



Standardization of Customer's Cheque Layout

Payment Systems Department
State Bank of Pakistan

Cheque Standardization Features

The recommended features for Cheques standardization are outlined as under:

Cheque Size:

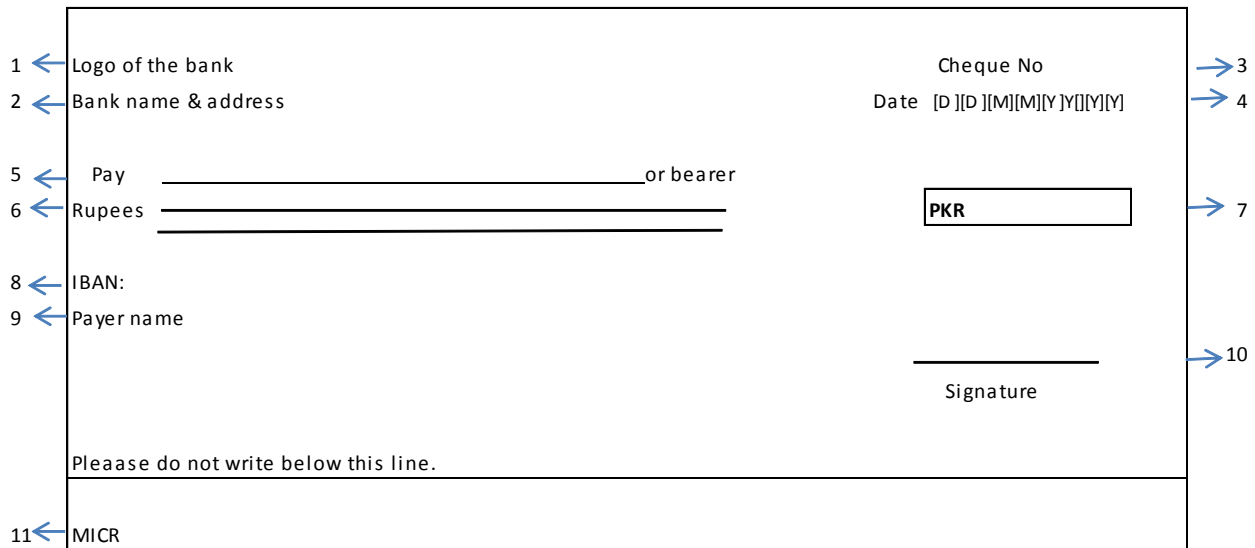
The standard length and height of the cheque should lie between 17 to 18 cm and 7 to 8.5 cm respectively, while the weight of cheque should be between 80-90 GSM.

The cheque font size should be between 8 to 9 points.

Front Layout of the Cheque:

The following data elements (described below) are designated Areas of Interest (AOI). The rationalization of front layout of a cheque is elaborated below (the specimen drawn to actual scale for Pak Rupee is attached at Annexure-A (I) and for Foreign currency cheque is attached at Annexure-B (I)).

(Not drawn to actual scale)



The point wise brief description of these items is as follows:

1. Logo of the Bank:

The Logo of the bank should be printed on top left of the cheque. The standard height of the logo must lie between 0.5 to 1 cm and length from 4 to 5 cm respectively.

2. Bank Name and Address:

The Bank name is mandatory along with branch address/code and city to be written under the name of the Bank having length from 7 to 8 cm.

3. Cheque Number:

The Cheque Number must be printed on the extreme upper right side of the cheque above the date field.

4. Date:

- The date field must be located on the upper right side of the cheque.
- The accepted numeric representation for the date field on cheques is DDMMYYYY to be printed in lucid background.
- Any kind of slashes or other symbols are NOT permitted between elements of the date.

5. Payee's Name:

The payee's name should start with the phrase "Pay" and end with the phrase "or bearer" in the designated space by horizontal marked lines.

6. Amount in Words (Legal Amount):

The amount in words may be printed or handwritten in the designated space identified by two parallel horizontal lines.

The line shall begin with the phrase "Rupees" for domestic currency. In case of foreign currency, the phrase starts with "For the sum of" and ends with the relevant name of foreign currency.

