Policies & Procedures External Printing: Chequebooks

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SUMMARY SPECIFICATIONS FOR MICR ENCODED CHEQUES

PAPER QUALITY	90 g/m^2 (48M±5%)
DOCUMENT SIZE	<table><tr><td></td><td>Length</td><td>Depth</td></tr><tr><td>MINIMUM</td><td>15. 88 CM (6 ¼")</td><td>6. 99 CM (2 ¾ ")</td></tr><tr><td>MAXIMUM</td><td>21. 59 CM (8 ½")</td><td>9. 53 CM (3 ¾ ")</td></tr></table>
PERFORATIONS	LEFT, OR AT THE TOP OF THE CHEQUE
GUIDE MARKS	MUST NOT INFRINGE UPON 1.59 CM (5/8") MICR BAND
MULTIPLE COPIES	CARBONLESS PAPERS OR INTERLEAVING SEPARATE CARBON TISSUES
LETTERPRESS TYPE	E-13B (MICR Font)
MAGNETIC INK	MUST CONTAIN 50% to 60% IRON OXIDE
HAND WRITTEN /PRINTED DATA ELEMENTS	BLACK OR BLUE BALL POINTS OR ROLLER PENS
CUTTING	Documents should be left a minimum of 2-4 hours before cutting. Cut in small quantities of not more than 200-250 sheets at one cut. Documents should not be allowed to sit in piles of more than 350 sheets.

1   IMAGE FRIENDY MICR-ENCODED DOCUMENT

The modern reader-sorter processes documents at high speeds, magnetizes the encoded characters, reads the magnetic Ink Character recognition (MICR) line and sorts these documents into selected pockets. Documents may be rejected by the machine as unreadable if, for instance, the document size does not meet the standards for MICR-sorting devices or the density of ink is too low or too high. These rejected documents must be taken out of the stream and sorted and entered by hand.

The capture of paper-based documents is accomplished via a digital camera, normally loaded directly into the reader-sorter machine. Character amount recognition (CAR) is used to read hand-written or machine printed amounts on the document image. Successful imaging and recognition can be affected by many factors in the document design, including background colour, screening, background pattern of the document, security patterns and the ink used to print the data.

1.1   PAPER SPECIFICATIONS

Grade of paper commonly used for preparation of payment documents include bond, forms paper, carbonless paper, various safety papers, and special papers including recycle paper, providing they meet the specifications. Paper manufactures should be conscious of the fact that magnetizable particles in virgin or recycled paper may interfere with the correct reading of the MICR line and take the necessary steps to eliminate their presence in these products.

1.2   DOCUMENT SIZES

Note: In converting the imperial measurements to Metric measurements in this Standard, some of the Metric figures have been rounded off in most cases to the nearest hundredth of a centimeter. All documents excluding any detachable portions are to be rectangular in shape. The following minimum and maximum dimensions shall be adhered to:

	Length	**Depth**
Minimum	15.88 cm (6 ¼")	6.99 cm (2 ¾")
Maximum	21.59 cm (8 ½")	9.53 cm (3 ¾")

1.3   PERFORATIONS

Any detachable sections should be placed in the left, or at the top of the document. No magnetic ink should be deposited along the bottom 1.59 cm (5/8") band or right-handed edges of documents such as would happen with inked press perforations.

1.3.1   GUIDE MARKS

Guillotining guide marks must not infringe upon the 1.59 cm (5/8") MICR band as they introduce extraneous ink into the readable area.

1.3.2   CUTTING
- Documents should be left a minimum of 2-4 hours before cutting.
- Documents should not sit in piles of more than 350 sheets
- The bottom and right edges must be horizontal and vertical to the MICR line of the characters to avoid overall skew.
- Ensure that no guide marks, or any portion thereof remain within the 1.59 cm (5/8") band of the document.
- Cut in small quantities of not more than 200-250 sheets at one cut.

1.3.3   MULTIPLE COPIES

The requirements for multiple copies can be met using carbonless papers or by interleaving separate carbon tissues. Care should be exercised in the selection of carbon paper as some coatings may result in coating build-up on feed rollers in the equipment.

The use of carbon strips on the back of MICR-encoded documents is not permitted.

2   SPECIFICATIONS FOR MICR-ENCODING

2.1   LETTERPRESS TYPE

The MICR e13b font (also often called MICR font or E-13B font) is necessary to print the numbers and special symbols at the bottom of cheques so they can be recognized by the magnetic ink reader systems. The MICR font contains ten specially designed numeric characters 0 though 9, and the four special symbols: transit, amount, on-us and dash.

Letter to Type: 0 1 2 3 4 5 6 7 8 9 A B C D
MICR Output: 0 1 2 3 4 5 6 7 8 9

2.2   MAGNETIC INK

It is suggested that, where satisfactory results are obtained from a certain manufacturer of ink, you stay with that ink. Each ink handles a little differently and switching can lead to difficulties. Magnetic ink has certain peculiarities because it contains from 50 to 60 percent iron oxide. It does not tend to follow the fountain roller. Magnetic ink takes longer to dry than normal inks and extra care has to be taken in early handling of printed documents, or running through the press a second time.

2.3   INK ADJUSTMENTS

Ink adjustments are not encouraged. Magnetic inks are carefully tailored and formulated to print "right out of the can" and generally need no adjustment at the press. Slight additions of drier, solvent, oil etc. may be made, but never more than 3% and preferably less.

Do not add toners to magnetic inks to increase jetness of blacks or strength of colors. To do so would upset the balance of the ink.

3   SPECIFICATIONS FOR MICR-Encoded Cheques

3.1   COMPOSITION

Ink used for MICR-encoding must contain 50% to 60% iron oxide.

3.2   MACHINE LANGUAGE

The machine language used is type E-13B or MICR Font

3.3   MICR-Encoding AREA

The area containing the MICR band measures 1.59 cm (5/8") from the bottom edge of the document. In the MICR band, the use of magnetic is restricted to the printing of the prescribed E-13B characters.

No informational printing shall appear anywhere in this area on the face of the document except the prescribed E-13B characters. Borders are not permitted within the 1.59cm (5/8") clear MICR band.

No magnetic ink printing should appear on the reverse side of the document within the 1.59cm (5/8") area along the bottom of the document.

3.4   FIELDS OR AREAS OF THE ENCODING LINE

The lower edge of the encoding line should be at least **.48 cm** (3/16") above the bottom edge of the document and parallel to that edge. The next **.64 cm** (1/4") above provides the area where the encoding line appears. The remaining **.48 cm** (3/16"), making up the 1.59 cm (5/8") MICR band remains clear.

3.4.1   BOUNDARIES

No further left than 4.76 cm (1?") from the right edge of the document. The right edge of the symbol appearing at the extreme right of this field must be **.79 cm** (5/16"), plus or minus **.16 cm** (1/16") from the right edge of the document.

3.5   BACKGROUND SCREENING

It is strongly recommended that light pastel colors or standard safety tints be used for background screening and that clay "inorganic" and highly reflective inks, heavy inking and dark colors be avoided.

3.6   HAND-PRINTED AND HAND-WRITTEN DATA ELEMENTS

Black or blue ball points or roller pens shall be used for populating the Data Elements of the MICR-encoded document.

4   FONT SIZE SPECIFICATION (not to scale)
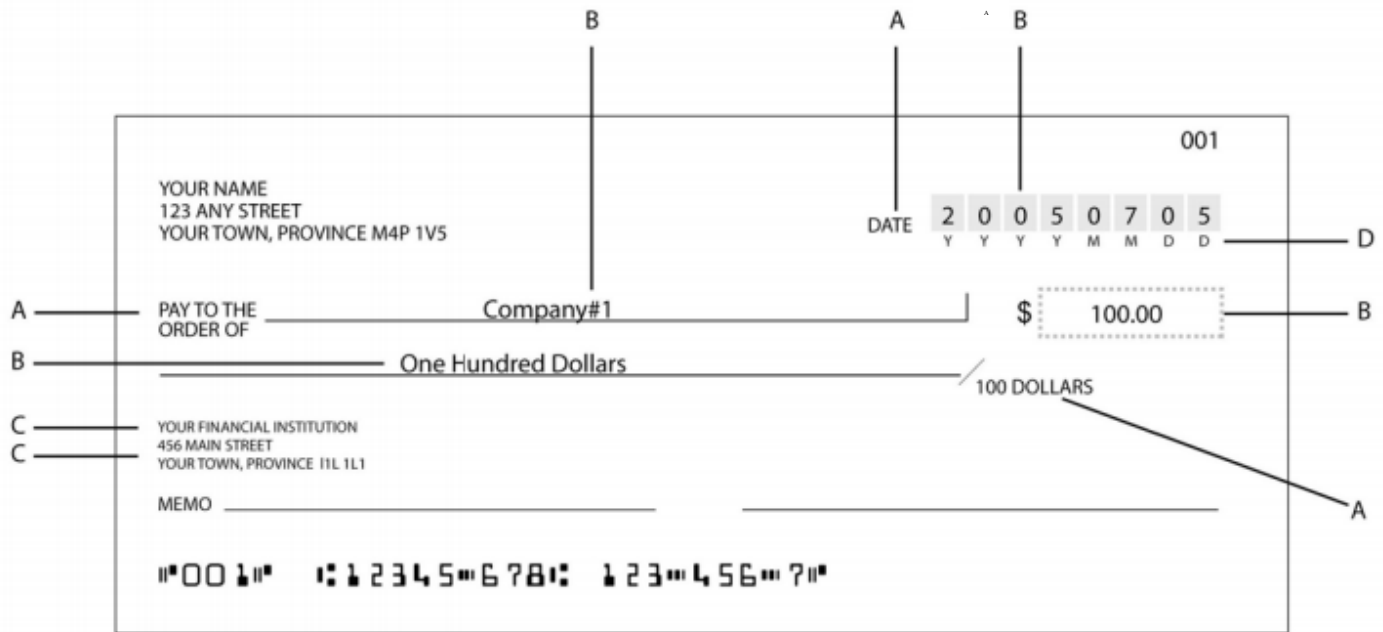
A= Type size is to be a minimum of 8 point
B= Any fields filled by the payor using software are to be a minimum of 10 point font
C= Type size is to be a minimum of 6 point
D= Type size is to be a minimum of 6 point, maximum of 8 point

