

Canadian Payments Association

**New Cheque Standards!
Effective January 1st, 2007**

What do you need to know?

Why did the standards change?

❖ The cheque face and back will now be digitally scanned by the clearing houses

- Cheques will no longer be physically transferred between banks or returned to clients
- To allow for the scanning process, CPA mandated “Areas of Interest” must meet certain standards

The diagram shows a cheque face and back with six numbered callouts indicating areas of interest:

- 1. "Pay To" Information Field: The field for "PAY TO THE ORDER OF".
- 2. "Numeric Date" Field: The date field with a grid for month, day, and year.
- 3. "Amount" Field - Written/Numerical: The field for the amount in dollars.
- 4. MICR Numbering - Consecutive/Static: The MICR line at the bottom of the front side.
- 5. Signature(s): The signature line on the front side.
- 6. Backprinting: The "BACKENDOS" text on the back of the cheque.

1. "Pay To" Information Field
2. "Numeric Date" Field
3. "Amount" Field - Written/Numerical
4. MICR Numbering - Consecutive/Static
5. Signature(s)
6. Backprinting

What's Changed?

- ❖ No printing in 5/8 MICR band

THIS CHEQUE CONTAINS A MICROLINE BORDER AND SECURITY FEATURES
DOCUMENT HAS LineMark™ LINES IN THE PAPER THAT CHANGE FROM LIGHT TO DARK IN REFLECTED TO TRANSMITTED LIGHT

ABC Company
Box 000
Edmonton, AB T5A 3J5

DATE

M	M	D	D	Y	Y	Y	Y
M	M	D	D	Y	Y	Y	Y

PAY TO _____
THE ORDER OF _____

\$ _____

100
DOLLARS

Bank of Canada
123 Bank Street
Edmonton AB T5A 3J5

ABC Company

PER _____

FOR _____

PER _____

⑆0000⑆ 0000⑆00000000 000000⑆*

What's Changed?

- ❖ No printing in 5/8 MICR band
- ❖ **Adoption of numeric date field**

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ABC Company
Box 000
Edmonton, AB T5A 3J5

DATE

PAY TO _____
THE ORDER OF _____

\$

100
DOLLARS

Bank of Canada
123 Bank Street
Edmonton AB T5A 3J5

ABC Company

PER _____
PER _____

FOR _____

CMA 98 99 078

⑆0000⑆ 0000⑆00000000 000000⑆*

July 15, 2007 = 2007/07/15 or 07/15/2007 or 15/07/2007

What's Changed?

- ❖ No printing in 5/8 MICR band
- ❖ Adoption of numeric date field
- ❖ **A printed \$ symbol must appear - (Pre-printed or software driven)**

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DOCUMENT HAS LineMark™ LINES IN THE PAPER THAT CHANGE FROM LIGHT TO DARK IN REFLECTED TO TRANSMITTED LIGHT

ABC Company
Box 000
Edmonton, AB T5A 3J5

DATE

M	M	D	D	Y	Y	Y	Y

PAY TO THE ORDER OF _____

100 **\$** _____
DOLLARS

Bank of Canada
123 Bank Street
Edmonton AB T5A 3J5

ABC Company

PER _____
PER _____

FOR _____

CMA 98 99 01B

⑆0000⑆ 0000⑆00000000 000000⑆

What's Changed?

- ❖ No printing in 5/8 MICR band
- ❖ Adoption of numeric date field
- ❖ A printed \$ symbol must appear - (Pre-printed or software driven)
- ❖ **Mandatory MICR consecutive numbering**

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ABC Company
Box 000
Edmonton, AB T5A 3J5

DATE

M	M	D	D	Y	Y	Y	Y
---	---	---	---	---	---	---	---

PAY TO _____
THE ORDER OF _____

\$ _____
100 DOLLARS

Bank of Canada
123 Bank Street
Edmonton AB T5A 3J5

ABC Company

PER _____
PER _____

FOR _____
CFM 92 99-078

⑆0000⑆ 0000⑆00000000 000000⑆

What's Changed?

