

Before cheques are to be phased out please remember that many organisations, in order to prevent internal fraud, insist that at least two signatures must be placed on a cheque to authorise a payment.

Many small businesses and small clubs have to use this method to make unauthorised payments difficult.

So **banks must be forced** to institute the ability for organisations to be able to use this safeguard through the digital system.

Many Churches, in order **to satisfy audit requirements**, make payments by cheque authorised with multiple signatures mandatory .

I am an accountant and I can assure you that this problem must be sorted before cheques are phased out.

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