RBC Royal	Bank	(T&T)	Limited
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MICR Specification Sheet

1-	4						
RBC				INSTRUCTIONS 1. Complete separate form for each			
				chequing account.			
E,	SAMPLE COMPANY NAME 123 Anystreet, Suite 1000	RBC Royal Bank (T&T) Limited Address Line 1 Address Line 2 City, Country	999999999 0 4 0 4 2 0 1 2	 Insert <u>X</u>'s for serial number beginning in space 48 and fill sufficient spaces to the left indicating the total number of digits required to a maximum of 10 digits. 			
PAY 1	City, Country	ED NINETY NINE 99/100 DOLLARS	DATE D D M M Y Y Y \$ ***9,999.00	 Insert your branch Transit Number in spaces 40 to 44. Commence with space 40 and insert the number from right to left. Insert zeros to the left where necessary to fill any blank spaces. 			
Pay To The Order Of	JOHN Q. SAMPLE 123 ANYSTREET CITY COUNTRY	Note: - The "Serial Number field" is mandatory and may be comprised of up to 10 digits (spaces 48 up to 57) and must include an on-us symbol in the space immediately (to the left) following the high order.		 4. Insert the last 14 digits of your account number beginning in space 19, moving left. <u>Do not overwrite the character in position 20</u>. 5. Enter transaction code 46 utilising positions 15 and 14. 			
58 57 56 55 11•			3 17 16 15 14 13 12 11 10 9 8 7 6 5 4 3 2 1 BL IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	 6. Insert correct official name of branch, civ ic address (if any), city/town and province. 7. Complete other particulars required on the form and sign it. 			
58 57 56 55 5 ⊪∎	54 53 52 51 50 49 48 47 46 45 44 43 42 41 40 39 38 III BL II III IIII IIII IIII IIII IIII IIII IIII IIII IIIII IIIIII IIIIIIIIII IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII		I8 17 16 15 14 13 12 11 10 9 8 7 6 5 4 3 2 ■ BL IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	1 MICR LINE DATA			
	Route/Brand	ch ON-US / Chequing Account #	TXN Code				
NOTE TO PRINTER							
characters n Documents'	must be printed in E-13B type and to MICR spe s". All spaces marked " BL " must be left blank	be printed in the corresponding spaces on the cheques ecifications outlined in the brochure published by The C	relative to the cheque order for the customer in anadian Payments Association entitled "Stand	dards & Specifications for MICR Encoded			
	R'S NAME, STREET ADDRESS, CITY/TOWN		PRINTER'S NAM				
			PRINTER'S ADD	RESS			
NAME OF B	BRANCH, CIVIC ADDRESS, CITY/TOWN, CO	JUNTRY	QUANTITY	START SERIAL # AT			
			APPROVED BY	DATE			

Appendix I – Extract of Key Rules & Standards

Please ensure that your printer complies with all the requirements of Trinidad and Tobago Cheque Production and Cheque Image Quality Assessment Standards, to ensure that cheques are "imageable". The complete requirements may be found at: <u>Trinidad & Tobago Cheque Production</u> <u>and Cheque Image Quality Assessment Standards</u>. Technical aspects should be discussed with your printer.

The following minimum requirements are extracted from the Trinidad & Tobago Cheque Production and Cheque Image Quality Assessment Standards when used in conjunction with the Canadian Payments Association Standard 006 (CPA006) as revised in 2017.

1. Paper Quality - Security Paper Level II

- a. 24lb base sheet
- b. SecureLaserTonerAdhesion
- c. MICR and OCR compatible
- d. 83 Brightness
- e. Optically Dead Paper
- f. Invisible Security Fibres
- g. Full Chemical Reactions (brown stain & black dye)
- h. True Watermark

2. Enhanced Cheque Security Features - These are the agreed-upon minimum security

options that provide an additional layer of cheque security on top of Security Paper Level II:

- a. Explicit Warning Band
- b. PadlockIcon
- c. Microprinting Icon
- d. Fourdrinier True Watermark
- e. Fluorescent Invisible Fibres
- f. Coloured Background

3. Areas of Interest -

- a. Areas of Interest on the front and back of a cheque are outlined in **Section 2.2** of the **CPA006 standard**.
- b. Security Features must not interfere with any area of interest as outlined in the CPA006 standard

4. Image Quality - the Trinidad & Tobago Cheque Production and Cheque Image

Quality Assessment Standards outline specific values for the aspects of cheque designs mentioned below. This ensures that high-quality cheques images can be produced by any commercial bank in Trinidad & Tobago w ho participate in the Cheque Image Exchange System. Refer to **Section 6** of the <u>Trinidad & Tobago Cheque Production and Cheque Image Quality Assessment Standards</u> for further guidance.

- 5. MICR Encoding Area Refer to Section 4 of the CPA006 Standard (revised 2017)
 - a. **Important:** The area containing the MICR band measures 1.59 cm (5/8") from the bottom edge of the document. In the MICR band, the use of magnetic inkis restricted to the printing of the prescribed E-13B characters. No printing shall appear anywhere in this area on the face of the document except the prescribed E-13B characters in the encoding line (see section 4.4). It is strongly recommended that the MICR band remain clear of background screening. Borders are not permitted within the 1.59cm (5/8") clear MICR band.
- 6. Date Format
 - a. The CPA 006 standard outlines a number of date format options available for use on cheques. Notwithstanding this, participant banks in the T&T Electronic Cheque Clearing System have agreed to use only **DDMMYYYY** as an acceptable date format.
 - b. Note: As outlined in the <u>Trinidad & Tobago Cheque Production and</u> <u>Cheque Image Quality Assessment Standards</u>, all cheques must contain date field guidance boxes as well as other characteristics set out in the <u>CPA006 Standard (revised 2017)</u> – Figure E for the Date Field.
- 7. Convenience Amount Rectangle must be preceded by '\$'
- 8. Payor Name must be accompanied by a Street Address
- 9. **Optional Standards** The below standards are optional for use however, if used, these fields must be compliant with the standards outlined in the relevant sections of the CPA006 standard.
 - a. Amount in Words (Legal Amount) "/100 DOLLARS" to be included on cheque
 - b. Currency Designation of TTD printed below the amount in figures (Convenience Amount)

Appendix 2 – Branch & Unit Routing and Addresses

Branch Name	Address	Transit
ARIMA	Cor. Pro Queen & De Verteuil Streets, Arima, Trinidad & Tobago	02879
COUVA	Couva Shopping Complex, Southern Main Road, Couva, Trinidad & Tobago	02880
ST AUGUSTINE	St. Augustine Shopping Centre, Eastern Main Road, St. Augustine, Trinidad & Tobago	02881
MARABELLA	182 Southern Main Road, Marabella, Trinidad & Tobago	02882
SIPARIA	Main Road, Point Fortin, Trinidad & Tobago	02883
PT FORTIN	Main Road, Point Fortin, Trinidad & Tobago	02885
INDEPENDENCE SQUARE	55 Independence Square, Port of Spain, Trinidad & Tobago	02888
MARAVAL	Corner Long Circular Road & Rookery Nook, Maraval, Trinidad & Tobago	02889
DIEGOMARTIN	Trinidad & Tobago Chamber of Commerce Building Columbus Circle, Westmoorings, Trinidad & Tobago	02890
PARK STREET	55 Independence Square, Port of Spain, Trinidad & Tobago	02891
PRIVATE BANKING	6th Floor, 7-9 St. Clair Avenue, Port of Spain, Trinidad & Tobago	02892
WESTMALL	Trinidad & Tobago Chamber of Commerce Building Columbus Circle, Westmoorings, Trinidad & Tobago	02893
ST JAMES	Corner Long Circular Road & Rookery Nook, Maraval, Trinidad & Tobago	02894
CHAGUARAMAS	Trinidad & Tobago Chamber of Commerce Building Columbus Circle, Westmoorings, Trinidad & Tobago	02895
MAYARO	Cor. Pro Queen & De Verteuil Streets, Arima, Trinidad & Tobago	02896
HIGH STREET	11 High Street, San Fernando, Trinidad & Tobago	02897
CARLTON CENTRE	11 High Street, San Fernando, Trinidad & Tobago	02898
GULF CITY	Gulf City Shopping Complex, Gulf City Avenue, La Romain, Trinidad & Tobago	02899
SANGRE GRANDE	Cor. Pro Queen & De Verteuil Streets, Arima, Trinidad & Tobago	02902
SCARBOROUGH	8 Burnett Street, Scarborough, Trinidad & Tobago	02903
CORPORATE BANKING	4th Floor East, St. Clair Place, 7-9 St. Clair Avenue, Port of Spain, Trinidad & Tobago	02904
CHAGUANAS	Royal Plaza, Main Road, Chaguanas, Trinidad & Tobago	02906
SAN JUAN	55 Independence Square, Port of Spain, Trinidad & Tobago	02911
TRINCITY	Trincity Commercial Center Zone 23, Trincity Central Road, Trincity, Trinidad & Tobago	02919
PT LISAS	Atlantic Plaza, Atlantic Avenue, Point Lisas, Trinidad & Tobago	02922
CROWN POINT	8 Burnett Street, Scarborough, Trinidad & Tobago	02923
PRINCESTOWN	2-4 Edward Street, Naparima Mayaro Road, Princes Town, Trinidad & Tobago	02934
ST CLAIR	7-9 St. Clair Avenue, Port of Spain, Trinidad and Tobago	02935