CANADIAN PAYMENTS ASSOCIATION

ASSOCIATION CANADIENNE DES PAIEMENTS

CPA Standard 014

Clearing Replacement Document Design Standard

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Standard 014 – Clearing Replacement Document Design Standard

Implementation and Revisions

Implemented

October 1, 2012

Amendments

1. Amendments to add clarification for the routing of returned CRDs, approved by the Board February 21, 2013, effective April 22, 2013.

2. Amendments to allow for the printing of an ABA routing number when creating an item for US funds which bear a US number, approved by the Board February 23, 2017, effective April 24, 2017.

3. Amendments to the definition of Clearing Replacement Document. Approved by the Board February 27, 2020, effective April 27, 2020.

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Standard 014 – Clearing Replacement Document Design Standard

1. Introduction

This document sets out the minimum mandatory requirements for the creation and use of Clearing Replacement Documents (CRDs).

1.1. Purpose

This standard will ensure that all CRDs that are generated for the purpose of replacing an original paper payment item (e.g. a cheque) for presentment to a Drawee may be processed accurately and efficiently by the Drawee.

2. Definitions

2.1. Clearing Replacement Document (CRD)

"Clearing Replacement Document" or "CRD" means a form of a printed Image that meets the specifications in Standard 014 - Clearing Replacement Document Design Standard, and which may be used for presentment and return purposes in place of an original paper Payment Item in accordance with Rule A10.

2.2. Item Sequence Number (ISN)

A number assigned by a member to uniquely identify an individual paper payment item to facilitate tracing.

3. Document Size

All CRDs are to be rectangular in shape and shall adhere to the following minimum and maximum dimensions with a tolerance of ±0.26cm (0.10"):

	Length	Height
Minimum	15.88cm (6.25")	6.99cm (2.75")
Maximum	22.25cm (8.75")	10.80cm (4.25")

Note: A CRD that is a maximum of 19.69cm (7.75") long and 9.53cm (3.75") wide will fit inside most standard Return Item Carrier Envelopes (RICEs) used by members for the purpose of return.

4. Paper Specifications

All grades of paper used in the printing of CRDs must adhere to the specifications outlined in section 3.1 of Standard 006, "Specifications for Imageable MICR-Encoded Payment Items."

5. MICR Encoding

All CRDs must be MICR encoded. The type of font used for the MICR encoding is called E-13B. For the technical specifications of E-13B characters and magnetic printing, refer to Standard 006, Appendix I, "Technical Specifications for E13-B Characters in MICR Band."

MICR characters consist of ten numerals: 1234567890 and four symbols:

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A The Transit Number Symbol

C The On-Us Symbol

B The Amount Symbol

D The Dash Symbol

5.1. MICR-Encoding Area for CRDs

The area containing the MICR band measures 1.59cm (0.625”) from the bottom edge of the CRD. No printing shall appear anywhere in this area on the face of the CRD except the prescribed E13-B characters in the encoding line. At a minimum, all CRDs shall be encoded as to the three digit Financial Institution number, amount, and the CRD Identifier Code. Other fields shall be completed pursuant to paragraph 5.1.1 to 5.1.8. Where any field on the original paper payment item (exclusive of amount field) is rejected, the delivering Direct Clearer shall not print that field on the CRD.

5.1.1. Position 1-12: Amount Field

The Amount Field shall be encoded on all CRDs.

5.1.2. Position 13: Blank

5.1.3. Position 14-31: On-Us Field – Account Number and Transaction Code Section

Subject to section 5.1.8, the printing in the Account Number Section of a CRD shall be an exact replica of the printing in the Account Number Section of the original payment item. Dashes in the Account Number Section may be omitted, but not replaced by spaces.

Subject to section 5.1.8, the printing in the Transaction Code Section (positions 14-17) of a CRD shall be an exact replica of the printing in the Transaction Code Section of the original payment item. The Transaction Code shall be printed with a space separating it from the account number.

