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Information processing — Magnetic ink character recognition —

Part 1:
Print specifications for E13B

Traitement de l'information — Reconnaissance des caractères à encre magnétique —

Partie 1: Spécifications d'impression E13B

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Foreword

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The procedures used to develop this document and those intended for its further maintenance are described in the ISO/IEC Directives, Part 1. In particular the different approval criteria needed for the different types of ISO documents should be noted. This document was drafted in accordance with the editorial rules of the ISO/IEC Directives, Part 2. www.iso.org/directives

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The committee responsible for this document is ISO/TC 68, *Financial services*, Subcommittee SC 7, *Core banking*.

This first edition of ISO 1004-1, together with ISO 1004-2, cancels and replaces ISO 1004:1995, which has been technically revised.

ISO 1004 consists of the following parts, under the general title *Information processing — Magnetic ink character recognition*:

— *Part 1: Print specifications for E13B*

— *Part 2: Print specifications for CMC7*

Annexes A to D of this International Standard are for information only.

Introduction

The characters specified in this part of ISO 1004 were developed initially for use in banks to permit automatic document handling for financial institution data processing, but they have application to other automatic handling systems as well.

Information processing — Magnetic ink character recognition —

Part 1:
Print specifications for E13B

1 Scope

This part of ISO 1004 specifies the shape, dimensions, magnetic signal level, and tolerances for the E-13B characters which include 10 numerals and four special symbols printed in magnetic ink and used for the purpose of character recognition. It describes the various known types of printing defects and other printing considerations, together with the tolerances permitted.

2 Character configuration

2.1 Designation

The series of standard magnetic ink characters shall consist of 10 numerals and four special symbols. They shall be identified as follows:

Name	Character appearance
One (1)	
Two (2)	
Three (3)	
Four (4)	
Five (5)	
Six (6)	
Seven (7)	
Eight (8)	
Nine (9)	
Zero (0)	
Symbol 1 (Transit)	
Symbol 2 (Amount)	
Symbol 3 (On-us)	
Symbol 4 (Dash)	

2.2 Dimensions

Detailed dimensions and the reference centre-lines of the printed characters for the 10 numerals and four special symbols shall be as shown in Figure 1 to Figure 14.

Figure 15 illustrates the character design matrix. All radii are 0,165 mm except in the character zero. All radii shall be blended with adjacent edges. Tolerance of each average edge = ± 0,038 mm. The minimum horizontal bars width is 0,279 mm. This minimum dimension does not apply to vertical bars (see 5.5).

3 Character spacing and alignment

3.1 Spacing

3.1.1 Character spacing

The distance between the right average edges of adjacent characters shall be 3,175 mm ± 0,254 mm. See Figure 16. Average edge is discussed in 5.2.

3.1.2 Tolerance accumulation

The accumulation of spacing tolerances in any common field shall be limited to the extent that the accumulation does not infringe upon the boundaries defining this field.

3.1.3 Special cases

Normally a spacing of 6,35 mm ± 0,508 mm is accumulated when two characters within a field are separated by one space.

Additional spacing tolerance of ± 1,5588 mm shall apply within a field or from field to field when printing does not guarantee to meet adjacent character spacing but only when surrounding spaces are utilized as a safety band. For those instances where a full space is not used, adjacent character spacing shall never be less than 2,921 mm or more than 4,064 mm.

3.2 Alignment

3.2.1 Reference point

Alignment is the relative vertical location of a character with respect to adjacent characters within a given field. The horizontal centre-line of each character is shown in Figure 1 through Figure 14. These centre-lines serve to establish vertical alignment of all characters, since all characters are designed about the same horizontal centre-line.

3.2.2 Tolerance

Alignment of a line of characters printed in any field shall be such that the bottom edges of adjacent characters within each field do not vary vertically by more than 0,762 mm (see Figure 17). These tolerances shall not accumulate so that the field exceeds the 6,35 mm encoding strip.

On the symbols that do not come down to the "base-line" (On-Us and Dash, Figure 13 and Figure 14), the same 0,762 mm tolerance shall apply to the horizontal centre-line.

4 Character skew

The maximum allowable character skew shall be ± 1,5° measured with respect to the aligning (bottom) edge of the document. See Figure 18.

5 Character tolerances

5.1 Dimensions

See Figures 1 to 14 for dimensions of the printed characters, and subclause 2.2.

5.2 Average edge definition

The typical edge of a printed character is not a straight line. The term "average edge" shall be used for horizontal and vertical edges and is defined as an imaginary line, parallel to either the vertical centre-line or the horizontal centre-line that divides the irregularities. The result is that the summation of the white areas on one side of the line is equal to the summation of the black areas on the other side. The average edge of the radii shall be tangent to the average edge of the stroke. See Figure 19.

