



**PAYMENTS
CANADA**

RULE A3

ENDORSEMENT AND IDENTIFICATION OF PAPER ITEMS

2022 CANADIAN PAYMENTS ASSOCIATION

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IMPLEMENTED

February 1983

AMENDMENTS PRE-NOVEMBER 2003

May 1984, November 19, 1986, January 1987, September 18, 1991, November 18, 1992, September 29, 1994, November 27, 1995, May 23, 1996, April 7, 1997, December 18, 1999, March 22, 2001, November 29, 2001 and February 20, 2003

AMENDMENTS POST-NOVEMBER 2003

1. Amendments to reflect consistency with the new CPA Payment Items and ACSS By-law, approved by the Board November 27, 2003, effective January 27, 2004.
2. Amendments to Appendix I to stipulate ink colour of manual identification stamps, approved by the Board October 7, 2004, effective December 6, 2004.
3. Amendment to Appendix III to align the minimum and maximum cheque sizes with Standard 006, approved by the President, effective June 15, 2005.
4. Amendment to update the ABM identifier for La Caisse Centrale Desjardins in Appendix II, approved by the President, effective February 23, 2006.
5. Amendment to clarify the ink colour of manual identification stamps, approved by the Board June 6, 2007, effective August 6, 2007.
6. Amendments to update the ABM identifier for Bank of Nova Scotia and Royal Bank of Canada in Appendix II, approved by the President, effective August 10, 2009.
7. Amendment to replace references to “General Manager” with “President”, consequential to amendments to the Canadian Payments Act (Bill C-37) that came into effect on March 1, 2010.
8. Amendments to update the ABM identifier for BNS, BNC, and CIBC Appendix II, approved by the President, effective May 25, 2010.
9. Amendments to Appendix II to replace references to “Credit Union Central of Canada” with “Central 1 Credit Union”, approved by the Board May 26, 2011, effective July 6, 2011.
10. Amendment to section 1 to accommodate the use of Clearing Replacement Documents, approved by the Board March 29, 2012, effective October 1, 2012.
11. Amendments to update ABM identifier for CCDQ in Appendix II, approved by the Board October 11, 2012, effective December 10, 2012.
12. Amendment to reflect the removal of the Endorsement guarantee consequential to amendments to By-Law No.3 – Payment Items and ACSS, which came into effect August 17, 2012. Approved by the Board October 3, 2013, effective December 2, 2013.
13. Amendment to update the ABM identifier for La Caisse Centrale Desjardins in Appendix II, approved by the Board June 25, 2014, effective July 25, 2014.

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14. Amendment to update ABM identifier for HSBC, TD and BNS in Appendix II. Approved by the Board October 9, 2014, effective December 8, 2014.
15. Amendment to update ABM identifier for BMO in Appendix II. Approved by the Board December 3, 2015, effective February 2, 2016.
16. Amendments to Appendix II to replace references to “La caisse Centrale Desjardins du Québec” and/or “La Fédération des caisses Desjardins du Québec” with “Fédération des caisses Desjardins du Québec”. Revisions made under the authority of the CPA President, effective January 1, 2017.
17. Amendment to update ABM identifier for National Bank of Canada in Appendix II, effective February 1, 2017.
18. Amendments to reflect the addition of Peoples Trust Company as a new ACSS Direct Clearer, made under the authority of the CPA President, effective June 13, 2022.

Introduction

1. This Rule outlines procedures for the Endorsement and Identification of paper Payment Items. For additional requirements with respect to the placement of identifiers on Clearing Replacement Documents, refer to Rule A10 and CPA Standard 014.

Requirement to Endorse

2. Each Member that is party to the Exchange of an Item, beginning with the Negotiating Institution and ending with the Drawee, shall identify the Item to facilitate tracing, by affixing its Identifier to the Item.

Guarantee of Endorsement and Necessary Endorsements

3.
 - a. The Negotiating Institution's Identifier constitutes the Negotiating Institution's guarantee of the authenticity of all prior Endorsements and of its undertaking to supply any missing necessary Endorsements. The lack of an Identifier does not negate the Negotiating Institution's responsibility to provide a missing Endorsement. For greater certainty:
 - i. subject to paragraphs (ii) and (iii), Members shall generally guarantee the authenticity of all prior Endorsements on Items upon which they have affixed their Identifiers and undertake to supply any missing Endorsements;
 - ii. Indirect Clearers shall guarantee the authenticity of all prior Endorsements on Items upon which the Indirect Clearer or its Clearing Agent, on behalf of the Indirect Clearer, has affixed its Identifier and undertake to supply any missing Endorsement; and
 - iii. Centrals shall guarantee the authenticity of all prior Endorsements on Items upon which the Central, or any Local belonging to the Central, has affixed its Identifier and undertake to supply any missing Endorsements.
 - b. A Payee's Endorsement is not a "necessary Endorsement" where a Cheque is deposited to the credit of a person's account and that person is the same person as the named and intended Payee on the Cheque.

Paper Pre-Authorized Debits

4. Each paper Pre-authorized Debit shall bear a pre-printed Endorsement of the Payee and the Identification of the Negotiating Institution. Where no date of issue appears as part of this Identification, the date of issue shall be deemed to be the date of Exchange.

Manual Identification Stamp

5. Where a manual Identification stamp is used, other than an ABM Identification, the specifications outlined in Appendix I shall be complied with.

Return to Third Party

6. Where an Item is to be returned to a Branch other than the negotiating Branch if it is dishonored, the bottom portion of the Identification stamp may include an area indicating the five figure Branch Number and three figure Institution Number of the Branch to which the Item is to be returned (refer to Appendix I).

Mechanical Identifiers

7. The following provisions apply to mechanical identifiers:
 - a. each mechanical Identification shall include the:
 - i. Date; and
 - ii. Branch Number and Institution Number (eight figures combined);

Where possible, each mechanical Identifier shall include Member name and Branch domicile.

- b. Notwithstanding paragraph 7(a)(ii), the Branch Number and Institution Number on a Data Centre Identification may be waived provided that the Branch Identification includes the Branch Number and Institution Number.

Combined Stamp

8. Where a combined customer and Negotiating Institution Identification stamp is used, the stamp need not bear the date, provided that each Item so stamped is date stamped by the delivering Direct Clearer before the Item is Exchanged.

Reader/Sorter

9. Where a reader/sorter is equipped to supply an Identification, this feature shall be utilized in respect of Items passing through the reader/sorter.

ABM Identifiers

10. Sample ABM identifiers, for information and reference purposes only, are included in Appendix II. Any change to the format or content of a Member's ABM identifiers should be communicated to the CPA as soon as possible.

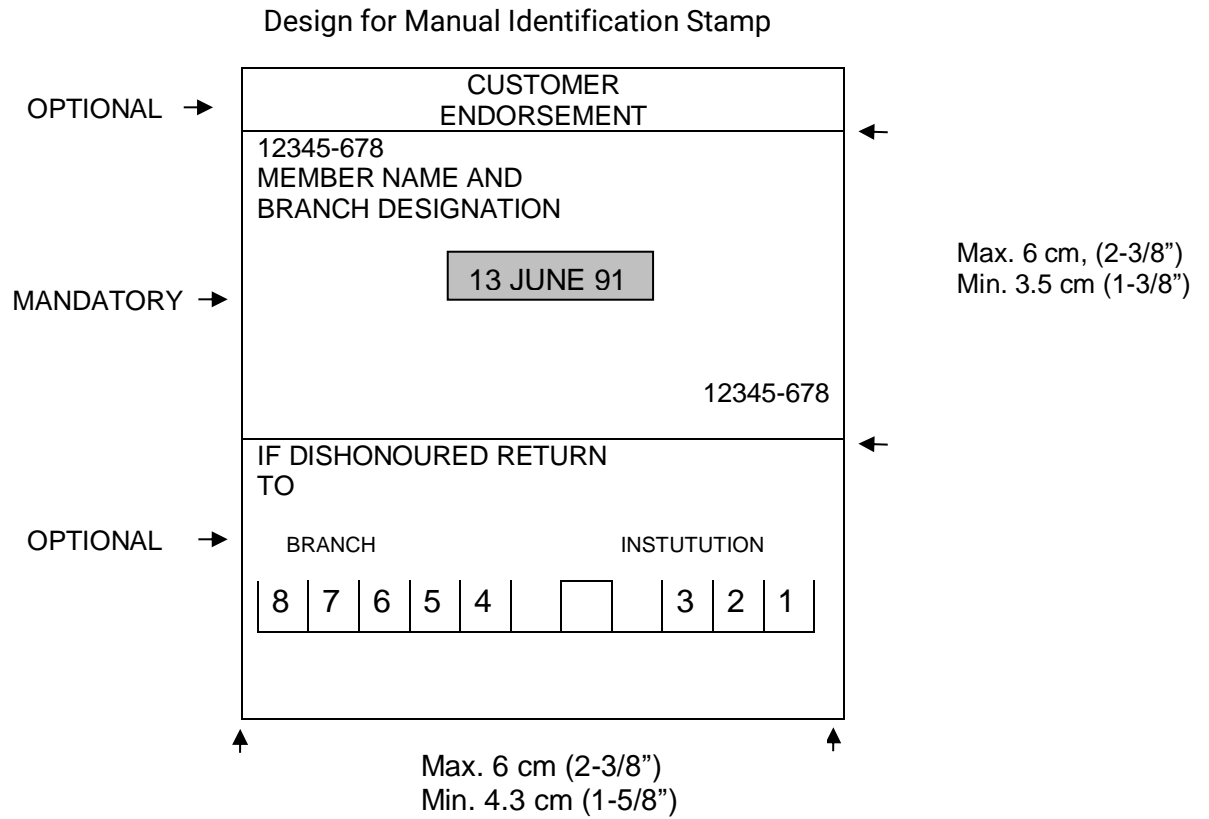
Placement of Identification

11. Guidelines for the placement of identifiers are outlined in Appendix III.

Appendices

12. Appendices I, II and III shall be deemed to form part of this Rule.

APPENDIX I – DESIGN FOR MANUAL IDENTIFICATION STAMP



(Diagram not to scale)

DESIGN FOR MANUAL IDENTIFICATION STAMP (CONT'D)

Size

Maximum Size: 6 cm high x 6 cm wide
2-3/8" high x 2-3/8" wide

Minimum Size: 3.5 cm high x 4.3 cm wide
1-3/8" high x 1-5/8" wide

Ink colour

The standard colour of ink for Manual Identification Stamps shall be black, dark blue or dark purple.

Member Name and Branch Designation

Required: The member name and branch designation must appear in the upper half of the stamp.

Date

Required: The date should appear in an area located from the centre of the stamp down to no lower than 1/3 the distance up from the bottom of the stamp (note the shaded area in the preceding illustrations).

Recommended

Format: 2 Position Day (numeric)
4 Position Month (alpha)
2 Position Year (numeric)

Identification Number

Required: The Branch and Institution Number must appear twice, in the upper left and lower right-hand corners of the stamp.

Format: 5 Figure Branch Identification – hyphen 3 Figure institution identification.
Minimum 12 pt print size.

DESIGN FOR MANUAL IDENTIFICATION STAMP (CONT'D)

Teller Identification

Optional: Teller identification, if utilized, must appear in opposite corners of the endorsement stamp (upper right and lower left). It should be sufficiently distinctive so as not to be confused with either the date or institution number.

Customer Endorsement

Optional: If the customer Endorsement is to form part of the Negotiating Institution Identification stamp, it should appear above the Negotiating Institution Identification and should not be wider than the body of the stamp.

APPENDIX II - ABM IDENTIFIERS – PLACEMENT AND CONTENT

ABM Identifiers – Placement and Content

Any change to Member’s ABM Identifiers should be communicated to the CPA as soon as possible.

Bank of Montreal – 001

(A) Mechanical ABM Identification Line

BM 021 2023986290 070409 172 6438
1 2 3 4 5 6

39511-001 3302042 070410 790080985
7 8 9 10

1. Negotiating Institution (Bank of Montreal)
2. Run number
3. Image Vision Sequence Number
4. Date item deposited at ABM (YYMMDD)
5. ABM machine number
6. ABM sequence number
17. Branch transit and institution number where item deposited (e.g. Transit # BBBB-III)
8. Account number where item deposited
9. Date item processed (YYMMDD)
10. Item sequence / reference number

If dishonoured, return to branch and institution number as shown in 7.

ABM IDENTIFIERS – PLACEMENT AND CONTENT

Bank of Montreal – 001(Cont'd)

Endorsement introduced commencing August 2015.

18022015

1

12347-001

2

5623001

3

0239050 1605

4

5

1. Date item deposited (DDMMYYYY)
2. Branch-Institution
3. Account of deposit
4. ATM Sequence number
5. ATM Machine number

If dishonoured, return to branch and institution number as shown in 2.

ABM IDENTIFIERS – PLACEMENT AND CONTENT

ABM Identifiers

BANK OF NOVA SCOTIA – 002

(A) Mechanical ABM Identification Line

a. Endorsement Zone 1

<u>BNS</u>	<u>001</u>	<u>SSSSSSSSSS</u>	>	<u>70334-002</u>	<u>1234567</u>	<u>1530</u>
1	2	3		4	5	6

- 1. BNS
- 2. Run Number
- 3. ABM Sequence Number
- 4. Customer Branch (Transit) Number
- 5. Customer Account Number
- 6. Time of Transaction

b. Endorsement Zone 2

<u>YYMMDD</u>	<u>MMMM</u>	<u>EEE</u>	<u>YYMMDD</u>	<u>SSSSSSSSSS</u>
7	8	9	10	11

- 7. Date of ABM Transaction
- 8. Scotiabank ABM Identification Number
- 9. Scotiabank Deposit Sequence Number
- 10. CPCS cycle date
- 11. CPCS sequence number

If dishonoured, return to branch and bank number as indicated in 4.

ABM IDENTIFIERS – PLACEMENT AND CONTENT

BANK OF NOVA SCOTIA – 002 (Cont'd)

(B) Mechanical ABM Identification Line

<u>00411</u>	<u>97006-002</u>	<u>000270520072923</u>	<u>TS11</u>	<u>122409</u>	<u>18</u>
1	2	3	4	5	6

1. ABM Transaction Sequence Number
2. Branch Number
3. Customer Account Number
4. ABM Unit ID
5. Process Date (MMDDYY)
6. Operation ID

If dishonoured, return to the Branch Number as shown in 2.

ABM IDENTIFIERS – PLACEMENT AND CONTENT

BANK OF NOVA SCOTIA – 002 (Cont'd)

(A) Mechanical ABM Identification Line

201403172510100004826 E0076 PKT07
 1 2 3

32979 002 123456789101112134
 4 5 6

17/03/14 EFXX 001234
 7 8 9

EASN00109 ESU251
 10 11

1. Proprietary
2. Proprietary
3. Proprietary
4. Branch Number
5. Financial Institution Number
6. Deposit Account Number
7. Processing Date (YYMMDD)
8. ABM Machine Number
9. Proprietary
10. Proprietary

If dishonoured, return to the Branch and Financial Institution Number as shown in 4 and 5.

ABM IDENTIFIERS – PLACEMENT AND CONTENT

ABM Identifiers

Royal Bank of Canada – 003

(A) Mechanical ABM Identification Line:

RBC 013 3196877378
1 2 3

051022 AA62 86875
4 5 6

00742-003 5109830 051023 6800457453
7 8 9 10

1736
11

1. Negotiating Institution (RBC Royal Bank)
2. Run number
3. Image Vision Sequence Number
4. Date item deposited at ABM (YYMMDD)
5. ABM location number
6. ABM receipt number
7. Branch transit and institution number where item deposited (e.g. Transit # BBBB-III)
8. Account number where item deposited
9. Date item processed (YYMMDD)
10. Item sequence / reference number
11. Time item deposited at ABM

If dishonoured, return to branch and institution number as shown in 7.

ABM IDENTIFIERS – PLACEMENT AND CONTENT

Royal Bank of Canada – 003 (Cont'd)

(B) Mechanical ABM Identification Line:

DEP 20021025	16:06	QB65	61198	PROC 20021029	ROYAL BANK #00742-003	5109830
1	2	3	4	5	6	7

1. Date item deposited at ABM
2. Time item deposited at ABM
3. ABM location number
4. Item sequence / reference number
5. Date item was processed
6. Branch transit and institution number where item was deposited
7. Account number where item deposited

If dishonoured, return to branch and institution number as shown in 6.

(C) Mechanical ABM Identification Line:

DATE DEP.>> 1990519<<	18:05	00742 003	43434	AD64	5109830	DATE PROC >> 1990520<<
1	2	3	4	5	6	7

1. Date item deposited at ABM
2. Time item deposited at ABM
3. Branch transit and institution number where item deposited
4. Item sequence / reference number
5. ABM location number
6. Account number where item deposited
7. Date item was processed

If dishonoured, return to branch and institution number as shown in 3.

ABM IDENTIFIERS – PLACEMENT AND CONTENT

ABM Identifiers

The Toronto-Dominion Bank – 004

(A) Mechanical ABM Identification Line (NCR)

<u>201209152510100004826</u>	<u>E0076</u>	<u>PKT7</u>
1	2	3

<u>31382</u>	<u>004</u>	<u>0324344</u>
4	5	6

<u>12/09/15</u>	<u>2022</u>	<u>005702</u>
7	8	9

<u>EASN00109</u>	<u>ESU251</u>
10	11

1. Document Reference Number
2. Item Entry Number
3. Item Pocket Number
4. Branch Number
5. Institution Number
6. Customer Account Number
7. Processing Date YYMMDD
8. ATM Unit ID
9. ATM Sequence Number
10. Encoding Sequence Number
11. Encoding Transport ID

If dishonoured, return to branch and bank number as indicated in 4 and 5.