5.1.4. Position 32: BlankPosition 33-43: Transit Number Field

This field contains two groups of digits separated by the dash symbol. From right to left, these groups are: a three digit Financial Institution number, and a five digit branch number. The transit field must open and close with a transit number symbol. The three digit Financial Institution number is mandatory and must be the same as the Financial Institution indicated on the original paper payment item. Subject to section 5.1.8, the five digit branch number shall be the same as that indicated on the original paper payment item.

Where creating an item for US funds which bear a US number, the ABA routing number shall be printed on the CRD.

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5.1.6. Position 44: CRD Identifier Code

A “4” shall be encoded in the position immediately preceding the closing symbol of the Transit Number Field.

5.1.7. Position 45-58: Serial Number Field

Subject to section 5.1.8, the printing in the Serial Number Field shall be an exact replica of the printing in the Serial Number field of the original payment item.

5.1.8. Accurate Section or Field Replication Not Possible

5.1.8.1. Where the MICR encoding of the Account Number Section, Transaction Code Section, or Serial Number Field of an original paper payment item is not readable by a MICR reader/sorter machine, Intelligent Character Recognition (ICR), or other automated process, the corresponding section or field on the CRD shall be left blank.

5.1.8.2. Where the MICR encoding of the five digit branch number within the Transit Number Field of an original paper payment item is not readable by a MICR reader/sorter machine, Intelligent Character Recognition (ICR), or other automated process, the corresponding portion of the field on the CRD shall be filled with zeros.

6. CRD Layout

A CRD must contain specific information on the front and back of the printed document. The minimum mandatory information elements are listed in subsections 6.1 and 6.2, below.

6.1. Front Layout

The following minimum mandatory information elements and layout requirements are applicable to the front of a CRD. The size and placement of these elements is at the discretion of each financial institution, subject to any exceptions listed below:

6.1.1. Payment Item Image Area

This area shall contain a scaled image of the front of the item, captured in accordance with sections 7 and 8 of Rule A10. The image shall have a minimum length of 14.60cm (5.75”) and maintain the aspect ratio of the original item. The image shall be anchored in the lower right corner of the CRD with a minimum margin of 0.64cm (0.25”) from the leading edge and 1.59cm (0.625”) from the bottom edge of the CRD.

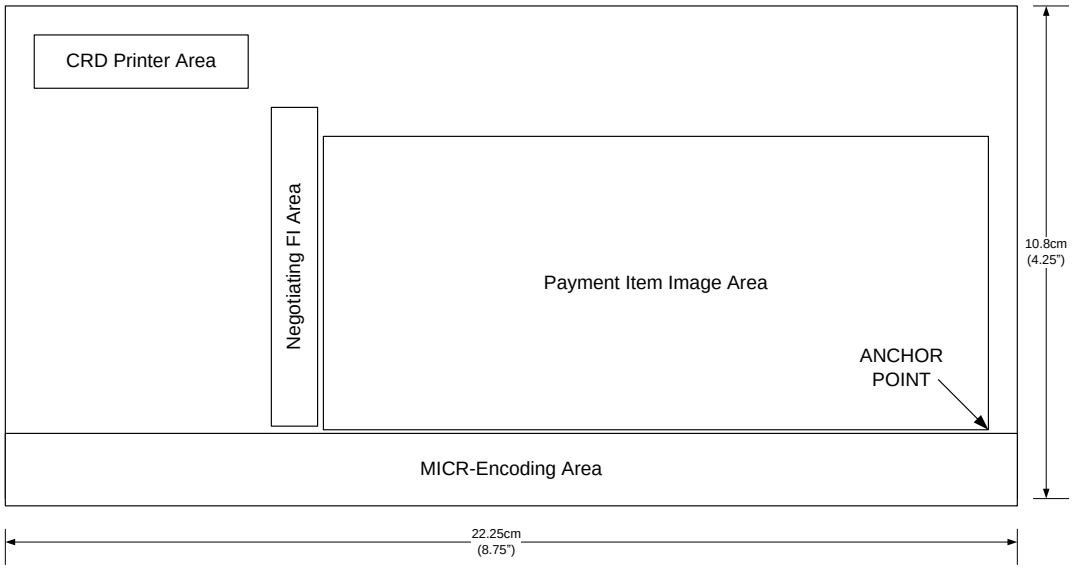
6.1.2. Negotiation Financial Institution Area

This area shall contain the Financial Institution number of the Negotiating Financial Institution, along with the date the Item was captured, and an Item Sequence Number (ISN). This area shall be aligned vertically and shall be located directly to the left of the scaled image.

6.1.3. CRD Printer Area

This area shall contain the Financial Institution number of the Member that printed the CRD, along with the date the CRD was printed, and an Item Sequence Number (ISN). This area shall be aligned horizontally and shall be located in the top left corner of the CRD with a minimum margin of 0.25” from both the top and left edges.

Figure 1: CRD Front Areas (not to scale)



6.2. Back Layout

The following minimum mandatory information elements and layout requirements are applicable to the back of a CRD. The size and placement of these elements is at the discretion of each financial institution, subject to any exceptions listed below:

6.2.1. Payment Item Image Area

This area shall contain a scaled image of the back of the item, captured in accordance with sections 7 and 8 of Rule A10. The image must be placed in such a way that it will not interfere with any stamps that may be applied by capture equipment. The image shall have a minimum length of 14.60cm (5.75”) and maintain the aspect ratio of the original item. The image shall be anchored in the lower left corner of the CRD with a minimum margin of 0.64cm (0.25”) from the leading edge and 1” from the bottom edge of the CRD.

6.2.2. Financial Institution Endorsement Area

This area shall contain at a minimum the identifier of the Negotiating Financial Institution. This area shall be located to the right of the image and above the MICR clear area and shall be reserved for Financial Institution endorsements and identifiers. Identifiers shall be aligned vertically beginning at the right edge of the CRD. Where a CRD is created from an electronic X9.100-187-2008 file, the Financial Institution Endorsement Area may contain information from Record Type 28, "Check Detail Addendum C Record" which contains endorsement information which may not be present on the original item. Information from the following fields of Record 28 is recommended: Field 3, "Endorsing Bank Routing Information", Field 4, "BOFD/Endorsement Business Date" and Field 5, "Endorsing Bank Item Sequence Number".

6.2.3 Return Routing Information Overlay Area

Where a CRD is created from an electronic X9.100-187-2008 file, and Record Type 26, "Check Detail Addendum A Record" is present, information from the following fields of Record 26 must be printed in the Return Routing Information Overlay Area: Field 3, "Return Location Routing Number", Field 4, "BOFD/Endorsement Date" and Field 5, "BOFD Item Sequence Number".

6.2.4 MICR Clear Area

There shall be no printing in the bottom 2.54 (1") of the back of the CRD.

Figure 2: CRD Back Areas (not to scale)

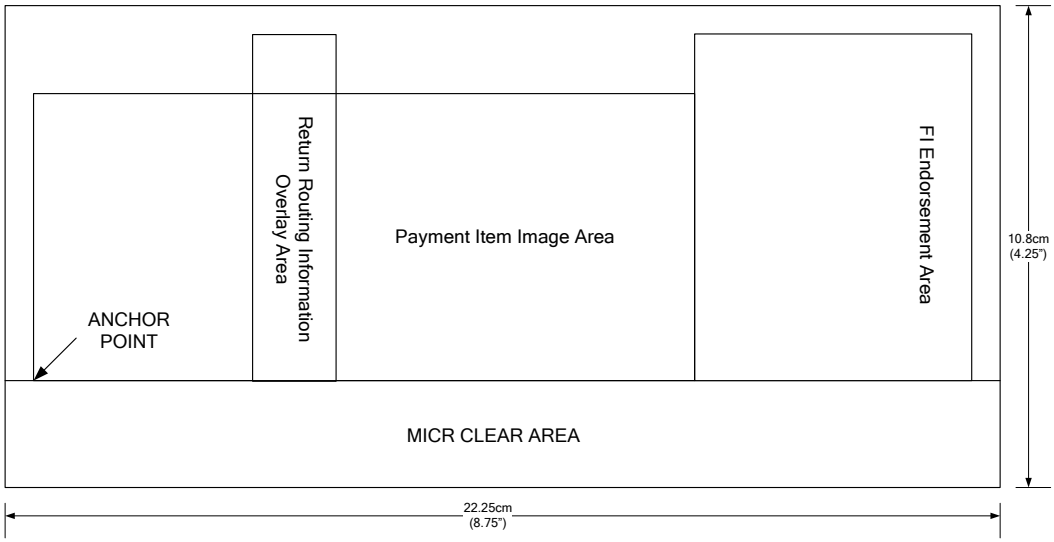


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Figure 1: Front of a CRD used to present a Canadian Dollar Cheque (not to scale)

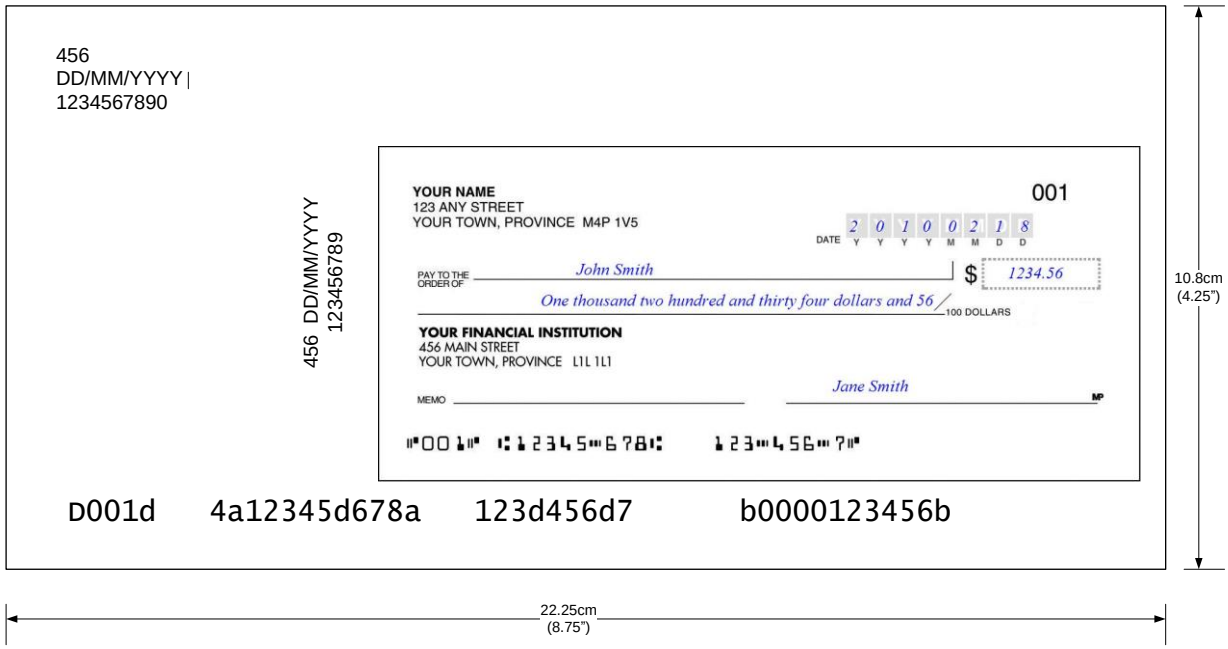

Figure 2: Back of a CRD used to present a Canadian Dollar Cheque (not to scale)