

## Cheque Printing Standards

The Canadian Payments Association (CPA) is mandating an industry-wide transition to the use of images of cheques in the Canadian clearing system to replace the existing physical cheques.

The new cheque specifications are designed to ensure that high-quality images can be captured from the cheques for use by financial institutions and their customers, and to make cheque processing more efficient. For this reason, **all cheques** must comply with the new standards.

Here are some of the key changes published by CPA that will affect your cheques. For complete details, please visit the CPA website at [www.cdnpay.ca](http://www.cdnpay.ca)

**Important:** US Dollar cheques and self-print cheques may require additional modifications. Visit [www.cdnpay.ca](http://www.cdnpay.ca) for more details.

The diagram shows a sample Canadian cheque with seven numbered callouts (1-7) pointing to specific areas:

- 1:** Points to the DATE field, which is a numeric date field.
- 2:** Points to the MICR line at the bottom of the cheque.
- 3:** Points to the bank name and address information.
- 4:** Points to the amount field, which includes a dollar sign and the amount.
- 5:** Points to the Name and Address fields.
- 6:** Points to the security features icon and text.
- 7:** Points to the top border of the cheque.

1. The numeric date field must follow one of these formats:
  - English format of MMDDYYYY or DDMMYYYY
  - French format of JJMMAAAA or MMJJAAAA
  - International date format YYYYMMDD (English) or AAAAMMJJ (French)

In all cases, the date filed indicators must be printed below the date field line to indicate which format is being used. The font size for this date field is a minimum of 6pts and a maximum of 8pts.

2. A mandatory serial number must be encoded in the MICR line one the bottom of the cheque.
3. An increase in the minimum length of a cheque from 6" to 6 ¼", or 15.88 cm, to ensure there is sufficient space to accommodate the mandatory serial number in the MICR line.

4. Positions for key fields on the cheque, such as the date and amount fields, have been standardized.
5. Elements that could hinder the capture of images from the cheques must not be used. These include inverse printing, italics, slanted fonts, a bottom border printed below the MICR line, black carbon on the reverse of cheques, and some complex or colourful backgrounds.
6. Security features must not interfere with image capture for “areas of interest” as defined in Standard 006, Part A.
7. New printing requirements for the reverse of the cheque.

**Business Cheques:** To help our business customers make a smooth transition, Canadian Western Bank will continue to process “old format” business cheques until September 2, 2008. This grace period will allow businesses to use up their existing supplies of cheques and implement any required updates to software.

**Personal Cheques:** Customers with a supply of “old-format” personal cheques can continue to use them until they need to re-order, provided that a good image can be captured from the cheque.

**To learn more about the new cheque specifications and standards, please visit the Canadian Payments Association website at [www.cdnpay.ca](http://www.cdnpay.ca) or contact the CPA by calling (613) 238-4173, or by email at [info@cdnpay.ca](mailto:info@cdnpay.ca)**