

CANADIAN PAYMENTS ASSOCIATION
ASSOCIATION CANADIENNE DES PAIEMENTS

CPA Standard 013
Return Replacement Document Design Standard

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Standard 013 – Return Replacement Document Design Standard

Implementation and Revisions

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1. Introduction

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

1.1. Purpose

This standard will ensure that all RRDs that are generated for the purpose of return can be processed accurately and efficiently by the Negotiating Institution.

2. Definitions

2.1. Return Replacement Document (RRD)

An RRD is a form of Image Printout, which meets the specifications of Standard 013, Return Replacement Document Design Standard, and which may be used for the purpose of return in accordance with Rule A10.

3. Document Sizes

All RRDs are to be rectangular in shape and shall adhere to the following minimum and maximum dimensions with a tolerance of $\pm 0.26\text{cm}$ (0.10”):

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

4. Paper Specifications

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

5. MICR Encoding

All RRDs 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:

A The Transit Number Symbol

C The On-Ups Symbol

B The Amount Symbol



D The Dash Symbol

5.1. MICR-Encoding Area for RRDs

The area containing the MICR band measures 1.59cm (0.625”) from the bottom edge of the RRD. No printing shall appear anywhere in this area on the face of the RRD except the prescribed E13-B characters in the encoding line.

5.1.1. Position 1-12: Amount Field

The Amount Field shall be encoded on all RRDs.

5.1.2. Position 13: Blank

5.1.3. Position 14-15: On-Ups Field - Transaction Code Section

Transaction code “28” shall be encoded on all RRDs.

5.1.4. Position 16: Blank

5.1.5. Position 17-31: On-Ups Field – Account Number Section

There shall be no printing in this field.

5.1.6. Position 33-43: Transit Number Field

All spaces in this field must be encoded. 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.

5.1.7. Position 44: RRD Identifier Code

A “5” shall be encoded in the position immediately preceding the closing symbol of the Transit Number Field RRDs used to return Canadian Dollar Items. An RRD Identifier code shall not be printed on RRDs used to return U.S. Dollar Items.

5.1.8. Position 45-58: Serial Number Field

A “28” shall be encoded in the Serial Number Field on all RRDs immediately preceded by an opening symbol and followed by a closing symbol. The field shall not be “zero filled”.



6. RRD Layout

An RRD 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 an RRD. The size and placement of these elements is at the discretion of each financial institution, subject to any exceptions listed below:

- 6.1.1. 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 0.64cm (0.25”) away from both the leading and top edges of the RRD.
- 6.1.2. A second MICR line printed above the 1.59cm (0.625”) MICR Band (in a position that will not interfere with the MICR printing in the 1.59cm (0.625”) MICR Band). The second MICR line shall be a reasonable representation of the MICR information encoded on the original item.
- 6.1.3. The returning Institution’s name and transit number.
- 6.1.4. The Negotiating Institution’s name and transit number.
- 6.1.5. The date that the RRD is created.
- 6.1.6. The reason for return, in words, in French and in English.
- 6.1.7. The amount of the returned item.

6.2. Back Layout

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

- 6.2.1. 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 0.64cm (0.25”) away from both the leading and top edges of the RRD.
- 6.2.2. There shall be no printing in the bottom 3.18cm (1.25”) of the back of the RRD in order to accommodate financial institution endorsements and identifiers.



Return Replacement Document Recommended Design

Figure 1: Front of an RRD used to return a Canadian Dollar Cheque (not to scale)

<p>RETURNED ITEM</p> <p>From Member:</p> <p>To Member:</p> <p>Date: DD-MM-YYYY</p> <p>Amount/Montant: \$1234.56</p> <p>Reason: INSUFFICIENT FUNDS</p> <p>Raison: PROVISIONS UNSUFFISANTE</p> <p>Other/Details:</p>	<p>001</p> <p>DATE 2 0 1 0 0 2 1 8 <small>Y Y Y Y M M D D</small></p> <p>PAY TO THE ORDER OF <u>John Smith</u> \$ 1234.56</p> <p><i>One thousand two hundred and thirty four dollars and 56/100 DOLLARS</i></p> <p>YOUR FINANCIAL INSTITUTION 456 MAIN STREET YOUR TOWN, PROVINCE L1L 1L1</p> <p>MEMO <u>Jane Smith</u></p> <p>⑈00⑈ ⑆ ⑆ 2345⑈678⑆ ⑆ 23⑈456⑈7⑈ ⑆ ⑈000⑆ ⑆ 23456⑈⑆</p>
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22.25cm (8.75")

10.8cm (4.25")

Figure 2: Back of an RRD used to return a Canadian Dollar Cheque (not to scale)

<p>87654-321 ABC Financial Institution 123 Branch Stamp Here 25 Feb 10 87654-321</p>	<p><u>John Smith</u></p> <p>Endorsement – Signature or Stamp</p> <p>BACK/VERSO</p>
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22.25cm (8.75")

10.8cm (4.25")