Bank of St Vincent and the Grenadines Ltd

Cheque Printing Specification Guide

BOSVG

Doing more Together

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SUMMARY SPECIFICATIONS FOR MICR ENCODED CHEQUES

PAPER QUALITY	90 gm^2(48M$\pm$5%)
DOCUMENT SIZE	▪Length: **minimum** – 15.88 cm (6¼"); **maximum** – 21.59 cm (8½") ▪Depth: **minimum** 6.99 cm (2¾"); **maximum** – 9.53 cm (3 ¾")
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.

PAPER SPECIFICATIONS

Paper quality Security

The preferred paper type is "DocuCheck" watermark security bond paper. 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.

Security Features

Paper should have at least two security features that are verifiable by the Bank. Features such as:

- *Artificial Watermark* - watermark that is printed on the document which can be seen when the check is viewed at an angle. Artificial watermarks cannot be copied or scanned
- *True Watermark* - watermark that is pressed into the paper at the mill and is visible from either side when held to the light.
- *Microfibers* - ultraviolet light-sensitive fibers that are built into the paper. These fibers fluoresce under UV light

MICR-ENCODING SPECIFICATIONS

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 ⑆ ⑈ ⑇ ⑉

Background Screening

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

### *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.

LAYOUT GUIDE (sample not to scale)

FIGURE A – FONT SIZE SPECIFICATIONS
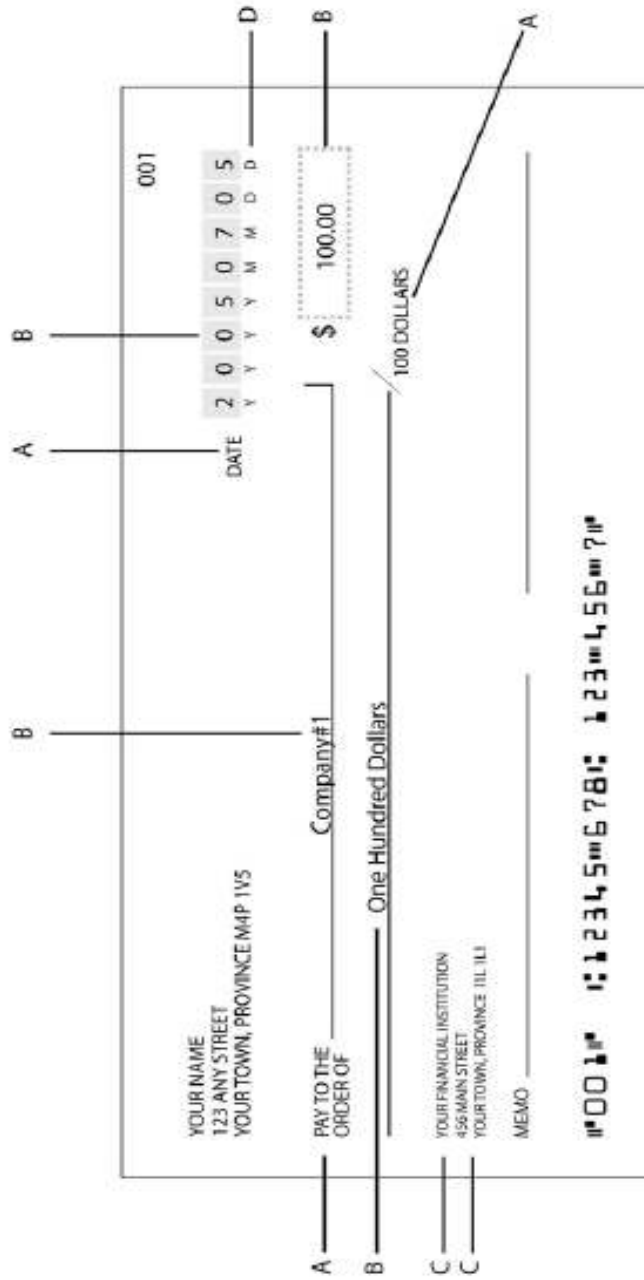
A= Type size is to be a minimum of 8 point
B= Any fields filled by the payor using software are to be a minimum of 10 point font
C= Type size is to be a minimum of 6 point
D= Type size is to be a minimum of 6 point, maximum of 8 point
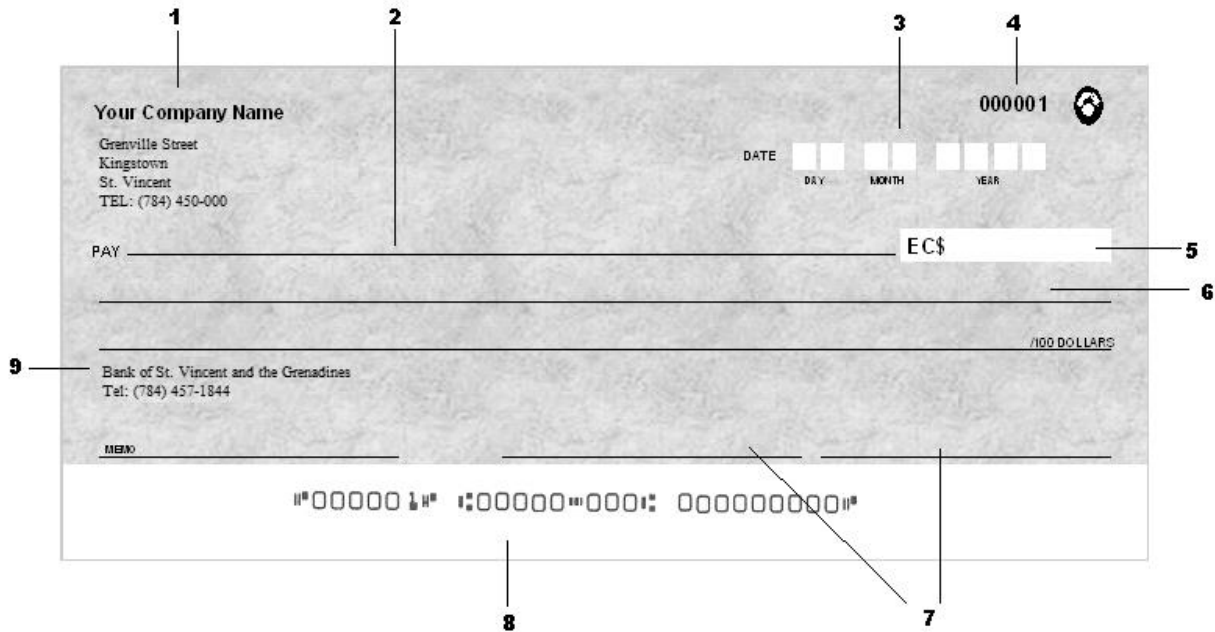
NOTE: #5 The EC $ must be outside of the box (See design above,

