

# Procedure

Bank Procedure  
regarding the  
Cheque Printer  
Accreditation Scheme



Cheque &  
Credit  
Clearing  
Company

## THE CHEQUE PRINTER ACCREDITATION SCHEME (CPAS)

Banks and building societies must ensure that all cheques are produced by a member of CPAS. The current List of Accredited Cheque Printers is available from the Cheque Printers section of our website at [www.chequeandcredit.co.uk](http://www.chequeandcredit.co.uk). Exceptionally, and subject to strict controls, banks may allow business customers to infill their own cheques provided the customers adhere to certain requirements (see below).

Failure to comply with these any of these requirements will increase the possibility of fraudulent alteration. Banks need to remind their customers that any cheques they have printed that are not printed by CPAS Accredited Printers would not be covered by the Bank if they were involved in any fraudulent activity.

### MANDATORY CHEQUE PRINTING REQUIREMENTS

CPAS was introduced in 1995 with the aim of tackling fraud involving company cheques. The scheme requires that all cheques must be produced by CPAS Accredited Printers, who have adopted stringent security standards. These measures having increased the security of cheque production.

Exceptionally, and subject to strict controls, banks may allow business customers to infill their own cheques provided the customers adhere to the following requirements:

- obtain their base stock from a member of CPAS that is featured on the List of Accredited Cheque Printers. The current list is available from the Cheque Printers section of our website at [www.chequeandcredit.co.uk](http://www.chequeandcredit.co.uk).
- when in-filling cheques, select a laser printer from the Pira List. These laser printers are defined as being Grade I printers, which can produce in-filling of cheques which is comparable with average impact printing in-filling of cheques in regard to resistance to certain known fraudulent methods of attack. The Pira list can be found by clicking on Pira under the Cheque Printers section of our website at [www.chequeandcredit.co.uk](http://www.chequeandcredit.co.uk).
- follow the advice as set out in the Best Practice Guidelines. The aim of the guidelines is to help protect businesses from cheque fraud. The guidelines will also help improve the print quality of printed cheques so preventing costly processing errors from occurring. The Best Practice Guidelines can be found by clicking on Publications under the Cheque Printers section of our website at [www.chequeandcredit.co.uk](http://www.chequeandcredit.co.uk).
- when producing cheques, send samples to the relationship manager at their bank for approval against the requirements of C&CCC Standard 3 before issuing. More information on Standard 3 can be found by clicking on Standards under the Cheque Printers section of our website at [www.chequeandcredit.co.uk](http://www.chequeandcredit.co.uk).

Failure to comply with any of these steps will increase the possibility of fraudulent alteration and as such the bank may exercise their right to pass liability for any loss to the customer.