5.3 Average edge tolerance

The average edge tolerance for all stroke edges shall be ± 0,038 mm applied to the dimensions (measured from the vertical centre-line and horizontal centre-line) that locate the edges. A typical illustration of this tolerance is shown at the top of Figure 20. The average edge of the radii shall be tangent to the average edges of the character, and the tolerance of the radii shall also be ± 0,038 mm.

5.4 Edge irregularity tolerance

5.4.1 Average edge irregularities

Peaks and valleys located about the average edge shall be permitted to extend to ± 0,089 mm from the average edge. An example is shown in Figure 20. However, when these occur, the summation of the edge present in the 0,038 to 0,089 mm zone shall not exceed 25 % of the total edge.

5.4.2 Edge voids

An occasional void can be present at the edge of a character stroke and creates a valley that exceeds the 0,089 mm limit mentioned in 5.4.1. See Figure 20.

No two voids as described shall occur within 0,889 mm of each other as measured from the points of maximum excursion from the average edge.

Valleys that exceed the 0,089 mm zone are voids and are controlled by the void limits given in Clause 6 and shall be measured from the average edge of a character stroke. However, any portion of an edge void that is within the 0,089 mm zone shall be included in the measurement of the percentage of the edge present in the 0,038 to 0,089 mm zone.

Figures 1 to 14 show dimensions for printed characters, in accordance with the following requirements.

— All radii shall be 0,165 mm except in character zero.

— All radii shall be blended with adjacent edges.

— Tolerance (average edge) = ± 0,038 mm

— Minimum horizontal bars width shall be 0,279 mm. This does not apply to vertical bars (see 5.5).