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 its immediate surrounding background. Printing of this information shall be done with black or dark ink.

   All font types - for ease of read of cheques the font type should be Franklin Gothic, Helvetica Neue, Arial, Times New Roman or any font with similar clarity.

2) **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.

3) **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 DD/MM/YYYY. 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 handwritten 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.

4) **Cheque Number.** The cheque number shall be printed on the top right of the cheque. Printing of this information shall be done with black or dark ink. Cheque numbers should not be repeated for 6 months.

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

6) **Amount in Words (Legal Amount).** The amount in words 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 /100 DOLLARS such that it begins directly under the dollar.

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

8) **MICR – Encoding Area.** The 1.59 cm (5/8") deep area across the bottom edge of the cheque. The following information should be printed using E13B characters using magnetic ink: *cheque number* (**starts at column #37**)*, transit number* (**starts at column #25**)*, account number* (**starts at column #14**) *and cheque amount (optional)* (**starts at column #1**)*.* Printed borders are not to appear in this area. It is recommended that no background screening be used in the MICR band. ***Note: The Bank number is 034.***

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

> ***Bank of St. Vincent and the Grenadines Ltd*** (font used Franklin Gothic Heavy)

> Tel#: (784) 457-1844

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.

For more information regarding our Cheque Clearing Process, please visit:

ECCU Cheque Clearing Process (ACH) | Eastern Caribbean Central Bank (eccb-centralbank.org)