- ❖ No printing in 5/8 MICR band
- ❖ Adoption of numeric date field
- ❖ A printed \$ symbol must appear - (Pre-printed or software driven)
- ❖ Mandatory MICR consecutive numbering
- ❖ **Standardized positions for key information**

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DOCUMENT HAS LineMark™ LINES IN THE PAPER THAT CHANGE FROM LIGHT TO DARK IN REFLECTED TO TRANSMITTED LIGHT

ABC Company
Box 000
Edmonton, AB T5A 3J5

DATE M M D D Y Y Y Y

PAY TO _____
THE ORDER OF _____

\$ _____
DOLLARS

Bank of Canada
123 Bank Street
Edmonton AB T5A 3J5

PER. _____
PER. _____

FOR _____
CMA 92 09 0718

⑆0000⑆ 0000⑆00000000 000000⑆

What's Changed?

- ❖ Security features not to interfere with “Areas of Interest”

THIS CHEQUE CONTAINS A MICROLINE BORDER AND SECURITY FEATURES
DOCUMENT HAS LineMark™ LINES IN THE PAPER THAT CHANGE FROM LIGHT TO DARK IN REFLECTED TO TRANSMITTED LIGHT

ABC Company
Box 000
Edmonton, AB T5A 3J5

PAY TO THE ORDER OF _____

DATE

M	M	D	D	Y	Y	Y	Y
E	M	D	D	Y	Y	Y	Y

\$ _____

100 DOLLARS

Bank of Canada
123 Bank Street
Edmonton AB T5A 3J5

FOR _____

ABC Company

PER _____

PER _____

⑆0000⑆ 0000⑆00000000 000000⑆

What's Changed?

- ❖ Security features not to interfere with “Areas of Interest”
- ❖ **Standardized back print**

Teller Stamp Here	<hr/> <p>Endorsement - Signature or Stamp</p> <table border="1"><tr><td><small>WARNING: Absence of one or more of the following Security Features may indicate alteration.</small></td></tr><tr><td><small>Warning Band - Notifies document handlers that security features are present.</small></td></tr><tr><td><small>Watermark - Distinctive pattern in the paper. Hold up to light source to view.</small></td></tr><tr><td><small>Fibres - Visible only under black light.</small></td></tr><tr><td><small>Microline Printing - Tiny type in border that can't be read if scanned or copied.</small></td></tr><tr><td><small>Attempts to chemically alter this document will activate a chemical reaction that appears as a stain in the paper. Paper has TonerFuse™ that bonds dry toner to the paper fibres making alteration by scraping or tape very difficult.</small></td></tr></table>	<small>WARNING: Absence of one or more of the following Security Features may indicate alteration.</small>	<small>Warning Band - Notifies document handlers that security features are present.</small>	<small>Watermark - Distinctive pattern in the paper. Hold up to light source to view.</small>	<small>Fibres - Visible only under black light.</small>	<small>Microline Printing - Tiny type in border that can't be read if scanned or copied.</small>	<small>Attempts to chemically alter this document will activate a chemical reaction that appears as a stain in the paper. Paper has TonerFuse™ that bonds dry toner to the paper fibres making alteration by scraping or tape very difficult.</small>
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BACK/ENDOS							

What's Changed?

- ❖ Security features not to interfere with “Areas of Interest”
- ❖ Standardized back print
- ❖ **Print contrast signal in “Areas of Interest” must meet acceptable levels of compliance**

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DOCUMENT HAS LineMark™ LINES IN THE PAPER THAT CHANGE FROM LIGHT TO DARK IN REFLECTED TO TRANSMITTED LIGHT

ABC Company
Box 000
Edmonton, AB T5A 3J5

PAY TO THE ORDER OF _____

DATE

\$

100
DOLLARS

Bank of Canada
123 Bank Street
Edmonton AB T5A 3J5

FOR _____

PER _____
PER _____

ABC Company

⑆0000⑆ 0000⑆00000000 000000⑆

What do you need to do?

- ❖ **Ensure your cheques comply with the new CPA standards**

- **We can help**

- ❖ **What is your “Accounts Payable” software?**

- **Quickbooks or Simply Accounting**
 - **Other “off the shelf” software**
 - **Custom software**

Guaranteed Compliance

- ❖ **Use our RDM Scanner to check print contrast signal compliance**
 - **Same system/software used by the banks**
 - **Ensures custom pantographs meet CPA standards**

Thank You