— All dimensions on figures below are in millimetres.
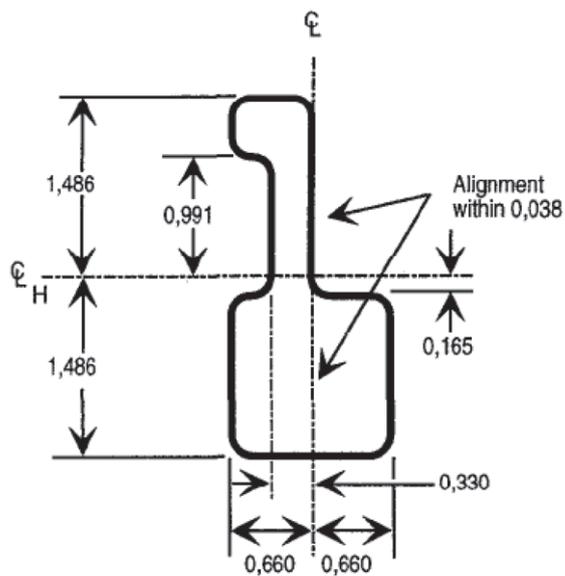
Figure 1 — One
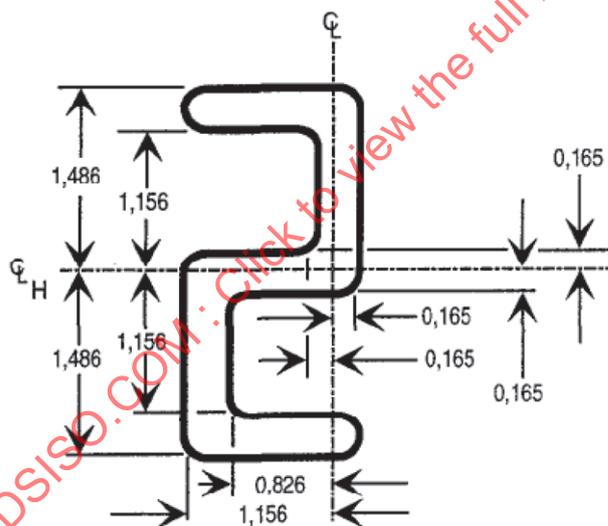
Figure 2 — Two
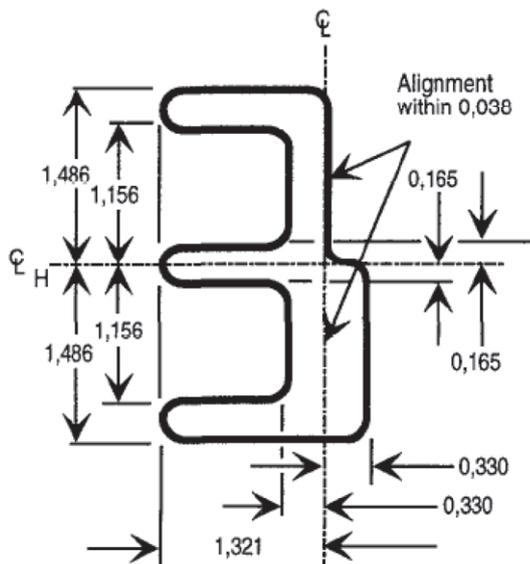
Figure 3 — Three
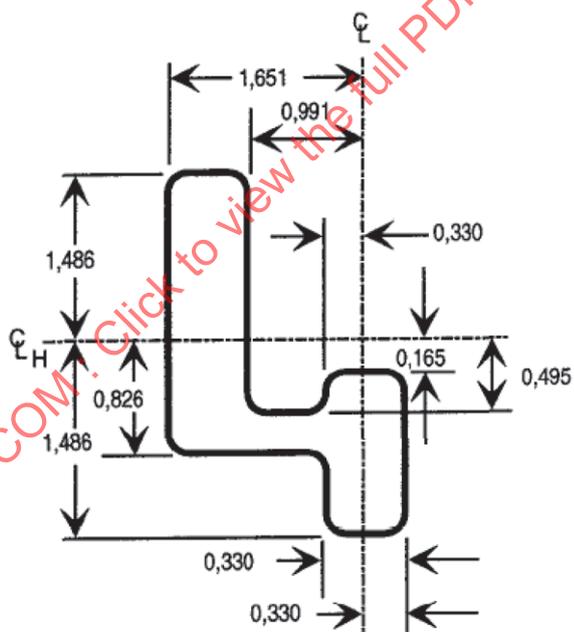
Figure 4 — Four
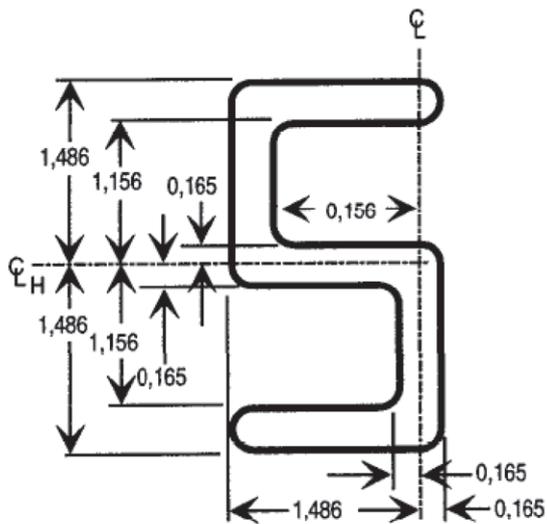
Figure 5 — Five
