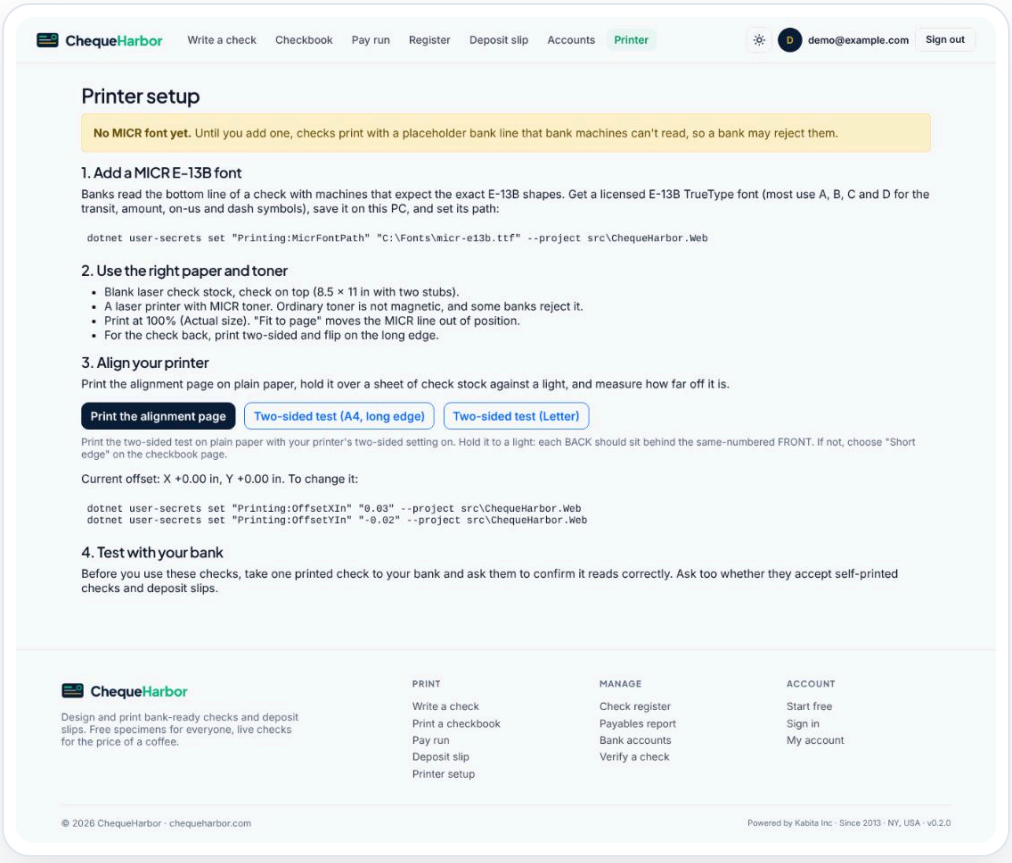
Deposit slip

Some banks prefer their own slips. If yours refuses a printed slip, copy the figures onto a bank slip. You can also print blank deposit slips with a checkbook.

10 Set up your printer

Open **Printer** and follow the four steps once.

1. **MICR font.** Banks read the line of numbers at the bottom of a check with machines. That line must be printed with an E-13B MICR font. Without one, ChequeHarbor prints a placeholder line and warns you that the check must not be deposited.
2. **Paper and toner.** Use blank laser check stock and, ideally, MICR (magnetic) toner.
3. **Alignment.** Print the alignment page on plain paper, hold it over a check sheet against a light, and adjust the offset if needed. For two-sided printing, print the two-sided test and check that each back sits behind its front.
4. **Bank test.** Ask your bank to check one printed check before you use them.

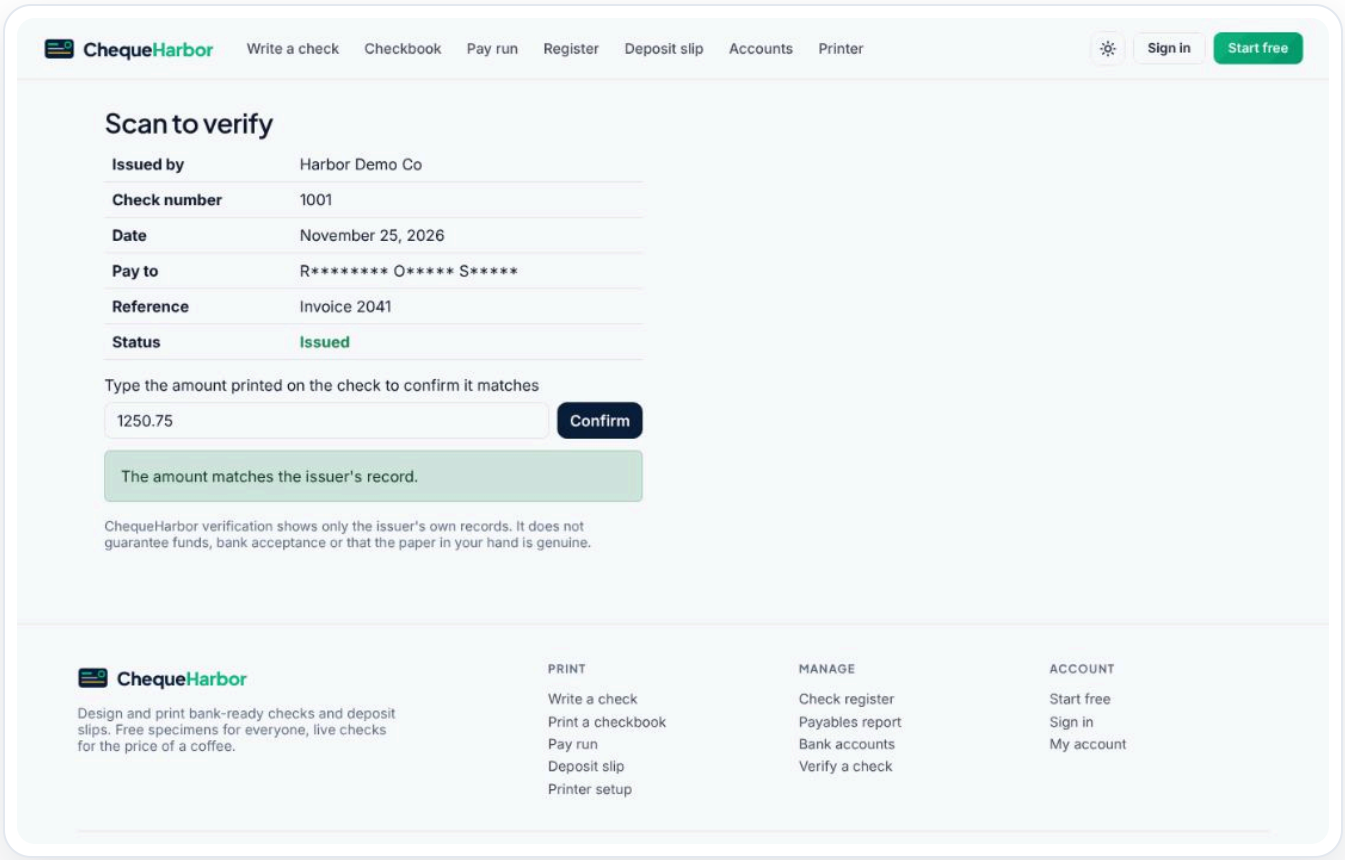


Printer setup

Always print at 100% (Actual size). Never use "Fit to page": it moves the MICR line, and the bank's machines may reject the check.

11 QR verification

Every saved check carries a QR code. Anyone who receives the check can scan it with a phone camera to open the verification page. It shows who issued the check, the number, the date, the payee (partly hidden) and whether it is still valid. They type the amount printed on the check, and the page says whether it matches your record. Your account number is never shown.

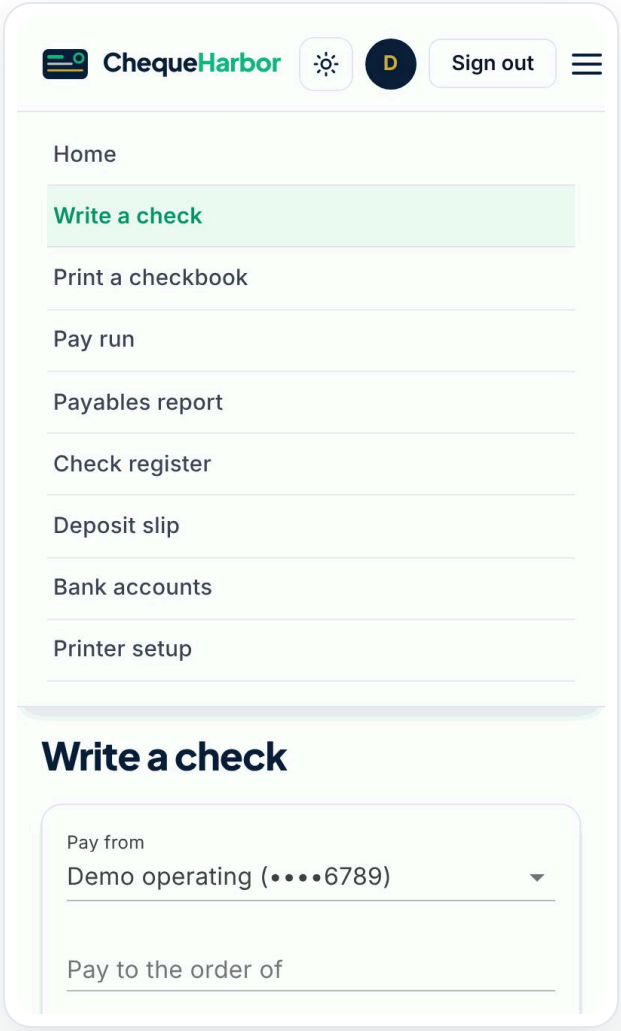


Verify a check

Verification shows only your own record. It does not guarantee funds or that a piece of paper is genuine.

12 Using ChequeHarbor on a phone

ChequeHarbor works in your phone's browser. Tap the menu button (three lines) in the top-right corner to reach every page. PDFs can be shared straight from the **Share** button to email, messages or a printer app.



Phone menu

13 Questions and fixes

My PDF says VOID. Your account is waiting for ownership review, or live printing is not turned on yet. The message above the button tells you which.

The bottom line of numbers is in the wrong place. Print at 100% (Actual size), then use the alignment page in **Printer** setup.

The check backs are upside down or behind the wrong check. Print the two-sided test sheet and switch between **Long edge** and **Short edge**.

I made a mistake on a saved check. Void it in the **Register** and write a new one. Numbers are never reused, so your records stay complete.

I forgot my password. Click **Sign in**, then **Forgot your password?**

Is my account number safe? It is encrypted on the server, shown only as the last four digits, and printed only on your own checks and slips.

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