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Specifications for Imageable Cheques: A Quick Reference

Note: This document provides highlights of Canadian specifications for imageable cheques issued in January 2005, focusing primarily on new requirements. **It is not intended to be a comprehensive guide to the cheque specifications.** For full details, refer to **Part A** of the Canadian Payments Association's **Standard 006: Specifications for Imageable MICR-Encoded Payment Items.** (www.cdnpay.ca).

☐ **Cheque Size** (s. 3.3):

- Length: minimum – 15.88 cm (6¼"); maximum – 21.59 cm (8½").
- Depth: minimum 6.99 cm (2¾"); maximum – 9.53 cm (3 ¾").

☐ **General Requirements:**

- Printed backgrounds must not interfere with legibility of data elements:
 - Front of cheque** - MICR clear band, date field, payee name line, amount in figures field including dollar sign, amount in words field, CPA member name field, signature line; **Back of cheque** - the teller stamp box, the endorsement area, the Verification Phrase ("BACK/ENDOS"; "ENDOS/BACK"; "BACK/VERSO"; "VERSO/BACK"; "BACK"; or "VERSO") and the 2.54 cm (1") area from the bottom of cheque.
- Areas of Interest include the above data elements and 0.64 cm (1/4") clear area required around each of them. (**Notes:** (1) Where space limitations do not permit, clear area may be reduced by minimum amount necessary but must be at least 0.25 cm (0.1"). (2) Dimensions for MICR clear band and lower 2.54 cm (1") on back of cheque already include this 0.64 cm (1/4")).
- Recommend the use of light pastel colours or standard tints background screening.
- Printing must be done in black or dark ink.
- Minimum Print Contrast Signal (PCS) for the pre-printed information is 0.60.
- Minimum font sizes apply to various elements. See Section 5.3, Figure A.
- Security features must not interfere with any Areas of Interest on the front or back of cheque.
- If a VOID pantograph is used, the word "VOID" or similar phrase must not appear anywhere on the image of the original cheque.
- Inverse printing cannot be used in any Areas of Interest.

Note: For items with ABA routing numbers, see s. 5.4.1 (11) of the Standard.

☐ **MICR Clear Band Area** (s. 4.1 – 4.5.3):

- MICR Clear Band area is **1.59 cm (5/8")** from bottom edge of cheque.
- Must be printed in E13B characters using magnetic ink. No other printing is permitted anywhere in this area on the front of the cheque.
- Serial Number Field, Transit Number Field and On-Us Field are mandatory elements. Contact the financial institution for details of the specific positioning of these elements within the MICR line for its accounts.
- All cheques drawn on a US dollar account with a Canadian routing number must have the number 45 printed in the transaction code section of the On-Us field; contact FI for specifications re placement.
- Printed borders are not to appear in this area.
- Recommended that no background screening be used in the MICR band.

<input type="checkbox"/>	<p>Date Field (s. 5.4.1(6)):</p> <ul style="list-style-type: none"> ➤ Located towards upper right corner of the cheque. ➤ Field indicators must be printed below the date on all cheques in 6-8pt font in one of three available formats: YYYYMMDD, DDMMYYYY or MMDDYYYY. ➤ Bilingual date field indicators for the international date format (e.g., Y/A M/M D/J) are also permitted. ➤ Where the date is to be written manually, guidance boxes must also be printed. Guidance characters within the boxes are optional; if printed, a minimum of 10 pt font is recommended. ➤ If the date will be completed using an automated process, guidance boxes and guidance characters are optional. ➤ Spaces, dashes or dots are permitted between elements of the date field (e.g. 2005 09 23; 23-09-2005; or 09.23.2005). ➤ Slashes or other symbols are not permitted between elements of the date field.
<input type="checkbox"/>	<p>Convenience Amount Scan Area (s. 5.4.2 & s. 5.4.3)</p> <p>Note: This area includes the Convenience Amount Rectangle, Clear Area and Dollar Sign. Dimensions for these elements are outlined in s. 5.4.2 (personal cheques) and s. 5.4.3 (business cheques) of the Standard.</p> <ul style="list-style-type: none"> ➤ No other amount in figures may appear on the extreme right of the cheque other than the convenience amount. ➤ Field boundaries are "imaginary" and must not be printed (i.e., no box or border around the rectangle or clear area). ➤ Background of Convenience Amount Rectangle may be white or light screen. ➤ Dollar sign may be located to the left or right of the Convenience Amount Rectangle depending on the language of cheque. Minimum font for dollar sign is 10 pt. ➤ Currency designation (e.g. U.S. Funds) required on U.S. dollar cheques drawn on domestic branch of CPA members. Print either below or to the right of "Dollars". See Section 5.4.1 #11 for details. ➤ Minimum size of Convenience Amount Rectangle: <ul style="list-style-type: none"> ○ Personal Cheques: height - 0.51 cm (0.20"); length – 2.03 cm (0.80") ○ Business Cheques: height - 0.76 cm (0.30"); length – 2.03 cm (0.80") ➤ Maximum size of Convenience Amount Rectangle: <ul style="list-style-type: none"> ○ Personal Cheques: height - 0.76 cm (0.30"); length – 5.46 cm (2.15") ○ Business Cheques: height – 1.27 cm (0.50"); length – 5.46 cm (2.15")
<input type="checkbox"/>	<p>Financial Institution Name and Address(s. 5.4.1 Fig. D):</p> <ul style="list-style-type: none"> ➤ Printing of financial institution name must be at a minimum of 6 point. ➤ Printing of financial institution address is optional. If printed, it must appear under name. ➤ If a window envelope cheque format is used, the FI name and address may be printed either above or below the window, as long as it does not interfere with Areas of Interest.
<input type="checkbox"/>	<p>Cheque Number(s. 5.4.1 Fig. D):</p> <ul style="list-style-type: none"> ➤ Optional field; generally printed in upper right-hand corner. However, position is flexible, as long as it does not interfere with Areas of Interest. ➤ Minimum PCS for pre-printed information in the cheque number field is 0.60.

