Know Your New "CTC-2010 standard " Bank Cheque Format

It is now mandatory for banks to strictly issue standardized and enhanced new format of cheques called CTS-2010. Which will be available from 30th Sept 2012. Also already circulated cheques will be replaced within 31st December 2012. So it is necessary for all to understand how your new cheque format looks like.

Latest news-Deadline of 31st December 2012 is extended to 31st March 2013 from RBI. To see full details on new extension

1) Paper- Same specification will continue related to paper specification as it exist now. In addition to that, paper should be image friendly and have protection against any alteration by having new features as chemical sensitivity to acids, alkalis, bleaches and solvents giving clear visibility of alteration. New cheque will not glow under Ultra-Violet light. This will make all cheques feel like same across all banks.

2) All cheques carry standardized watermark called "CTS-INDIA" which can be seen when you held cheque against light. This feature will avoid fraudulent from photocopying or printing it. Mark will be in oval shape, and diameter of it is 2.6 to 3.0 cms. Each cheque will have at least one full mark. Sample of the same will look like this.

3) VOID pantograph- Pantograph with hidden or embedded "COPY" or "VOID" will appear in the cheque. This feature will not be visible on the scanned image at the resolution specified in CTS but will easily visible on photocopies and scanned images because the resolution used during such process will content higher resolution which is specified in CTS. This will ensure photocopying and scanning of cheque.

4) Bank Logo- It will be printed in ultra-violet ink. The logo will be captured or visible in ultra violet enabled scanners. It will establishes genuineness of cheque.

5) Field placement of cheque-Placement of significant fields are made mandatory but additional fields can be added by banks with their wish. This will make capturing optical/Image character recognition (OCR/ICR) in offline mode and help banks in automating their payments. Sample of the cheque will looks like below.

6) Colour and Background- Light/Pastel colours will be mandated for cheques. But the finalization will be after consultation with Indian Bank Association and National Payment Corporation of India.

7) Clutter free background-Background will be keep clutter free as possible for improving quality and clarity of images.

8) Alterations/Correction on cheques- No changes or corrections should be carried out on cheques (except for date validation purpose, if required).

9) Printing of account field-All cheques should be issued with the account number field pre-printed. Especially this is must for current accounts.

10) Additional security features- Other than above mandatory features cheque may content below few features based on Banks own risk calculation.

a) Supplementary watermark containing their own logo,b) embedded fluorescent fibers,c) fugitive ink, d) Secondary fluorescent ink, e) micro-letting, f) toner fusing, g) check-sum, h) patterns, i) floral designs, j) bleeding ink, k) structural magnetic,l) security thread, m) hot stamped holograms on multi-city cheques and drafts, n) auto-detection tools, o) use of UV band to identify amount in words, amount in figures, signature and beneficiary name, p) pre-encoding of amount field on the MICR band for DDs and pay orders before issuing to customers. q) use of check-sum on the face of DDs and pay orders (other than MICR band). But the above said additional features are based on rules and regulation of CTS-2010.