5   **FIGURE C – TYPICAL CHEQUE LAYOUT FOR BUSINESS SIZE CHEQUE**

6   LAYOUT GUIDE (not to scale)
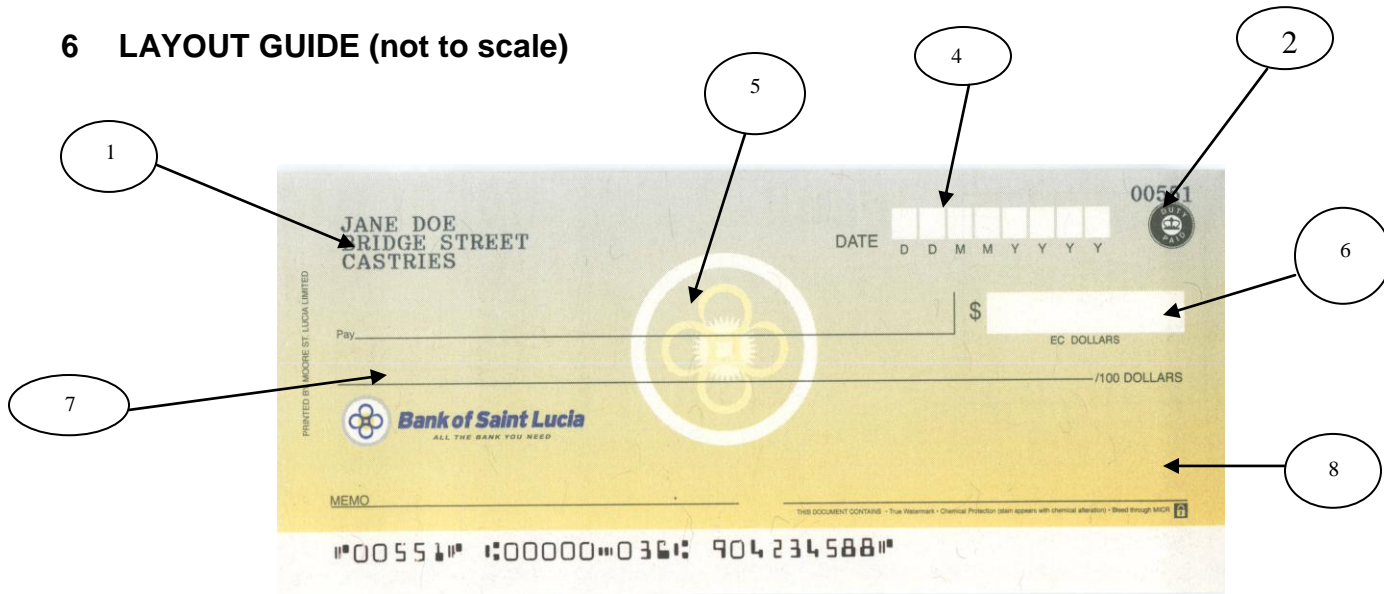
1) **All type size shall be minimum 8 point.** The minimum Print contrast signal of pre- printed information on the front of a cheque shall be 0.60 with respect to it's immediate surrounding background. Printing of this information shall be done with black or dark ink.