Examples:

- Rupees Three hundred thirty five thousand five hundred twenty only.
- For the sum of Three hundred thirty five thousand five hundred twenty US Dollars only.

7. Amount in Figures

For Pak Rupee cheque, amount in figure shall be preceded by PKR within convenience amount scan area. Any type of alphabetic characters or any type of special characters like commas, decimals, and slashes must not be used.

Example: PKR 335520

For foreign currency cheque, the relevant currency symbol should appear in place of PKR preceded by the amount in figure.

Example: US\$ 335520

8. IBAN (International Bank Account Number):

It is also recommended that the Cheque leaf should carry the IBAN (24 digits) as mandated vide PSD circular No. 2 of 2012.

9. Payer's name:

The Payer's name must appear on cheque below IBAN.

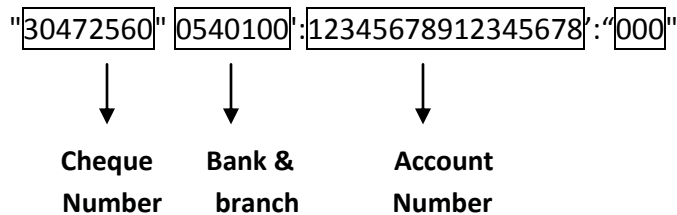
10. Signature Line Area:

The Signature line area should be located in the lower right area of the cheque. There can be one or more than one required signatures. Further, the word 'Signature' should be mentioned under signature line.

11. MICR-Encoding Area:

The Magnetic Ink Character Recognition (MICR) Line also called as MICR line must include cheque number, bank and branch code, account number and currency code. The MICR line should be according to E-13 B font format across left bottom side.

Example:



Specimen drawn to actual scale for Pak Rupee is attached at Annexure-A (I), printed sample of Pak rupee at Annexure-A (II), whereas handwritten sample is attached at Annexure-A (III).

Similarly, Specimen drawn to actual scale for foreign currency cheque is attached at Annexure-B (I), printed sample of foreign currency cheque at Annexure-B (II), whereas handwritten sample for foreign currency cheque is attached at Annexure-B (III).

Informational Printing:

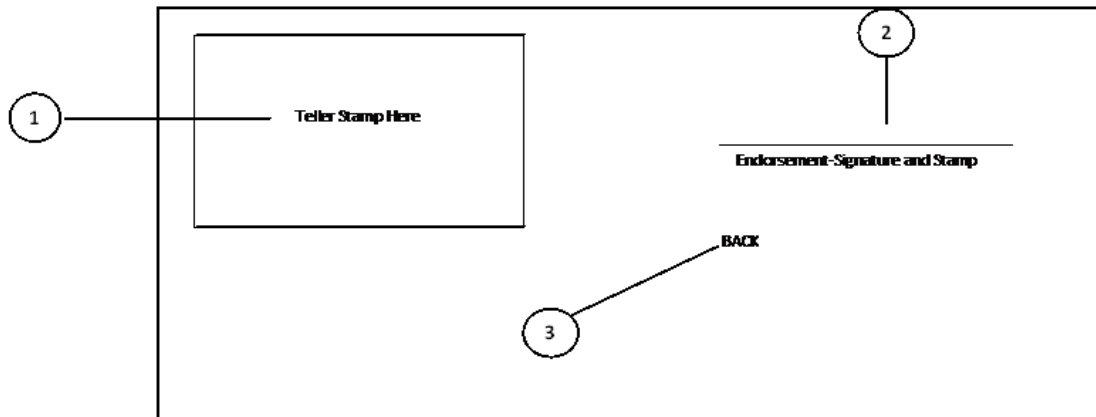
Informational printing refers to additional printing that the cheque issuer or printer includes on the cheque (i.e. on the front of the cheque, printing other than the MICR line).

Information printing on the front of image-able MICR-encoded document shall be of a colour and placement which will not interfere with any Areas of Interest (AOI) on the original document, or on an image, photocopy or microfilm representation of the document.