ABM IDENTIFIERS – PLACEMENT AND CONTENT

The Toronto-Dominion Bank – 004 (Cont'd)

(B) Manual ABM Identification Stamp

THE TORONTO DOMINION BANK Ontario Currency Operations 1032-004 Oper ID _____ Date _____ Sequence # _____ ABM ID _____ Customer Transit # _____ Customer Account _____

ABM IDENTIFIERS – PLACEMENT AND CONTENT

ABM Identifiers

National Bank of Canada – 006

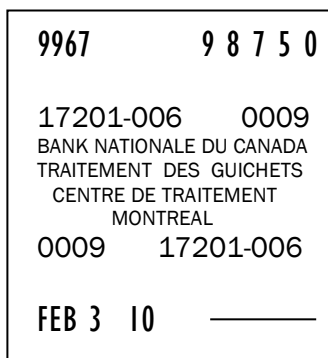
(A) Mechanical ABM Identification Line

<u>20100120</u>	<u>08073187</u>	<u>2911</u>	<u>2671</u>	<u>5002359951521492894</u>	<u>000000021000</u>
1	2	3	4	5	6

1. Date of transaction
2. Time
3. ABM Identification number
4. ABM Transaction Sequence Number
5. Card Number
6. Transaction Amount

In case of dishonour, return to National Bank, transit number 17201-006.

(B) Manual ABM Identification Stamp



If dishonoured, return to branch and bank number as indicated in the top left and bottom right corners of the central stamp. If an EXCHANGE member makes a deposit at a National Bank ABM machine, a 'return to' stamp will also appear on the item with details of the EXCHANGE member branch.

ABM IDENTIFIERS – PLACEMENT AND CONTENT

National Bank of Canada – 006 (Cont'd)

(C) Mechanical ABM Identification Line

Deposit date and time: MM/DD/YY hh:mm:ss

Deposit Number: 000000

Source Number: 67

Deposit account: 1234567890123456

If dishonored return to

Deposit Transit-FI: 12345-123

ABM IDENTIFIERS – PLACEMENT AND CONTENT

ABM Identifiers

Canadian Imperial Bank of Commerce – 010

(A) Mechanical ABM Identification Line (7731)

$\frac{1774}{1} \quad \frac{231}{2} \quad \frac{315}{3} \quad \frac{200}{4} \quad \frac{10}{5} > \frac{30800}{6} - \frac{10}{7} < \frac{1127404}{8}$

1. Transaction consecutive number
2. ATM unit ID
3. Processing date (YYMMDD)
4. Operator ID
5. Processing consecutive number
6. Customer Branch number
7. Bank number
8. Last seven digits of customer account number

If dishonoured, return to branch and bank number as indicated in 6 and 7.

(B) Mechanical ABM Identification Line (7780)

$\frac{1}{\text{SEQ 08748}}$	$\frac{2}{\text{ABM 3A35}}$	$\frac{3}{\text{CIBC}}$	$\frac{4}{36686}$	$\frac{5}{\text{ACT 0201235}}$
$\frac{98/02/18}{6}$	$\frac{\text{OPID 283}}{7}$	$\frac{\text{RN 01}}{8}$	$\frac{\text{ON 03122}}{9}$	

1. Transaction consecutive number on ABM machine
2. ABM unit ID
3. Bank Institution
4. Customer Transit Number and Institution Number
5. Customer Account Number
6. Processing date
7. Processing operator ID
8. Processing run number
9. Processing consecutive number

If dishonoured, return to branch and bank number as indicated in 3 and 4.

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ABM IDENTIFIERS – PLACEMENT AND CONTENT

Canadian Imperial Bank of Commerce – 010 (Cont'd)

(C) Mechanical ABM Identification Line (ITRAN 300)

20100105052010010155 E0112 PKT07
 1 2 3

EASN 00140 ESU 042
 4 5

ABM 1 B49 36686 CIBC 010
 6 7 8 9

10/01/05 0000000000000000
 10 11

- 1. Document Reference Number (internal use)
- 2. Item Entry Number (internal use)
- 3. Item Pocket Number (internal use)
- 4. Encoding Sequence Number (internal use)
- 5. Encoding Transport ID (internal use)
- 6. ABM Unit ID
- 7. Customer transit number
- 8. Bank Institution
- 9. Bank Number
- 10. Processing Date (YYMMDD)
- 11. Customer Account Number

If dishonoured, return to branch and bank number as indicated in 7 and 9.

ABM IDENTIFIERS – PLACEMENT AND CONTENT

ABM Identifiers

HSBC Bank Canada – 016

(A) Mechanical ABM Identification Line

20140420020010000407 E0711 PKT07
1 2 3

10030 016 222333150
4 5 6

A28H 008523
7 8

14/05/20 EASN00144 ESU010
9 10

1. DRN (document reference number)
2. Entry Number
3. Pocket Number
4. Branch Number
5. Institution Number
6. Account
7. ABM Terminal
8. HSBC Tandem Sequence Number
9. Date
10. Intria Reference

If dishonoured, return to Branch and Bank number as indicated in 4 & 5.

ABM IDENTIFIERS – PLACEMENT AND CONTENT

HSBC Bank Canada – 016 (Cont'd)

(B) Branch Stamp

ABM DEPOSIT
SEQUENCE NO: _____
IF DISHONoured, RETURN TO:

If an EXCHANGE member makes a deposit at an HSBC ABM machine, a ‘return to’ stamp will also appear on the item with details of the EXCHANGE member branch.

(C) Mechanical ABM Identification Line

20140420020010000407 E0711 PKT07
1 2 3

IF DISHONoured RETURN TO >XXXXX-FFF<
4

A28H 008523 CCCCCCCCCC
5 6 7

14/05/20 EASN00144 ESU010
8 9

1. DRN (document reference number)
2. Entry Number
3. Pocket Number
4. Branch and Financial Institution Number
5. ABM Terminal
6. HSBC Tandem Sequence Number
7. Exchange Card Number
8. Date
9. Reference

ABM IDENTIFIERS – PLACEMENT AND CONTENT

ABM Identifiers

Laurentian Bank – 039

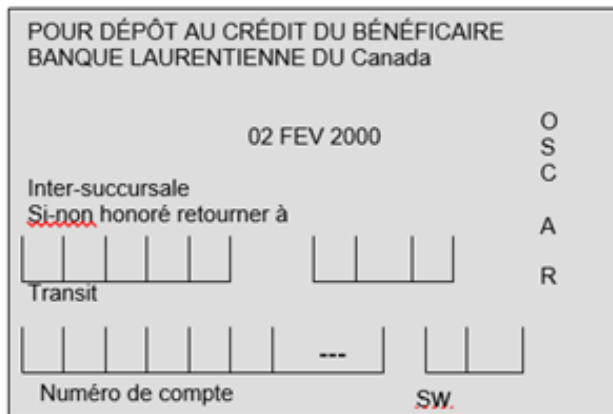
(A) Mechanical ABM Identification Line

$\frac{21/02}{11}$ $\frac{5001}{2}$ $\frac{2328101}{3}$ TRANSIT $\frac{501}{4}$ - $\frac{39}{5}$

- 1. Date of deposit
- 2. ABM Identification
- 3. Account number
- 4. Branch number
- 5. Bank number

If dishonoured, return to branch and bank number as indicated in 4 and 5.

