PRAKAS
ON
CHECK STANDARD
*******

Article 1.

To make all checks used in the banking system to be uniformed and standardized in order to ensure a smooth and efficient inter-bank clearing and settlement.

Article 2.

Banking Institutions shall design and print check to be providing or distributing to their customers in compliance with Article 4 of the Law on Negotiable Instruments and Payment Transactions. Check shall be standardized in terms of the code, the size, other items, and encode the readable characters as stated in the Guideline on The Characteristics of Check Standard as an Appendix of this Prakas.

Article 3.

The usage of check standard will be implemented after six months from the signing date of this Prakas.

Within the six-months period after issuing this Prakas, banking institutions shall print checks standard as stated in Article 2 to replace the existing checks.

Article 4.

Prakas No B.5.01.65 Prokor dated 30 March, 2001 is hereby repealed by the new Prakas from the implementing date of the check standard.

Article 5.

The General Directorate, the General Secretariat, the General Cashier, the General Inspection, all Departments and branches of the National Bank of Cambodia, and all Banking Institutions under the National Bank of Cambodia's supervisory authority shall strictly implement this Prakas.

Article 6.

This Prakas shall have effect from the issuing date.

Phnom Penh, September 10, 2008

The Governor

Signed and Sealed Chea Chanto
Appendix
Prakas № B9-08-186 Prokor Dated September 10, 2008

Guideline:

Characteristics of Check Standards
The National Bank of Cambodia would like to instruct all banking institutions on the designation, format, layout and information content of checks standard issued in Cambodia as follow:

1 – STANDARDS TO BE ADOPTED

Legal Requirements:

With reference to the Article 4 of the Law on Negotiable Instruments and Payment Transactions, a check issued may be written in Khmer or any other language and must contain:

- The term “check” inserted in the body of the instrument and expressed in the language employed in drawing up the instrument;
- An unconditional order to pay a determinate sum of money;
- The name of the banker who is to pay (drawee);
- A statement of the place where payment is to be made;
- A statement of the date when and the place where the check is drawn;
- The signature of the person who gives the order on the check (drawer)

Check Size and Code Line Area

Check Size:

A standard check size is required to facilitate the issue, use, receipt, processing and storage of the physical paper check. The standard check size (excluding counterfoil) is 180 mm long and 90 mm high

Check Layout:

The layout of the check for both the front and the back is identical in respect of the areas reserved for the Code Line. This Clear Band is the area at the bottom of check, 16mm from the bottom edge all through the check length. This clear band is used to encode the check details to be represented in numerals and special symbols using the E13B font for the designated information on the Code Line.

On both the front and the back of the check in the clear band, there must be neither chemical substance nor any marks that can be inspected by any automated reading machines.

Figure 1: Clear Band area on both the front and back of the check
Check Code Line for Automated Processing

Code Line Print Area:

The code line must be printed through the length of the clear band on the front side of the check. Where this is not possible due to damage, overwriting or replacement numbers or it is otherwise unusable for this purpose, then the code line is to be printed to identical specifications on the back side of the check in the reserved Clear Band area.

Code Line Font and Ink:

The code line is to be printed using E13B font to facilitate fast and accurate recognition of numerals.

Clear Band Preservation:

In the clear band, on both sides of the check, there must not be any printing ink or pattern that may affect the efficiency of any automated reading of the E13B printed numerals and special symbols. In particular, the Clear Band must be free of watermark printing, embossed printing, or any other mark, other than E13B characters encoded on the Code Line.

Code Line Placement:

The Code Line is 3.175mm high and is located within the middle of the Clear band.

This code line are within the Clear Band and is bounded by above and below by two clear areas of 1.5875mm each. The Code Line area plus the two clear areas immediately above and below the Code Line are together referred to as the Read Band.

The E13B characters are to be printed only in the Code Line area.

Figure 2: Magnified Placement of Clear Band, Read Band, and Code Line

Code Line Format Specification

General Standard:

The Cambodian check Code Line standard complies with international Code Line standards as specified in relevant ANSI\(^8\) X9 and related ISO\(^9\) standards. Under the disciplines of these standards, the specific positions of individual numerals and special symbols throughout the length of the Code Line are numbered from the rightmost position of the Code Line – with this being position number “1”. A further additional general specification is that the Code Line must have no more than five fields and that no field can be greater than 15 characters.

\(^8\) ANSI: American National Standards Institute

\(^9\) ISO: International Standard Organization
Figure 3: Representation of the full Code Line structure for checks:

Code Line Printing and Encoding Requirements
The data such as check number, bank and branch code, and account number must be encoded by the check-issuing bank with appropriate software and must be printed before providing the check-books to customers.

Special symbols of data in each category must be printed at the same time as the data in that category. For instance, the special symbols for amount of money must be printed at the same time as the amount of money.

Above and beneath the Code Line standard, there are two spaces reserved to facilitate the future expansion of clearing process, such as clearing house code. Should there be an encoding requirement, a code must be printed in such reserved area.

The data fields that are adjacent and have no blank space between them should be encoded at the same time in order to prevent any error caused by deviation of characters and line spacing, which could limit E13B Reader capacity to read accurately.

Position and Detail of Different Data Fields in the Code Line
The data in the Code Line can be divided into five fields, counting from the far right first, and the far left last.

a) Amount Field
There are 15 digits, plus two special symbols indicating the beginning and end of the “Amount” field:

- Position 1: comprises of one special symbols represented by ( *) to identify an opening amount sign. The right edge of the sign is 8mm away from the right edge of the check.
- Positions 2-16: is the value of check in dollars or Riel (for dollar checks, the cents will always be encoded as the first two right digits, even if there are no cents being paid)
- Position 17: is a special sign represented by ( * ) to identify a closing amount sign. The left edge of this amount field must be 62mm away from the right edge of the check.

Example: The amount of Khmer Riel 99,988,800.00 on Code Line would be: 

\[ \text{*0000000099888000*} \]

Remark: The amendment of number should be conducted by Adhesive foil back Check Correction Label with the thickness not exceeding 0.23mm, and the number must be encoded correctly on this label with the payable amount.

b) Transaction Code Field
Transaction code field is comprised of two digits located at positions 19 and 20 to identify type of currency.
00: for checks payable in KHR.
01: for checks payable in USD

Remark: The Payment and Settlement Committee of the Association of Banks in Cambodia shall discuss with its member banks on the use of this 2-digit transaction code to identify the other types of payment transactions such as credit or debit transactions.

Within the Transaction Code Filed there is a blank space located at position 18.
This is inserted as a separator between amount and transaction code fields to facilitate accurate automated reading of the data.
The left edge of this field must be 71.5mm away from the right edge of the check.
Example: The amount of KHR 99,988,800.00 and currency code that the check is to be paid on Code Line is shown as below:

\[00 \text{ KHR} \quad 999888800000\]

c) Account Number Field
The Account Number field is comprised of 12 digits located at positions 22 to 33.
This field also includes one special symbol for account number at position 21 represented by (\#\#).
Example: The account number to be included in the Code Line is: 111222333444

\[\#\#222333444000 \quad \#\#00000009998880000\]

d) Bank and Branch Field (Routing Number)
In many countries the “Bank and Branch” numbers are known as the “routing” number because they are used to determine both the input source bank/branch and the output destination bank/branch.
This field is comprised of a 3-digit bank number, a 3-digit branch code, a blank space, and a one-digit verification number plus special signs (\#\#).
- Position 34: is a special symbol represented by (\#\#) to identify an opening sign
- Position 35: is a check digit verification number
- Position 36: is a blank space
- Position 37-39: is the branch code
- Position 40: is special sign (\#\#)
- Position 41-43: is bank code.
Example: The “bank and branch” and “check digit” number in the code line in this example is: i) Bank number = 100, ii) Branch number = 001 and iii) check digit = 7

\[\#\#0001 \quad \#\#222333444000 \quad \#\#00000009998880000\]

e) Check Serial Number Field
The check number field is comprised of a maximum 6 digits plus an opening and closing sign (\#\#) at the beginning and the end of the field. The left edge of check number field is 170mm from the right edge of the check.
Example: The check serial number to be included in the Code Line is “1”

\[\#\#1 \quad \#\#0001 \quad \#\#222333444000 \quad \#\#00000009998880000\]

Physical Placement of Printed or Encoded Characters,
For reference and design purposes, the physical placement and location of the various Code Line characters and fields is summarized in Figure4:
The E13B Type Font Standard Details

The standard of E13B (numerals and special symbols) shape, size and properties including automated recognition features of the E13B are printed to achieve high visibility.

a) Use and Objective:
This standard font is used internationally and is designed to facilitate the reduction in errors in printing and reading the font and to facilitate the automatic processing of checks or other standardized documents, especially in the banking and finance sectors.

b) Character Configuration (Numerals, and Special Symbols)
The E13B for printing the Code Line on the check consists of 10 single digits numerals and three special symbols, as below:

<table>
<thead>
<tr>
<th>Number (1-0)</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>One</td>
<td>6</td>
<td>Six</td>
</tr>
<tr>
<td>Two</td>
<td>7</td>
<td>Seven</td>
</tr>
<tr>
<td>Three</td>
<td>8</td>
<td>Eight</td>
</tr>
<tr>
<td>Four</td>
<td>9</td>
<td>Nine</td>
</tr>
<tr>
<td>Five</td>
<td>0</td>
<td>Zero</td>
</tr>
</tbody>
</table>

Special Characters

- • Bank / Branch
- \(/\) Amount
- || Domestic or On Us
- ••• Dash or Hyphen

2 – RECOMMENDED CHECK STANDARDS

2.1. Front of Check
The front side of the check is divided into two parts: i) for Business, and ii) Clear Band. The information to be contained within the business area is specified by the relevant legal requirements summarized in 1.1 above.