Conditional Statement:

There must be No conditional statement written/printed on the cheque such as “Void if over XRs”, “Item expires on ...”, “Not valid if presented for payment after (a certain date)” or “Not valid unless presented for payment after X days following date of the issuance”, etc.

Reverse Layout of the Cheque



The basic components of Reverse side of a cheque comprise of the Teller stamp, the endorsement area and a verification phrase.

a) Teller Stamp

The "Teller Stamp Here" box shall be located in the upper left corner on the reverse side of the cheque. It should be located on the top-left side of the cheque. The box should contain the phrase "Teller Stamp Here". Further, the Teller will affix stamp on the Reverse side of a cheque. All banks must use standardized stamp having 22mm Length and 39mm Height.

b) Endorsement area

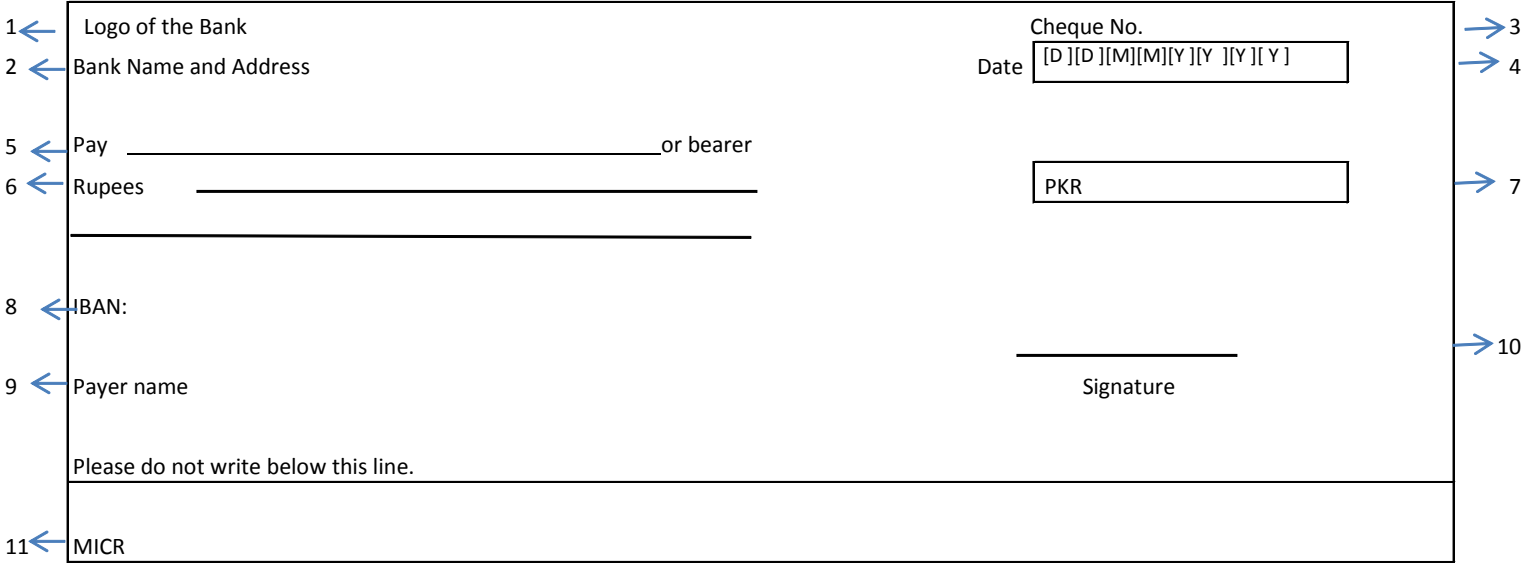
The endorsement area includes the signature and stamp line(s) and/or addresses line(s) (where applicable).

c) Verification phrase/Back

The verification phrase should be printed on the reverse side of the cheque.