(B) Manual Identification Stamp



Item must be returned to the transit manually entered in the blank transit field. If there is no information in the blank transit field, the item must be returned to 09041-039.

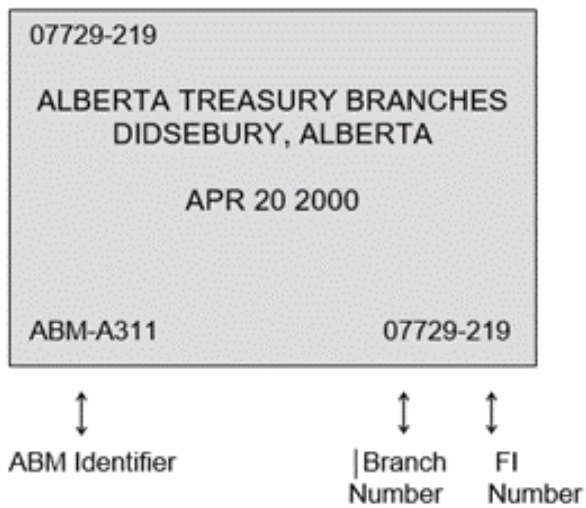
ABM IDENTIFIERS – PLACEMENT AND CONTENT

ABM Identifiers

Alberta Treasury Branches – 219

Sample

(A) Manual ABM Identification Stamp



If dishonoured, return to branch and bank number as indicated in the top left and bottom right corners of the stamp.

ABM IDENTIFIERS – PLACEMENT AND CONTENT

ABM Identifiers

Peoples Trust Company – 621

ABM IDENTIFIERS – PLACEMENT AND CONTENT

ABM Identifiers

Fédération des caisses Desjardins du Québec – 815

(A) Mechanical ABM Identification Line (DP500)

<u>03035</u>	<u>3045381522</u>		
1	2		
<u>20120304</u>	<u>92276815</u>	<u>562378</u>	EOP
3	4	5	

CENTRE DESJARDINS MONTREAL

<u>8405015748</u>	<u>02</u>	<u>20120305</u>
6	7	8

1. ABM Number
2. ABM Branch Number
3. Date (YYYYMMDD) – captured
4. Institution Branch Number
5. Folio Member
6. Sequence Number
7. Box Number
8. Date (YYYYMMDD) – encoding

If dishonoured, return to branch and bank number as indicated in 4.

ABM IDENTIFIERS – PLACEMENT AND CONTENT

Fédération des caisses Desjardins du Québec – 815 (Cont'd)

(B) Mechanical ABM Identification Line (DP35)

<u>24-10-00</u>	<u>288</u>	<u>20231-815</u>	<u>Name of the Caisse</u>	<u>20131-815</u>
1	2	3	4	5

1. Date (DD-MM-YY)
2. Sequence Number
3. Transit Number followed by Institution Number
4. Name of the Caisse (for example, St. Pierre)
5. Transit Number followed by Institution Number

If dishonoured, return to branch and bank number as indicated in 3 and 5.

(C) Mechanical ABM Identification Line (DP35)

<u>2000-10-24</u>	<u>288</u>	<u>109</u>	<u>20231-815</u>	<u>Name of Caisse</u>
1	2	3	4	5

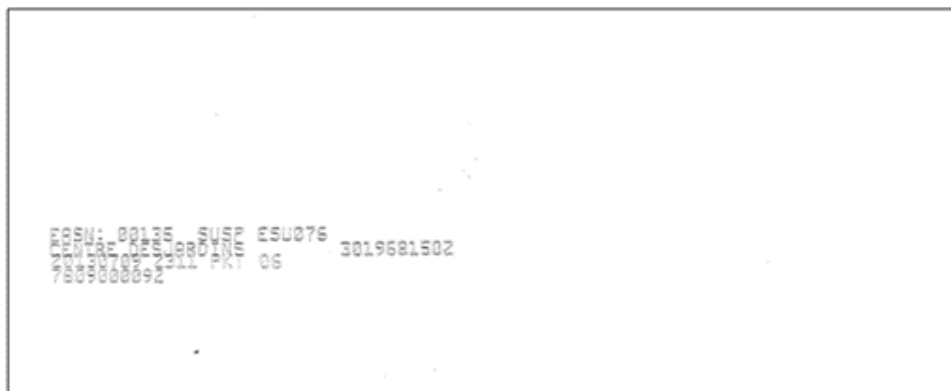
1. Date (YYYY-MM-DD)
2. Sequence Number
3. Operator Number
4. Transit Number followed by Institution Number
5. Name of the Caisse (for example, St. Pierre)

If dishonoured, return to branch and bank number as indicated in 4.

ABM IDENTIFIERS – PLACEMENT AND CONTENT

Fédération des caisses Desjardins du Québec – 815 (Cont'd)

(D) Branch Deposit



EASN : 00135 SUSP ESU076 (see legend)

1 2

CENTRE DESJARDINS 3019681502

3 4

20130709 2311 PKT 06

5 6 7

7809000092

8

If dishonoured, return to branch and bank number as indicated in 4.

LEGEND

- 1, 2. Numbers assigned by equipment
- 3. Clearing center
- 4. Deposit branch ID
- 5. Processing date
- 6. Entry number
- 7. Pocket number
- 8. Sequence number
- 9. Type of deposit
- 10. Customer branch ID
- 11. Account number
- 12. Account type
- 13. Envelope number

ABM IDENTIFIERS – PLACEMENT AND CONTENT

Fédération des caisses Desjardins du Québec – 815 (Cont'd)

(E) Night Deposit



EASN : 00132

1

ESU030

2

(see legend)

CENTRE DESJARDINS

3

3019681502 DTH 20272-815 250296 EOP

4

9

10

11

12

3009001823 20130709 2322 PKT_06

8

5

6

7

If dishonoured, return to branch and bank number as indicated in 10.

LEGEND

1, 2. Numbers assigned by equipment

3. Clearing center

4. Deposit branch ID

5. Processing date

6. Entry number

7. Pocket number

8. Sequence number

9. Type of deposit

10. Customer branch ID

11. Account number

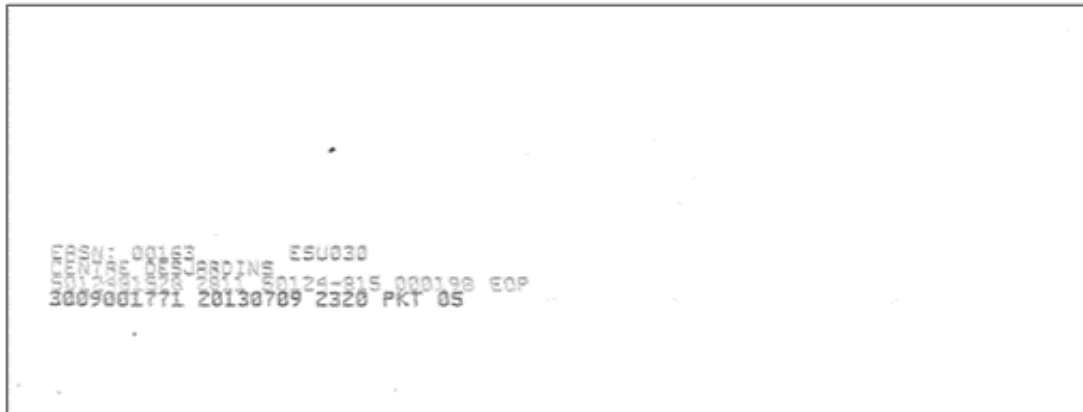
12. Account type

13. Envelope number

ABM IDENTIFIERS – PLACEMENT AND CONTENT

Fédération des caisses Desjardins du Québec – 815 (Cont'd)

(F) ATM Endorsement



EASN : 00163

1

ESU030

2

(see legend)

CENTRE DESJARDINS

3

5012481528 2811 50124-815 000198 EOP

4

13 10

11

12

3009001771 20130709 2320 PKT 05

8

5

6

7

If dishonoured, return to branch and bank number as indicated in 10.

LEGEND

- 1, 2. Numbers assigned by equipment
- 3. Clearing center
- 4. Deposit branch ID
- 5. Processing date
- 6. Entry number
- 7. Pocket number
- 8. Sequence number
- 9. Type of deposit
- 10. Customer branch ID
- 11. Account number
- 12. Account type
- 13. Envelope number

ABM IDENTIFIERS – PLACEMENT AND CONTENT

ABM Identifiers

Central 1 Credit Union – 869

(A) Mechanical ABM Identification Stamp

Sample #1

<u>Issuer</u>						
1						
<u>Branch</u>	/	<u>Date</u>				
2		3				
<u>Pan</u>	/	<u>ABM</u>	-	<u>Sequence</u>		
4		5		6		
<u>Route and Transit number of Issuer</u>						
7						

- |1. Customer Credit Union Name
- |2. Customer Credit Union Branch Name
- 3. Processing Date
- 4. Customer Account Number
- 5. ABM Sequence Number
- 6. Transaction Number
- |7. Customer Credit Union Route and Transit Number

If dishonoured, return to Branch and Bank number as indicated in 1, 2 and 7.

ABM IDENTIFIERS – PLACEMENT AND CONTENT

Central 1 Credit Union – 869 (Cont'd)

Sample #2:

<u>Issuer</u>		
1		
<u>Pan</u>	<u>Issuer</u>	
2	3	
<u>Processor</u>		<u>Acquirer</u>
4		5
Transaction	-	ABM
<u>Number</u>		<u>Number</u>
6		7
		<u>Date</u>
		8

- 1. Customer Credit Union Name
- 2. Customer Account Number
- 3. Customer Credit Union Route and Transit Number
- 4. ABM Owner Name
- 5. ABM Owner Route and Transit Number
- 6. Transaction Number
- 7. ABM Unit I.D.
- 8. Processing Date

If dishonoured, return to Branch and Bank Number as indicated in 1 and 3.

ABM IDENTIFIERS – PLACEMENT AND CONTENT

Central 1 Credit Union – 869 (Cont'd)

(B) Manual ABM Identification Stamp

Sample #1:

1 ACCEPTED FOR DEPOSIT AT _____
2 CU AUTOMATED TELLER BRANCH NUMBER
3 FOR CREDIT TO _____
4 ACCOUNT NO. _____
5 DATE
IF DISHONOURED RETURN DIRECT TO:
6 CREDIT UNION _____
7 BRANCH _____
8 RT/TRANS _____

1. ABM Owner Name
2. ABM Owner Transit Number
3. Customer Name
4. Customer Account Number
5. Processing Date
6. Customer Credit Union Name
7. Customer Credit Union Branch Name
8. Customer Credit Union Route and Transit Number

If dishonoured, return to Branch and Bank number as indicated in 6, 7 and 8.

ABM IDENTIFIERS – PLACEMENT AND CONTENT

Central 1 Credit Union – 869 (Cont'd)

Sample #2:

The diagram shows a rectangular stamp area with the following content:

- PAN NO.** (top left)
- Horizontal line
- 00000-000** (top left)
- Aquirer C.U. Name and Branch Designation** (top left, with "Aquirer" underlined in red)
- DD (Month)** (center, enclosed in a box)
- 00000-000** (center)
- IF DISHONOURED RETURN TO Issuing Credit Union Name** (center)
- Horizontal line
- Route Transite No** (bottom left, with "Route" underlined in red)
- Bottom edge: a series of vertical lines and a small square box.

If dishonoured, return to Branch and Bank number as indicated at the bottom of the stamp.

