

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549

FORM 8-K

CURRENT REPORT PURSUANT  
TO SECTION 13 OR 15(D) OF THE  
SECURITIES EXCHANGE ACT OF 1934

Date of report (Date of earliest event reported) April 13, 2005

Mitek Systems, Inc.

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(Exact Name of Registrant as Specified in Its Charter)

Delaware

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(State or Other Jurisdiction of Incorporation)

0-15235

87-0418827

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(Commission File Number)

(IRS Employer Identification No.)

14145 Danielson Street, Suite B, Poway, CA

92064

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(Address of Principal Executive Offices)

(Zip Code)

(858) 513-4600

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(Registrant's Telephone Number, Including Area Code)

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(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

1 of 3

Item 8.01 Other Events

As previously disclosed, Mitek Systems, Inc. ("Mitek") on July 7, 2004, entered into an agreement (the "Agreement") with Harland Financial Solutions, Inc. ("HFS"), pursuant to which HFS acquired certain of Mitek's trade assets relating to its "item processing" line of business. In addition, HFS assumed the trade liabilities and hired certain of Mitek's personnel relating to this line of business. As also previously disclosed, under the terms of the Agreement, Mitek was eligible to receive additional consideration from HFS should certain contractual issues be resolved to the satisfaction of HFS.

On April 13, 2005, Mitek and HFS agreed that the contractual issues in question had been resolved such that HFS delivered to Mitek an additional payment of \$1,000,000 under the Agreement. Mitek believes this payment is the final payment it will receive from HFS under the Agreement.

The precursor to the delivery of the payment from HFS was the completion of an arbitration proceeding between Mitek and BSM, Inc. which confirmed to the satisfaction of HFS, Mitek's ability to assign certain rights and obligations

under the Agreement. Attached hereto is a copy of the press release issued by Mitek regarding the payment from HFS.

Item 9.01 Financial Statements and Exhibits.

Item 9.01(c) Exhibits

Exhibit 99.1 Press Release of Mitek dated April 19, 2005.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

MITEK SYSTEMS, INC.

Date: April 19, 2005

By: /s/ James B. DeBello

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James B. DeBello  
President and Chief Executive Officer

POWAY, Calif., April 19, 2005 - Mitek Systems, Inc. (OTCBB: MITK.OB) today announced that the Company received a final payment of \$1 million from Harland Financial Solutions, Inc., a subsidiary of John H. Harland Company (NYSE: JH) related to the sale last July of Mitek's CheckQuest product to Harland. A recent arbitration ruling on Mitek's dispute with BSM Inc. over the use of Mitek's products and intellectual property allowed the Company to complete the assignment of CheckQuest software rights to Harland and collect this final payment.

#### About Mitek Systems

Mitek Systems is an established global leader in advanced recognition software used by financial institutions for forgery detection and document processing. Sold to partners and directly to end users, the company's software is used in the processing of over 8 billion transactions per year. For more information about Mitek Systems, contact the company at 14145 Danielson Street, Suite B, Poway, CA 92064; 858-513-4600 or visit [www.miteksystems.com](http://www.miteksystems.com).

#### Forward-Looking Statement Disclosure

With the exception of historical matters, the matters discussed in this news release are forward-looking statements that involve risks and uncertainty. Forward-looking statements include, but are not limited to, statements relating to the Company's products, future development, and software assignment to Harland. The Company's actual results could differ from such forward-looking statements. There can be no assurance that the Company will achieve the results set forth herein. Mitek and Mitek Systems are registered trademarks of Mitek Systems, Inc.