2) **Cheque Number.** The cheque number is optional. If one is to appear, it shall be printed on the extreme right of the cheque above the date field. The minimum print contrast signal of pre-printed information on the front of a cheque shall be 0.60 with respect to its immediate surrounding background. Printing of this information shall be done with black or dark ink.

3) **MICR – Encoding Area.** The 1.59 cm (5/8") deep area across the bottom edge of the cheque. **See Appendix 1.**

4) **Date field.** The date field is to be located towards the upper right end of the cheque.

    The date field shall be preceded with the word "date" and shall be designed in such a way as to encourage a standardized, numeric representation of the date. Acceptable numeric representation for the date field on all cheques is in the form of MMDDYYYY or DDMMYYY or YYYYMMDD. Slashes are not acceptable but dashes, spaces or dots may be used. Field indicators (min 6 pt font and max 8 pt font) can be printed below the date field on all cheques in order to indicate which numeric date format is used.

    For cheques on which the date will be written by hand or completed using a manual process (e.g. using a typewriter), guidance boxes can be printed. Guidance characters (minimum 10 pt font) should appear in the area of interest to indicate the numeric format   to be used.

5) **Payee Line.** The payee line is generally located in the mid-section of the cheque. The Payee line may appear below the Amount in Figures Field to accommodate the requirements of the Payee name and address to appear in a window envelope.

6) **Amount in Figures Field (Convenience Amount Rectangle).** The amount in figures field is preceded or followed by the dollar sign, and shall be located at the extreme right either on the same line as the payee. The Amount in Figures area should only appear once on the cheque.

7) **Amount in Words (Legal Amount).** The amount in figures is repeated as a handwritten or machine printed text line. If the payee name and address are to appear in a window envelope, this line may be located above the payee line. This line should end with the word DOLLARS such that it begins directly under the dollar.

8) **Signature Line.** The signature line should be located in the lower right area of the cheque. There can be one, or more than one required signature. Any signature line(s) shall be contained within this location so as to not interfere with the 1.59cm (5/8") space at the bottom of the cheque allotted to MICR and the Amount in Figures field.

9) **Financial Institution Name and Address**. All cheques must bear the Bank's legal name.

BANK OF SAINT LUCIA LIMITED
#1 Bridge Street
Castries, Saint Lucia
Tel#758-456-6000

Printing of financial institution name must be at a minimum of 6 point. If a window envelope cheque format is used, the financial institution name and address may be printed either above or below the window, as long as it does not interfere with Areas of Interest.

"Actual Font not used"

7   TABLE 1   -   SPECIFICATION FOR CHEQUE DATA ELEMENTS

The background Reflectance and PCS measurements for cheques must adhere to the specifications in Table 1, provided below.

AREA ON CHEQUE	REFLECTANCE	MAXIMUM PIXEL COUNT	PCS	NOTES
Legal AOI	40% avg. min.*	12	N/A	within AOI
Payee AOI	40% avg.min*	12	N//A	within AOI
Signature AOI	40% avg.mim.*	12	N/A	within AOI
Date AOI	40% avg. min.*	12	N/A	within AOI
CA rectangle area	60% min		0.3	PCS w/n rectangle area
CA clear area	60% min		0.3	PCS w/n the clear area
CA rectangle outline	N/A		0.3 max	PCS wrt internal area
MICR Clear Band	60% min		0.3 max	PCS w/n MICR clear band background
MICR characters	N/A		0.6 min	PCS wrt MICR clear band background
Data field guidance boxes***	N/A		0.3 max	PCS wrt background
Data Field Guidance Characters***	N/A		0.3 max	PCS wrt to internal area of Date AOI
Data field indicators***	N/A		0.6 min	PCS wrt background
Reverse side of a cheque - Informational printing			0.25 max	
Reverse side of a cheque The phrase Back/Endos"			.60 min	

Abbreviations: **CA** = convenience amount
AOI = Area of Interest
wrt = with respect to
w/n = within