APPENDIX III – PLACEMENT OF IDENTIFIERS AND LOCATOR NUMBERS ON ITEMS

Introduction

1. Where an Item is Exchanged between two Direct Clearers, the Item can be subject to numerous Identification numbers and stamps including several handlings through high-speed equipment designed to automatically place both Identification and locator numbers on the reverse side of the Item as an aid for the return or the tracing of the Item. As such, the purpose of this Standard is to eliminate the possibility of one Direct Clearer's Identification or locator number being obscured in the subsequent handling by another institution. This Appendix applies to all information placed on the reverse side of any Item. The provisions within this appendix should be adhered to in order to ensure minimum risks of overprinting.

Identification Zones

2. With respect to the areas of Identification:
 - a. Attachment I indicates three distinct zones on the reverse side of an Item for the purpose of Identification and tracing information as follows:
 - i. Negotiating institution endorsement zone;
 - ii. Drawee institution Identification zone; and
 - iii. Payee Endorsement zone.
 - b. Each zone is divided into two tracks: Track A and Track B; and
 - c. Attachment II indicates the position to be used when the length of a mechanically or electronically applied Identification is greater than the width of the appropriate zone and this applies to remittance processing systems.

Negotiating Branch/Customer

3. With respect to the Negotiating Branch/customer:
 - a. the Branch Identification is frequently included in a combined customer/institution stamp, and as such, it should appear in Zone 3;
 - b. were an Item is stamped manually, tellers should be instructed to use the identified area in Zone I, Track A; and (Refer to Attachment III)
 - c. customers should be encouraged to use the signature line in Z one 3. (Refer to Attachment III)

PLACEMENT OF IDENTIFIERS AND LOCATOR NUMBERS ON ITEMS

MICR Reader/Sorters

4. Most MICR reader/sorters place Identifiers on the reverse side of the Items within well-defined print positions as identified by a combination of the three zones and two print tracks (Refer to Attachments I and II), and therefore:
 - a. Identifiers and locator numbers placed on Items by the first Direct Clearer shall be in Zone 1, Track B; and
 - b. subsequent Identifiers and locator numbers shall be placed in Zone 2, Track A or Track B or Zone 3.

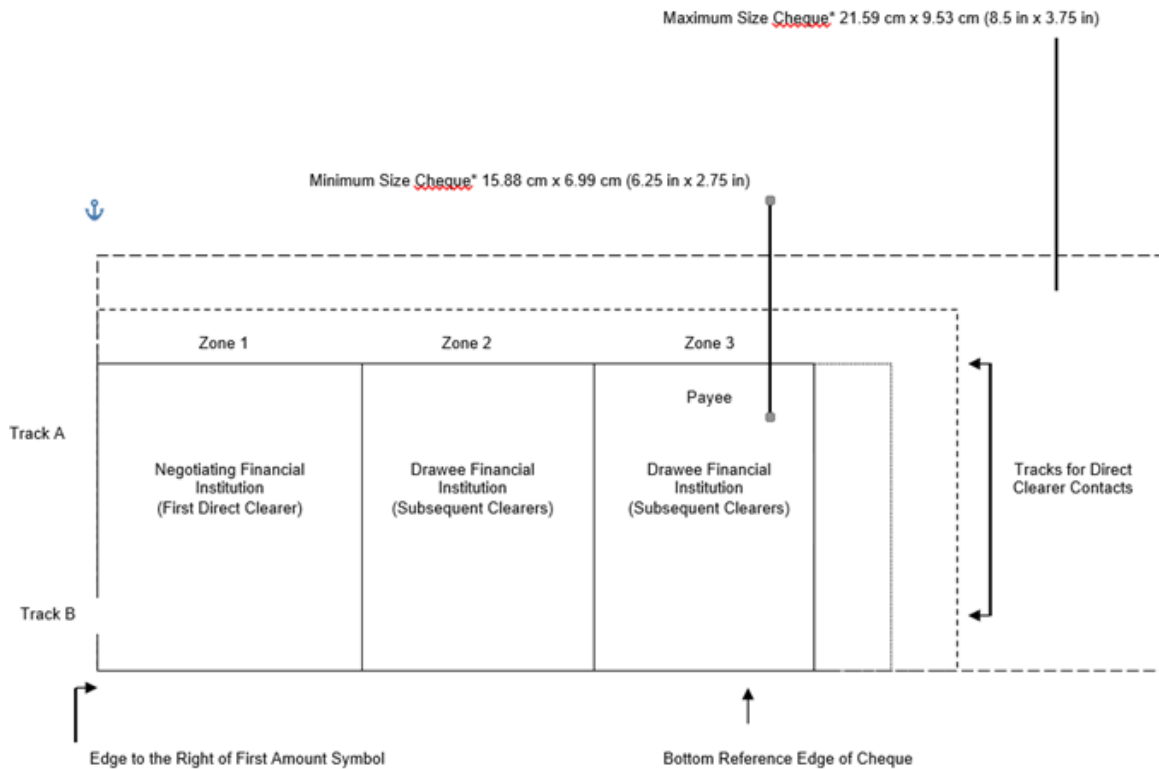
Proof Machines

5. With regard to other types of equipment, such as, but not limited to, proof machines:
 - a. the equipment shall be reviewed in context with this Appendix, however, where the Identifiers cannot be made to comply exactly with this Appendix, the endorsements should be adjusted to create the least amount of interference with other Identifiers placed or likely to be placed on an Item;
 - b. the use of Track A is recommended for Identifiers placed on Items by this type of equipment; and
 - c. long Identifiers which overlap more than one zone should be restricted to the position between Track A and Track B as much as possible.

Ink Colour

6. The standard colour of ink for endorsements and locator numbers placed by MICR reader/sorter equipment shall be black, however, dark purple or dark blue ink should be used for other types of mechanical or electronic Identifiers.

PLACEMENT OF IDENTIFIERS AND LOCATOR NUMBERS ON ITEMS

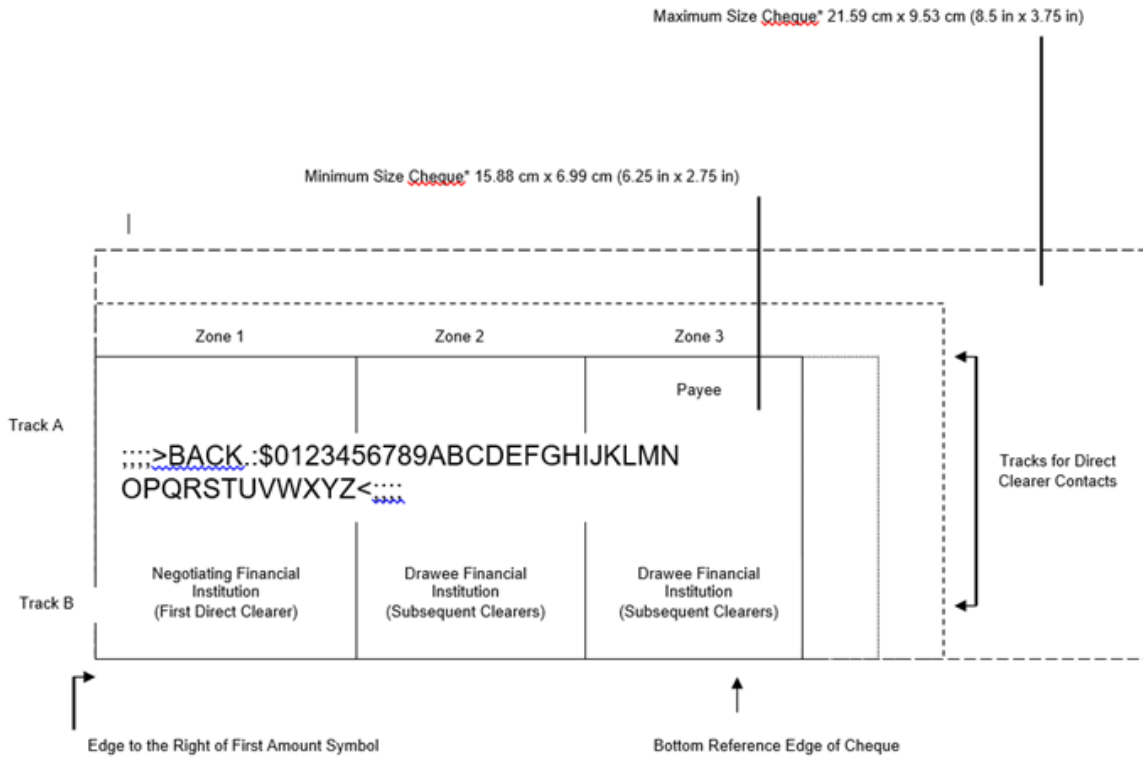


Back of Cheque

(Diagram not to scale)

* Minimum and maximum cheque sizes were amended as part of the new Standard 006, "Standards and Specifications for Imageable MICR-encoded cheques" published on January 6, 2005 (former minimum and maximum cheque sizes were 6" x 2.75" and 8.5" x 3.66", respectively). Cheques are required to meet the document design specifications outlined in Standard 006 no later than December 31, 2006.

PLACEMENT OF IDENTIFIERS AND LOCATOR NUMBERS ON ITEMS

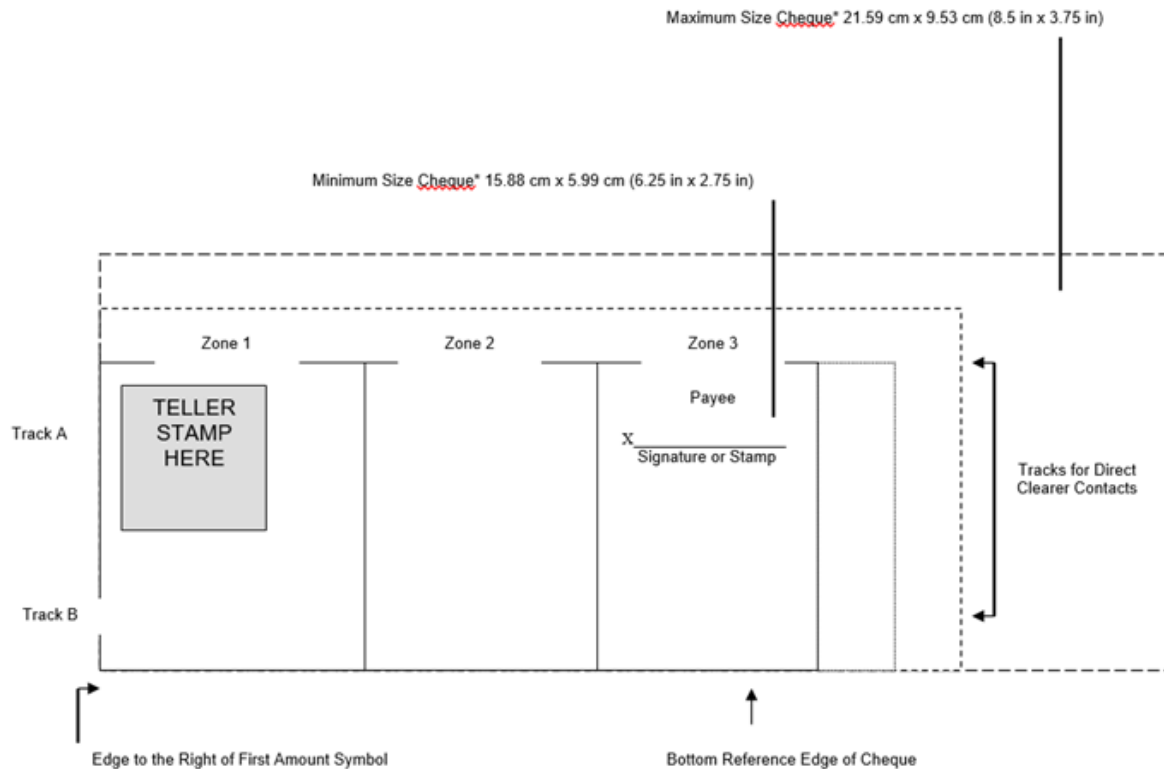


Back of Cheque

(Diagram not to scale)

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PLACEMENT OF IDENTIFIERS AND LOCATOR NUMBERS ON ITEMS



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