



## 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 the Canadian Payments Association's **Standard 006: Specifications for Imageable MICR-Encoded Cheques and other MICR-Encoded Documents**. ([www.cdnpay.ca](http://www.cdnpay.ca)).

□	<p><b>Cheque Size</b>(s. 3.3):</p> <ul style="list-style-type: none"><li>➤ Length: minimum - 15.88 cm (6¼"); maximum - 21.59 cm (8½").</li><li>➤ Depth: minimum 6.99 cm (2¾"); maximum - 9.53 cm (3 ¾").</li></ul>
□	<p><b>General Requirements:</b></p> <ul style="list-style-type: none"><li>➤ Printed backgrounds must not interfere with legibility of information in Areas of Interest: <b>Front of cheque</b> - MICR clear band, cheque number field, date field, payee name line, amount in figures field, amount in words field, CPA member name and address field, signature line; <b>Back of cheque</b> - the teller stamp box, the endorsement area, the phrase "BACK/ENDOS" and the 2.54 cm (1") area from the bottom edge of the cheque.</li><li>➤ Areas of Interest include 0.64 cm (1/4") around the above data elements (Note: dimensions for MICR clear band and lower 2.54 cm (1") on back of cheque already include this 0.64 cm (1/4")).</li><li>➤ Recommend the use of light pastel colours or standard tints background screening.</li><li>➤ Printing must be done in black or dark ink.</li><li>➤ Minimum Print Contrast Signal (PCS) for the pre-printed information is 0.60.</li><li>➤ Minimum font size for pre-printed information is 8 point unless otherwise specified.</li><li>➤ Security features must not interfere with any Areas of Interest on the front or back of cheque.</li><li>➤ Pantographs, if used, cannot appear on an image captured from an original cheque.</li><li>➤ Inverse printing cannot be used in any Areas of Interest.</li></ul> <p><i>Note: For items with ABA routing numbers, see s. 5.4.1 (11) of the Standard.</i></p>
□	<p><b>MICR Clear Band Area</b> (s. 4.11 - 4.17):</p> <ul style="list-style-type: none"><li>➤ MICR Clear Band area is <b>1.58 cm (5/8")</b> from bottom edge of cheque.</li><li>➤ Must be printed in E13B characters using magnetic ink. No other printing is permitted anywhere in this area on the front of the cheque.</li><li>➤ 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.</li><li>➤ All US dollar cheques with a Canadian routing number must have the number 45 printed in the transaction code section of the On-Us field.</li><li>➤ Printed borders are not to appear in this area.</li><li>➤ Recommended that no background screening be used in the MICR band.</li></ul>
□	<p><b>Date Field</b> (s. 5.4.1(6)):</p> <ul style="list-style-type: none"><li>➤ Located towards upper right corner of the cheque.</li><li>➤ 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.</li><li>➤ Bilingual date field indicators for the international date format (e.g., Y/A M/M D/J) are also permitted.</li><li>➤ Where the date is to be written manually, guidance boxes and characters (minimum 10 pt font) must also be printed.</li><li>➤ Guidance boxes and guidance characters do not have to be printed on cheques if the date will be completed using an automated process.</li><li>➤ Spaces, dashes or dots are permitted between elements of the date field (e.g. 2005 09 23; 23-09-2005; or 09.23.2005).</li><li>➤ Slashes or other symbols are <b>not</b> permitted between elements of the date field.</li></ul>