The more detailed specifications for the areas to be used and the placement of different pieces of information are recommended in the following sections.
2.1.1 Background Color

The background color in the area for business must be white or light color for clear visibility of data. The background color and pattern should be under the following criteria:

(1) For Offset Printing with Offset Printing Pigments

Offset Printing Pigment must not exceed the following percentage:

<table>
<thead>
<tr>
<th>Color</th>
<th>% Offset Printing Pigment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yellow -Y</td>
<td>100%</td>
</tr>
<tr>
<td>Magenta -M</td>
<td>20%</td>
</tr>
<tr>
<td>Cyan -C</td>
<td>20%</td>
</tr>
<tr>
<td>Black -B</td>
<td>0%</td>
</tr>
</tbody>
</table>

(2) For Offset Printing or Other Printing without Printing Pigments

The background color and pattern must not be darker than the mixed color created by using criteria for offsetting pigments as stated in the table 2.2.1 (1) above.

2.1.2 Date Placement

The Date area is in the top right area, being dot-line of 44mm long with its right end 6mm away from the right edge and 77mm from the bottom edge of the check. The word “Date” must be on the left and on the same level of the dot-line, specified as the Date Field.

2.1.3 Amount Placement

The Amount area must be located under the Date area. It must be a rectangular shape with 10mm wide and 67mm long. The right end of the rectangular box must be 6mm away from the right edge and 47mm from the bottom edge of the check. There must be a currency code “KHR” for riel checks or “USD” for dollar checks in this box, which is 6mm away from the left edge of the box.

2.1.4 Signature Placement

Signature area shall be on the bottom right of the check and it is 6mm away from the right edge of the check and 10mm up from the Clear Band. This specified position is to facilitate the automated signature verification system, and the E13B Reader.

2.1.5 Issuing Bank Name and Address (Branch)

The issuing bank name and address (Bank Logo and Branch) area is in the top left area, being 48mm long and 18mm high, with its left end 6mm away from the right edge and 72mm from the bottom edge of the check.

2.1.6 Issuing Bank Customer Name and Address (Drawer)

The issuing customer name (drawer name and address) area is in the lower middle left aligned area of the check. The banks and financial institutions may or may not include the address of the drawer on the check.

*Figure 5: Sample Check’s background*
2.2-Back of Check

There are three main parts on the back of the check:

**Figure 6: Reverse (Back) of Check**

### 2.2.1 Part 1: Clear Band (for Banks)

Clear Band is the area in the lowest part of check with 16mm wide from the bottom edge of the check all through the length of check. This clear band has its position and sizes the same as it is on the front side of the check.

### 2.2.2 Part 2: For Bank and Customer

The size of this part covers the entire area above the clear band with 74mm wide from the top edge of the clear band all through the length of the check but excluding the area for the clearing house as stated in 2.2.3 below.

### 2.2.3 Part 3: For Clearing House Only

This part is situated on the upper right of the check with 42mm wide and 85mm long.

The back of the check may include lines separating different areas, and suggestion messages as "For Bank and Customer" and "For Clearing House Only" in light shading color. Some checks may neither have the division line nor suggestion messages.

The printing must comply with the rules stated in 2.2 or there can be suggestions for
allocation of space in the inner cover of the check book.

3- RECOMMENDATION ON FRAUD PREVENTION

The Check must have its own special features which are designed to prevent forgery and modification of any statements, as below:

3.1 Check-printing Paper
Paper used for printing the check shall have special specifications and good quality.

3.2 Prevention of Modification of Statement

The areas containing important information on check prone to modification, such as payee's name, payable amount (number), payable amount (characters) should be printed with indelible ink on background color or pattern that can prevent modification i.e. special ink that will be visible under ultraviolet ray, or the ink vanishing upon deleted or modified with correcting fluid, etc.

3.3 Prevention of Colored Photocopy

The check must be printed under special techniques to prevent forgery using colored photocopy machine.

The banks and financial Institutions shall formulate the policies and set up internal controlling system for their own check operations.

4- USE OF CHECKS

Instruction for use of check should be printed in the inner cover of check book as a guideline, as below:

b) On both back and front of the check, there must not be any writing, cutting, rips, staple or stamping or chemical substances that may affect efficiency of the reader machine.

c) Crossing, drawer's signature, or stamping of any seal or statement must not be in the Clear Band area which is used for encoding E13B characters.

d) Do not scratch or erase numerals and special sign of Code Line in Clear Band.

e) To modify any statement, the user must cross out the whole statement, and sign the name above the corrected parts, avoid using correcting fluid.

f) The use of the back of the check is allowed only in the area for bank and customer.

g) Avoid folding and ripping of the check, especially to the area of the check containing the Code Line.

- The bank should ensure that suitable reliable quality perforations are made to enable a clean tear of the check form from the check book stub.

- Hand written information should be as clear and legible as possible and written in black or dark blue indelible ink. The use of fluorescent ink and removable writing medium, such as pencil, must be avoided.

- Hand written information must be inserted in the spaces provided with no space left available for alteration of amount – especially between the currency sign and the amount in figures.

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