

New-design cheques to come into force

Central Bank of Bahrain has mandated new standards and specifications for cheques. This uniform set of standards is expected to increase the efficiency of the current cheque-clearing process and also speed up cheque-clearing at the high-speed sorters in the clearing house.

ICICI Bank Limited, Bahrain branch has made the required modifications to its cheques and the new cheque design has been approved by Central Bank of Bahrain.

All the new-design cheques, both personal and for corporates, come in a single size only. The length is 7 inches (177.799 mm) and the height 3½ inches (88.899 mm). The background colour of the new cheque is very light.

The old-design cheques issued by you will be honoured till August 1, 2011. However Central Bank of Bahrain recommends that you use up cheques that do not meet the new standards as soon as possible or get them replaced by the new-design cheques.

After August 1, 2011, old-design cheques may be cleared only upon levying of an additional fee. Such additional fee will be decided later and announced in advance.

Please visit ICICI Bank Limited's Manama Branch with your old cheque book and we will place your request for a cheque book with the new-design cheques. The new cheque book will reach you in ten days' time. There will be no charges for its issuance.

Once you receive the new-design cheque book, we urge you to replace the old-design ICICI Bank Bahrain cheques issued by you but not yet cleared, if any, with the new-design cheques.

We wish to highlight the following points regarding the use of your new-design cheques, as recommended by Central Bank of Bahrain:

- Make sure that you write the name of the payee and amount in words clearly and correctly. Always fill out your new cheques using an ink pen or a ball-point pen with black or dark blue permanent ink. Do not use a pencil, light-coloured ink, fluorescent ink or non-permanent ink to complete the cheque.
- Write the date inside the "Date" box clearly in dark permanent ink. The date format allows you to write the date using Arabic or English.
- Write or enter the amount inside the "Amount in Figures" box. Write the amount in figures as close to the "BD" label as possible to avoid any fraudulent alteration of the amount in figures.
- If you print the amount in figures using a typewriter or a computer, print the currency symbol together with the amount in figures by the same device. Print in black or dark blue ink the protecting asterisks (*) immediately after the "BD" or "د.ب." label and before the amount in figures.
- If you print the amount in words using a typewriter or a computer, insert asterisks (*) in black or dark blue ink before the amount in words. If you wish to print the amount in words in English using a typewriter or a computer, make sure to left-justify the amount in words. If in Arabic, the amount in words should be right-justified, and be preceded by asterisks.

- If you wish to print the name of the payee in English on the cheque using a computer or a typewriter, please left-justify the name of the payee and fill the space to the right of the payee's name with asterisks (*) in black or dark blue ink. If you wish to enter the name of the payee in Arabic, right-justify the name and fill the space to the left of the payee's name with asterisks.
- Do not write or sign in the space allocated for the MICR code line [measured 5/8 inch (15.875 mm) vertically from the bottom edge of the cheque], to ensure accurate reading of MICR printing. There should be no stamping (including company's rubber stamping), perforations, stapling or any other intrusion in this area. Do not let your signature overlap the MICR code line or the "Amount in Figures" box.
- Do not use italics or slanted fonts.
- If you use a typewriter for your instructions on the cheque, use ribbons of dark colours (black or dark blue). Do not use total transfer (correctable) ribbons.
- If you use a computer to enter information on the cheque, please use a well-maintained printer with permanent dark ink (black or dark blue) ribbons. If you use an ink-jet printer or a laser printer, do not allow the ink to penetrate the cheque paper and the printer, as it can affect the security features adversely.
- Do not circle or underline any information on the cheque.
- Do not use carbon or carbon-back ink for transfer to the second copy of the cheque.
- Do not use a facsimile signature, as it has the potential of disappearing in the image of the cheque.
- Do not fold or mutilate the cheque as it can damage the data on the MICR line. Envelopes used for mailing cheques should be large enough to enclose unfolded cheques.
- Do not write on the left side of the back of the cheque as it is reserved for clearing purposes.

Your following these guidelines will help in reducing cheque-returns from the clearing house and in minimising the risk of fraud.

If you have any questions, please get back to us. We will be happy to respond.