□	<p><b>Convenience Amount Scan Area</b> (s. 5.4.2 &amp; s. 5.4.3):</p> <p>Note: This area includes the Convenience Amount Rectangle, Clear Area and Pre-printed Dollar Sign. The 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"> <li>➤ No other amount in figures may appear on the extreme right of the cheque other than the convenience amount.</li> <li>➤ Field boundaries are “imaginary” and must not be printed (i.e., no box or border around the rectangle or clear area).</li> <li>➤ Background of Convenience Amount Rectangle may be white or light screen.</li> <li>➤ Pre-printed 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.</li> <li>➤ <b>Minimum size</b> of Convenience Amount Rectangle: <ul style="list-style-type: none"> <li>○ Personal Cheques: height - 0.51 cm (0.20”); length - 2.03 cm (0.80”)</li> <li>○ Business Cheques: height - 0.76 cm (0.30”); length - 2.03 cm (0.80”)</li> </ul> </li> <li>➤ <b>Maximum size</b> of Convenience Amount Rectangle: <ul style="list-style-type: none"> <li>○ Personal Cheques: height - 0.76 cm (0.30”); length - 5.46 cm (2.15”)</li> <li>○ Business Cheques: height - 1.27 cm (0.50”); length - 5.46 cm (2.15”)</li> </ul> </li> </ul>
□	<p><b>Financial Institution Name and Address</b>(s. 5.4.1 Fig. D):</p> <ul style="list-style-type: none"> <li>➤ Printing must be at a minimum of 8 point.</li> <li>➤ Position flexible as long as it does not interfere with Areas of Interest. (Note: If a window envelope cheque format is used, the FI name and address must be above the window.)</li> </ul>
□	<p><b>Cheque Number</b>(s. 5.4.1 Fig. D):</p> <ul style="list-style-type: none"> <li>➤ Optional field; if used shall be printed on the extreme right of cheque above “Date” field.</li> <li>➤ Minimum PCS for pre-printed information in the cheque number field is 0.60.</li> </ul>
□	<p><b>Payor-filled information:</b></p> <ul style="list-style-type: none"> <li>➤ Minimum font size for all payor-filled information is 10 point.</li> <li>➤ Where the printed amount in words includes asterisks, these shall appear before the amount in words (e.g., ***** forty-five dollars).</li> <li>➤ 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).</li> <li>➤ Use black or dark ink for hand-written cheques.</li> </ul>

### BACK OF CHEQUE

□	<p><b>Box for Teller Stamp</b> (s. 5.4.5):</p> <ul style="list-style-type: none"> <li>➤ 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.</li> <li>➤ “Teller Stamp Here” must be printed inside the box in a font no larger than 6pt.</li> <li>➤ PCS for the box and text is a maximum of 0.25.</li> </ul>
□	<p><b>Payee Endorsement Area</b>(s. 5.4.5):</p> <ul style="list-style-type: none"> <li>➤ 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.</li> <li>➤ 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.</li> </ul>
□	<p><b>Phrase “BACK/ENDOS”</b> (s. 5.4.5):</p> <ul style="list-style-type: none"> <li>➤ “BACK/ENDOS” must be printed 3.5” from the left edge and 1” from bottom of back of the cheque.</li> <li>➤ Minimum font size - 10pt; Minimum PCS of this phrase shall be 0.60.</li> </ul>
□	<p><b>Bottom 2.54 cm (1”) of Back of Cheque:</b></p> <ul style="list-style-type: none"> <li>➤ Maximum PCS for any printing in this area is 0.25.</li> </ul>

Contact your financial institution or cheque printer for further assistance.

Business Cheque Sample Layout (Not to Scale):  
Front of Cheque:

	<p><b>YOUR COMPANY NAME</b> 123 MAIN STREET YOUR TOWN, PROVINCE A1B 2C3</p>	<p><b>YOUR FINANCIAL INSTITUTION</b> 456 MAIN STREET YOUR TOWN, PROVINCE A4B 4C5</p>	<p style="font-size: 24pt; font-weight: bold;">0001</p> <p style="font-size: 10pt; font-weight: bold;">Y Y Y Y M M D D</p> <p style="font-size: 8pt;">DATE Y Y Y Y M M D D</p>
<p><b>PAY</b> TO THE ORDER OF</p>			<p>\$ <span style="border: 1px dashed black; display: inline-block; width: 60px; height: 20px;"></span></p>
<p>┌ <b>XYZ COMPANY</b> ┐ 875 MAIN STREET WEST YOUR TOWN, PROVINCE A4B 5C6 └ ┘</p>	<p>PER _____</p> <p>PER _____</p>		
<p>⑈0001⑈ ⑆12345⑈000⑆ ⑆1234567890⑈</p>			

Back of Cheque:

