



Best Practice Guidelines

Recommended Quality Control
Procedures for Cheque printing
(including MICR code line)

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1. Introduction

1.1 Why follow our recommendations?

Observing quality control procedures is an important aspect of cheque and code line printing. Following Our recommendations will help to ensure the quality of the cheques that you print. Good quality cheques can be processed efficiently in the Image Clearing System (ICS), whereas sub-standard cheques can lead to rejects, the cost of which may be passed on to you by your bank.

1.2 Who should follow these recommended quality control procedures for cheque printing?

All businesses, schools and public sector bodies that use cheques, as company cheques are valuable and lack of care can lead to their misuse and the risk of fraud losses. To help protect your business from cheque fraud losses we recommend that staff handling cheques are aware and comply with all the advice provided.

1.3 Copyright statement

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2. Best Practice Advice for Quality Control Procedures

2.1 Cheque stock

Key points to bear in mind are:

- Avoid storing cheques in cold damp conditions.
- Keep stock in original wrapping/boxes until needed.
- Allow stock to acclimatize in the print room
- Allow the printer to warm up before use.

Detailed guidelines for storing and handling cheque stock can be found in our Best Practice Guidelines for Using Laser Printers to Infill Cheques which can be downloaded from our website: [Cheque Printer Accreditation Scheme - Pay.UK \(wearepay.uk\)](#)

2.2 Outsourcing

You must not outsource your cheque printing to a third party unless it is a printer that has been accredited by Pay.UK under the Cheque Printer Accreditation Scheme (CPAS). The list of Accredited Printers can be downloaded from our website: [Cheque Printer Accreditation Scheme - Pay.UK \(wearepay.uk\)](#)

2.3 Laser and inkjet printers

Cheque printing and MICR encoding must be undertaken on printers that have passed Smithers Grade 1 testing and are also Pay.UK approved for MICR encoding. The Smithers list can be downloaded from our website: [List of laser printers - Pay.UK \(wearepay.uk\)](#)

2.4 Toner cartridge or ink

Ensure that the MICR toner cartridge is the one approved for use with the model of laser printer being used. The Smithers list of approved non-impact printers, and the MICR toner cartridges to be used with them, can be downloaded from our website at [www.wearepay.uk](#). Do not use alternative toners as MICR code lines will be sub-standard and the ink may not be indelible which could be more susceptible to fraudulent attack.

2.5 Daily quality checks

Before starting a print run:

- Print a test sample and check that the MICR code line is clearly printed (i.e. the image is dense and unbroken). Change the toner if the quality is sub- standard.
- Use an overlay gauge to ensure that the positions of the code line and £ sign are correct. Adjust as necessary. Gauges can be obtained by contacting cpashelpdesk@wearepay.uk

During a print run:

Continue to undertake the above checks:

- At random intervals when printing large volumes (e.g. every 2000 cheques)
- At the end of the print run for low volumes

2.6 Infilling cheques safely

The payee (i.e. beneficiary's) name should always be left-justified. The payee name may be terminated by adding the word 'only' after it or the space to the right of the name should be filled with asterisks or ruled through, preferably with a pair of horizontal parallel lines.

The amount in figures should be preceded and followed by two asterisks and left-justified in the Amount Box, taking care that the leftmost asterisk does not touch or overwrite the '£' symbol which is to the left of, and just outside the Amount Box.

The amount should not include commas and the pounds/pence separator should be a hyphen (without spaces). E.g. **43540-60**.

2.7 Weekly sampling

Ten sample cheques from a test run should be sent weekly for quality checking by the clearing agents for the banks. Your cheque supplier/bank will advise you which one is appropriate for your company.

In addition to these top tips, we recommend you use the other Best Practice Guidelines in the series. These can be downloaded from our website: [Cheque Printer Accreditation Scheme - Pay.UK \(wearepay.uk\)](https://www.wearepay.uk)



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