Pak Rupee Cheque

Specimen drawn to actual scale



Annexure-A (II)

Pak Rupee Cheque

Printed Sample

Bank ABC Logo	Cheque No. 123456789
Bank ABC, Lane 2, Karachi	Date [D][D][M][M][Y][Y][Y][Y]
Pay <u>XYZ</u> or bearer	
Rupees <u>Three hundred thirty five thousand five hundred</u>	PKR 335520
<u>and twenty only</u>	
PK00ABNA1234567890000001	
Mr. EFG	_____ Signature
Please do not write below this line.	
"30472560" 0540100':12345678912345678':"000"	

Annexure-A (III)

Pak Rupee Cheque

Handwritten Sample

Bank ABC Logo Bank ABC, Lane 2, Karachi	Cheque No 12345 Date 31/10/2014
Pay <u>XYZ</u> or bearer	PKR 335520
Rupees <u>Three hundred thirty five thousand five hundred and twenty only</u>	
PK00ABNA1234567890000001	
Mr. EFG	<u>ABC</u> Signature
Please do not write below this line.	
"30472560" 0540100:12345678912345678:"000"	

Annexure-B (I)

Foreign Currency Cheque

Specimen drawn to actual scale

1 ←	Logo of the Bank		→ 3
2 ←	Bank Name and Address	Cheque No	→ 4
		Date [D][D][M][M][Y][Y][Y][Y]	
5 ←	Pay _____or bearer		
6 ←	For the sum of _____	US\$	→ 7

8 ←	IBAN:		→ 10
9 ←	Payer name	_____	
		Signature	
	Please do not write below this line.		
11 ←	MICR		

Annexure-B (II)

Foreign Currency Cheque

Printed Sample

Bank ABC logo	Cheque No 12345
Bank ABC lane 2, Karachi	Date <input type="text" value="[0][2][0][1][2][0][1][3]"/>
Pay <u>XYZ</u> or bearer	
For the sum of <u>Three hundred thirty five thousand five</u>	<input type="text" value="US\$ 335520"/>
<u>hundred and twenty US Dollars only</u>	
PK00ABNA1234567890000001	
Mr. EFG	<hr/>
Do not write below this line.	Signature
"30472560" 0540100':1234567891234567':"000"	

Annexure-B (III)

Foreign Currency Cheque

Handwritten Sample

Bank ABC logo	Cheque No 12345
Bank ABC lane 2, Karachi	Date <u>3/10/2014</u>
Pay <u>XYZ</u> or bearer	<u>US\$ 35520</u>
For the sum of <u>Three hundred thirty five thousand five hundred and twenty US Dollars only</u>	
PK00ABNA1234567890000001	
Mr. EFG	<u>ABC</u> Signature
Do not write below this line.	
"30472560" 0540100:1234567891234567:"000"	

Glossary

- 1- **Convenience Amount:** - The amount in figures field on a cheque that shows the amount payable. (i.e. the convenience amount rectangle).
- 2- **Designated Areas of Interest (AOI):** - An imaginary rectangular clear area 0.64 cm (0.25") around each of the Data Elements specified on the face of the Cheque, required to optimize image character recognition.
- 3- **E-13 B Font Format:** - The MICR E-13B font is the standard in Australia, Canada, United Kingdom, United States and other countries. The "13" in the font's name comes from the 0.013-inch grid used to design it.
- 4- **Field:** - Heraldry the background surface or color on which a design is displayed.
- 5- **IBAN:** - The International Bank Account Number (IBAN) is an international standard for identifying bank accounts across national borders with a minimal of risk of propagating transcription errors.
- 6- **MICR:** - Magnetic Ink character Recognition. The MICR encoding is called the *MICR line*.
- 7- **Payee:** - Person to whom money is being paid or is due, especially the person to whom a cheque or money order is payable
- 8- **Payer:** - The person named as responsible for the payment of a check, money order, or other financial paper when it is redeemed.
- 9- **Rationalization:** - The actual size font & layout of cheques as prescribed by SBP.
- 10- **Standardization:** - The process to remove variations and irregularities in something and make all types or examples of it the same or bring them into conformity with one another.
- 11- **Teller:** - An employee in a bank or savings institution who receives and pays out money.
- 12- **Verification phrase:** - The evidence that proves the genuineness of the cheque itself.