Bank of Saint Lucia
ALL THE BANK YOU NEED

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FIGURE H - CANADIAN PAYMENTS ASSOCIATION STANDARD LAYOUT FOR THE REVERSE SIDE OF A CHEQUE (NOT TO SCALE)
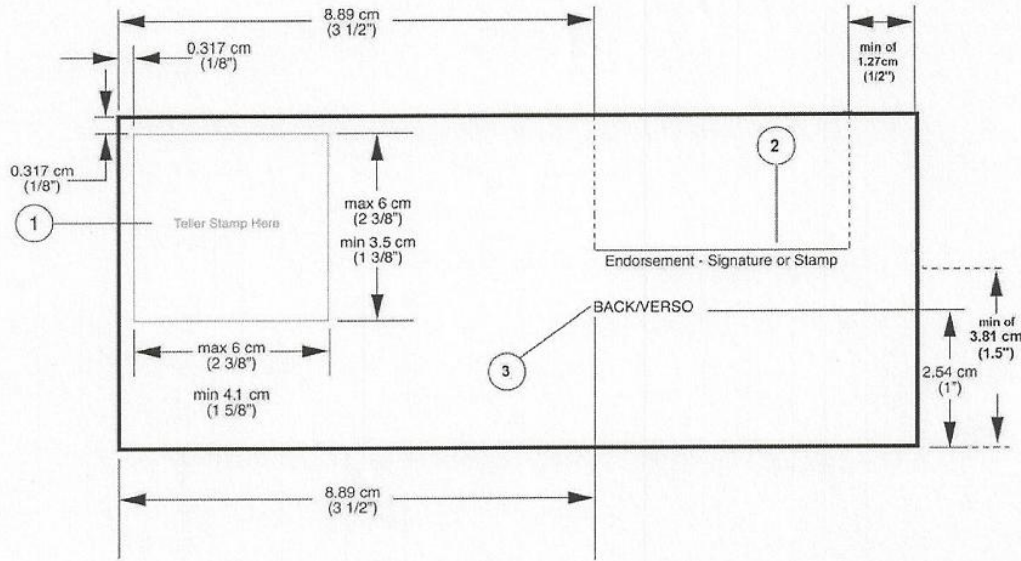
Note: Any printing in the bottom 2.54 cm (1") of the back of the cheque is to have a maximum PCS of 0.25.

Inverse printing, where the background of the printing is black and the character itself is not printed, shall not be used.

1) The "Teller Stamp Here" box shall be located in the upper left hand corner on the reverse side of the cheque. It should be situated .317 cm (⅛") in from the top of the cheque and .317 cm (⅛") in from the left side. It shall contain the phrase "Teller Stamp Here" in a font size no larger than 6 point with a maximum PCS of 0.25. The box shall be a maximum of 6 cm (2 ⅜") high by 6 cm (2⅜") wide and a minimum of 3.5 cm (1⅜") high by 4.1 cm (1⅝") wide printed in a maximum PCS of 0.25.

2) The endorsement area includes the signature or stamp line(s) and/or address line(s) (where applicable). It shall begin 8.89cm (3.5") from the leading edge of the cheque. It shall be placed no lower than 3.81 cm (1.5") from the aligning edge (i.e. bottom) and shall end at least 1.27cm (½") away from the right hand edge. It shall be underscored by the phrase "Endorsement - Signature or Stamp" in an 8 point font. The minimum Print Contrast Signal of this phrase shall be 0.60 with respect to its immediate surrounding background. Printing of this phrase shall be done with black or dark ink.

3) A Verification Phrase shall be printed 8.89cm (3.5") from the Leading Edge and 2.54cm (1") from the Aligning Edge in a font no less than 10pt in size. The Verification Phrase shall consist of the words "BACK/ENDOS"; "ENDOS/BACK"; "BACK/VERSO"; "VERSO/BACK"; "BACK"; or "VERSO". The minimum Print Contrast Signal of this phrase

Appendix 1

- Location/position of characters
  - ❖ 1 – 12 amount (if applicable)
  - ❖ 13 – Blank
  - ❖ 14 & 15 – Currency code (blank if EC dollars, 45 if US cheques)
  - ❖ 16 & 18 – Blank
  - ❖ 19 – account # beginning ON US symbol
  - ❖ 20-28 – nine digit account number
  - ❖ 29 – Blank
  - ❖ 30 – beginning Transit symbol
  - ❖ 31-33 – institution # 036
  - ❖ 34 – Dash symbol
  - ❖ 35 – 39 – Branch # 00000
  - ❖ 40 – closing transit symbol
  - ❖ 41 – Blank
  - ❖ 42 – opening auxiliary ON US symbol
  - ❖ 43 – 57 maximum position allowable for cheque numbers
  - ❖ 58 – closing symbol for ON US auxiliary symbol
  - ❖ *Please note if the cheque number is less than the maximum allowable size the closing symbol must be the last character after the cheque number.*