□	<p>Payor-filled information:</p> <ul style="list-style-type: none"> ➤ Minimum font size for all payor-filled information is 10 point if completed using software. ➤ Where the printed amount in words includes asterisks, these shall appear before the amount in words (e.g., ***** forty-five dollars). ➤ Where the printed amount in figures includes asterisks, these shall appear after the dollar sign and before the amount in figures (e.g., \$*****45.00). ➤ Use black or dark ink for hand-written cheques.
BACK OF CHEQUE	
□	<p>Box for Teller Stamp (s. 5.4.5):</p> <ul style="list-style-type: none"> ➤ Must be printed in the upper left-hand corner of the back of the cheque. See s. 5.4.5 of Standard for box placement and dimension details. ➤ “Teller Stamp Here” must be printed inside the box in a font no larger than 6pt. ➤ PCS for the box and text is a maximum of 0.25.
□	<p>Payee Endorsement Area (s. 5.4.5):</p> <ul style="list-style-type: none"> ➤ The Endorsement signature line must begin 8.89 cm (3.5”) from the left edge of the back of the cheque and end at least 1.27 cm (1/2”) from the right edge. It will be printed no lower than 3.81 cm (1.5”) from the bottom edge of the cheque. ➤ Phrase “Endorsement – Signature or Stamp” is to be printed in 8pt font at the back of the cheque directly below the line. Minimum PCS is 0.60.
□	<p>Verification Phrase (“BACK/ENDOS”; “ENDOS/BACK”; “BACK/VERSO”; “VERSO/BACK”; “BACK”; or “VERSO”) (s. 5.4.5):</p> <ul style="list-style-type: none"> ➤ Verification Phrase must be printed 8.89 cm (3.5”) from the left edge and 2.54 cm (1”) from bottom of back of the cheque. ➤ Minimum font size - 10pt; Minimum PCS of this phrase shall be 0.60.
□	<p>Bottom 2.54 cm (1”) of Back of Cheque:</p> <ul style="list-style-type: none"> ➤ Maximum PCS for any printing in this area is 0.25.

Contact your financial institution or cheque printer for further assistance.

Business Cheque Sample Layout (Not to Scale):

Front of Cheque:

The diagram shows the front of a business cheque with the following elements:

- Logo:** ABC (stylized in a black oval)
- Company Information:** YOUR COMPANY NAME, 123 MAIN STREET, YOUR TOWN, PROVINCE A1B 2C3
- Financial Institution:** YOUR FINANCIAL INSTITUTION, 456 MAIN STREET, YOUR TOWN, PROVINCE A4B 4C5
- Check Number:** 001
- Date:** Fields for Year (YYYY) and Month/Day (MMDD)
- Payable:** PAY _____ \$ []
- Recipient:** TO THE ORDER OF XYZ COMPANY, 875 MAIN STREET WEST, YOUR TOWN, PROVINCE A4B 5C6
- Signatures:** PER _____
- Barcode:** A MICR line at the bottom: "00 1" 1 2 3 4 5 6 7 8 1 2 3 4 5 6 7 8

Back of Cheque:

