

Summary of Amendments to Design Specifications and Deposit Forms Publication

Effective date and brief description	Sections amended
<p>19 May 2008</p> <ul style="list-style-type: none"> • The May 2008 edition of this publication has been assigned a new version control number “Publication 11.5.3”. • Changes in this revision of the standard are predominantly in Section 6, Security. This reflects the industry’s continued attention to the prevention and detection of counterfeit and fraudulently altered cheques. The descriptions and content of the section covering security features has been updated to reflect current expert recommendations along with the section discussing ink coverage. • A new version of Magnetic Ink Character Recognition (MICR) Technical Specifications has also been created in conjunction with these amendments. 	
<p>14 September 2007</p> <p><i>Financial Institution Cheques</i></p> <ul style="list-style-type: none"> • The words “Financial Institution Cheque” or “Bank Cheques” must be printed on the face of each Financial Institution cheque. 	2.2.14
<p>1 July 2005</p> <p><i>New version control number</i></p> <ul style="list-style-type: none"> • The July 2005 edition of this publication has been assigned a new version control number “Publication 11.5.2”. 	
<p>1 July 2005</p> <p><i>Security features</i></p> <ul style="list-style-type: none"> • Minimum requirements for base level documents now include “one ink security feature to protect the document against alteration”. • Ink security features now listed in alphabetical order. • Menu of features intended as protection against counterfeiting now listed in order of effectiveness. 	<p>6.1.2</p> <p>6.2.1.2</p> <p>6.2.2</p>
<p>1 July 2005</p>	



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<p>Micro printing</p> <ul style="list-style-type: none"> Maximum permitted height of micro printing reduced to 0.25mm. 	6.2.2
<p>1 July 2005</p> <p>Stamp Duty</p> <ul style="list-style-type: none"> Note added to say as of December 2004, Stamp Duty no longer applies to cheques domiciled on any of the states/territories in Australia. 	7.3, 2.2.12
<p>1 July 2005</p> <p>Paper for MICR encoded documents</p> <ul style="list-style-type: none"> Paper used to print cheques, deposit forms or summary slips must meet APCA's paper specifications detailed in Section 6 of Publication 3.3 – <i>Paper for MICR encoded documents</i>. If a client or printer wishes to use paper not listed on the Paper Register, (website <www.apca.com.au>) the relevant financial institution may request proof that the selected paper does conform to APCA's paper specifications. 	7.6
<p>28 June 2004</p> <p>New version control number</p> <ul style="list-style-type: none"> The June 2004 edition of this publication has been assigned a new version control number "Publication 11.5.1". <p>Minor editorial changes</p> <ul style="list-style-type: none"> Throughout Parts 1, 2 and 6 as required. 	
<p>28 June 2004</p> <p>Areas of Interest and Protection Areas</p> <ul style="list-style-type: none"> Payee's name should not extend "into the Protection Area for the Amount in Figures" Clarify that foreground printing in Areas of Interest must not extend into the clear band area except for the MICR encoding and warning band. 	2.2.3 2.3.2
<p>28 June 2004</p> <p>Security requirements and security features</p> <ul style="list-style-type: none"> Section on "Business Cheques" re-named "<i>Customer Cheques Supplied by Financial Institutions</i>". Section on "Personal Cheques" re-named "<i>Specially Printed Cheques</i>". Part 6 "Security" has been extensive rearranged. Refer to description of security features required for various levels of documents to be printed. The listing of various security features has been rearranged to show permissible features for "<i>protection against alteration</i>" and "<i>protection against counterfeiting</i>". 	2.1.1 2.1.2 Part 6 6.1.1 to 6.1.4 6.2.1 and 6.2.2 6.3



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<ul style="list-style-type: none"> Section on “Warning Band” (previously 6.1.2.4) has been re-numbered to read 6.3. 	
<p>31 August 2002**</p> <p>Warning bands</p> <ul style="list-style-type: none"> A warning band must appear on the front or reverse of all Specially Printed Cheques, Financial Institution Cheques, and Money Orders. The warning band must not be printed in the MICR clear band, right-hand side clear band, or the area for the Amount in Figures. Examples of warning bands are shown in the “Frequently Asked Questions Regarding Publication 11.5” document available from the APCA web-site. Possible location of the warning band. <p>**Notes on effective date:</p> <p><i>Effective 31 August 2002, new designs for Specially Printed Cheques, Financial Institution Cheques, or Money Orders seeking a Design Approval Number (DAN), or changes to an existing design requiring a new DAN to be issued, must incorporate a warning band.</i></p> <p><i>No later than 28 February 2003 (that is, six months after the 31 August 2002 effective date), all Specially Printed Cheques, Financial Institution Cheques and Money Orders must incorporate a warning band.</i></p> <p><i>During the six-month transition period, reprinting of a pre-approved design without any changes is not required to incorporate a warning band.</i></p>	<p>6.1.2.4</p> <p>6.1.2.4</p> <p>6.1.2.4</p> <p>Figures 2 & 3.</p>



<p>31 August 2002</p> <p><i>Printing on reverse of deposit forms</i></p> <ul style="list-style-type: none"> • Printing on reverse side of deposit forms should be scan non-readable. • No printing other than background is permitted in the reverse MICR Clear Band area 	<p>3.4.3</p> <p>3.1.15</p>
<p>31 August 2002</p> <p><i>Financial Institution Cheques</i></p> <ul style="list-style-type: none"> • Definition of Financial Institution Cheque. • Additional information such as the purchaser's name, ACN/ABN/ARBN, company logo/brand of the may, at the discretion of the Drawee Financial Institution, be printed on Financial Institution Cheques. • The words "<i>Financial Institution Cheque</i>" or "<i>Bank Cheque</i>" must be prominently printed on the face of the cheque if the additional information is to be printed. 	<p>2.1.3</p> <p>2.2.14</p> <p>2.1.14</p>
<p>31 August 2002</p> <p><i>Security features</i></p> <ul style="list-style-type: none"> • <i>Transparentising</i> ink on sensitised paper may be used as a print security requirement for High Level vouchers. • Clarified that for High Level vouchers, minimum security requirement is for one primary ink feature and one secondary ink feature (instead of two secondary ink features). • Deleted "visible & invisible fluorescent fibres" from the list of paper security features. • Clarified that if <i>transparentising</i> ink is used to simulate a watermark, this must be printed on the reverse and may fluoresce. • "Vignette" deleted from list of design security features. • Clarified the use of <i>optically variable devices</i>. 	<p>6.1.1.4</p> <p>6.1.1.4</p> <p>6.1.2.1</p> <p>6.1.2.2</p> <p>6.1.2.3 & 6.1.2.5</p> <p>6.1.2.3</p>
<p>31 August 2001</p> <p><i>Security features</i></p> <ul style="list-style-type: none"> • As a secondary ink security feature, <i>transparentising</i> may be used to simulate a watermark. • Fine-line security patterns as a permissible design security feature. 	<p>6.1.2.2</p> <p>6.1.2.3</p>
<p>28 February 2001</p> <p><i>Financial institution approval procedures for printing</i></p> <ul style="list-style-type: none"> • Request for design approval or printing approval must be actioned within 3 days from date of receipt. 	<p>1.3.2</p> <p>1.3.2</p>



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| <ul style="list-style-type: none">• Approval to print valid for 3 months from date of issue of Confirmatory Authority. | |
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<p>28 February 2001</p> <p><i>Use of window faced envelopes and Australia Post requirements for four-state delivery bar-codes</i></p> <ul style="list-style-type: none"> • Payee's address should not be printed on cheques to be mailed in window-faced envelopes. • The four-state delivery bar-codes are not to be printed on cheques and must be printed on accompanying remittance advice. 	<p>7.1</p> <p>2.1.3, 2.1.4.</p>
<p>28 February 2001</p> <p><i>Security features</i></p> <ul style="list-style-type: none"> • Introductory references to security requirements. • Clarify reference (at third dot point of minimum requirement) is to secondary ink security feature. • Clarify reference (at third dot point of minimum requirement) is to secondary ink security feature. Amend reference to Bank Cheques to read Financial Institution Cheques. • Permissible secondary ink security features: <i>thermochromatic</i> and <i>photochromatic</i>. • Permissible design security features: <i>micro-printing</i> and <i>optically variable devices</i>. • Background security pattern or screen must have sufficient ink coverage in Areas of Interest. 	<p>6.1</p> <p>6.1.1.3</p> <p>6.1.1.4</p> <p>6.1.2.2</p> <p>6.1.2.3</p> <p>6.1.2.5</p>
<p>28 February 2001</p> <p><i>Approval of split print orders</i></p> <ul style="list-style-type: none"> • Assumptions and description of approval process for split print orders. 	<p>Appendix E (1.5)</p>
<p>15 December 1999</p> <p><i>Evaluation procedures</i></p> <ul style="list-style-type: none"> • Conformance to standards for security, design and paper. • Print orders for 20,000 forms or less • Print orders for more than 20,000 forms 	<p>Preface</p> <p>1.3.3</p> <p>1.3.3.1, 1.3.3.2 & Appendix E (1.1, 1.3 and 1.4)</p>
<p>21 June 1999</p> <p><i>Security features</i></p> <ul style="list-style-type: none"> • Clarify that the specifications in 11.5 cover the minimum security features that are mandatory. 	<p>6.1</p>
<p>21 June 1999</p> <p><i>Field Guide design</i></p>	



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<ul style="list-style-type: none">• Lines for field guides are to be printed as scan non-readable.• Clarifies printing of decimal point on cheques / deposit forms.• Clarify where hand Printed Boxes are printed, triple delimiters are used to separate dollars from cents.	Appendix C Appendix C Appendix C.
<p>21 June 1999</p> <p><i>Dollar sign representation</i></p> <ul style="list-style-type: none">• Clarify preference is to use sans serif fonts for printing \$ signs.• Corrected typographical errors in measurements.	Appendix D Appendix D

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