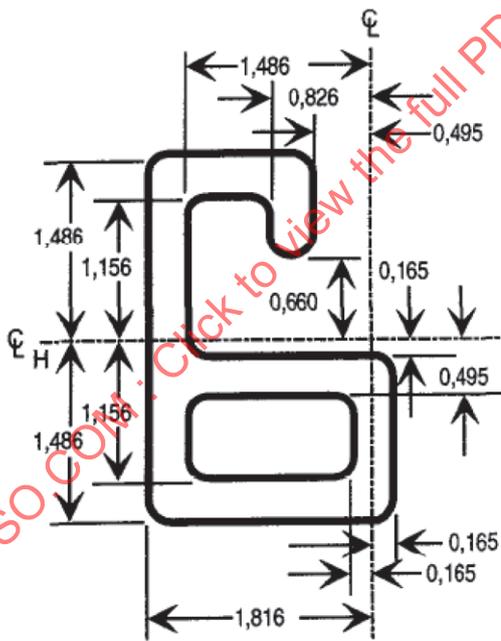
Figure 6 — Six
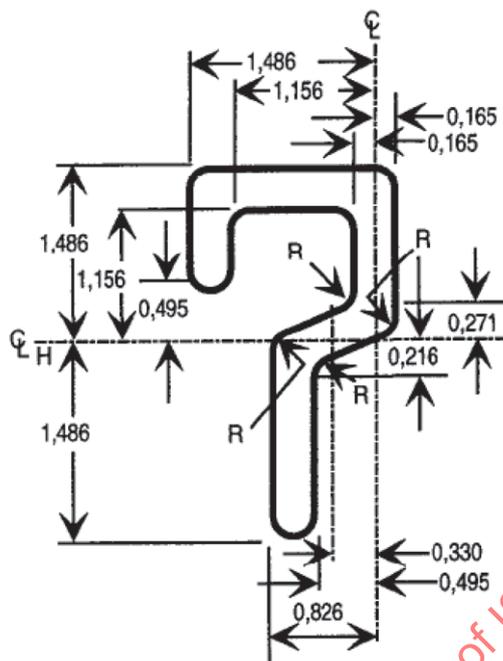
Figure 7 — Seven
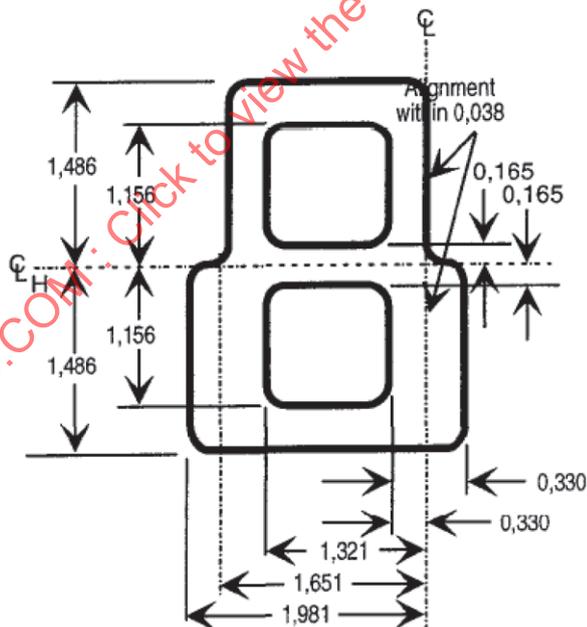
Figure 8 — Eight
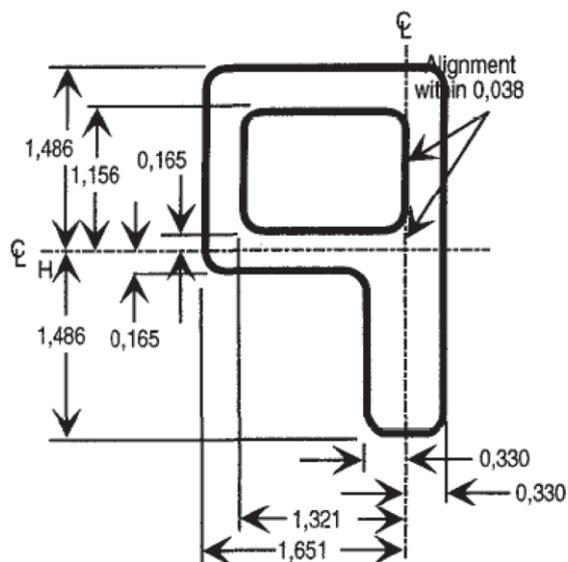
Figure 9 — Nine
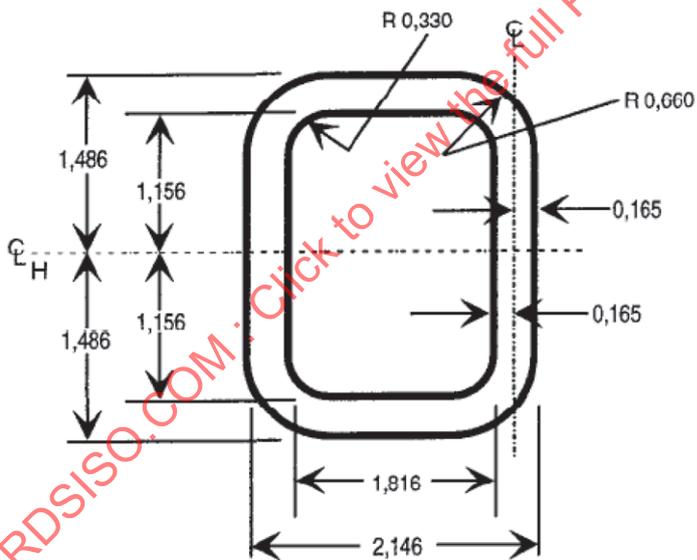
Figure 10 — Zero
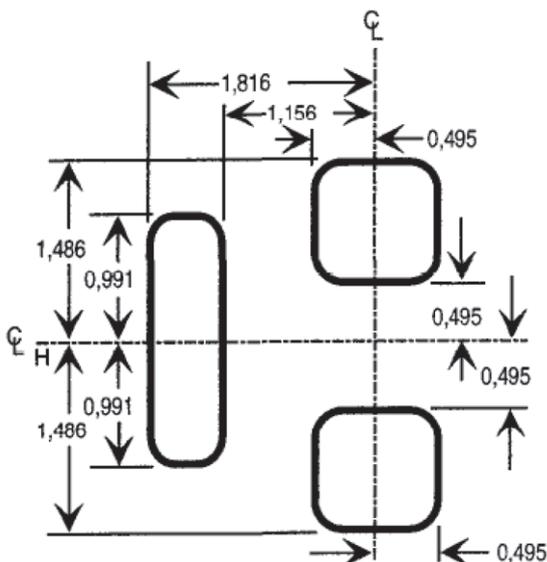
Figure 11 — Transit symbol (Symbol 1)
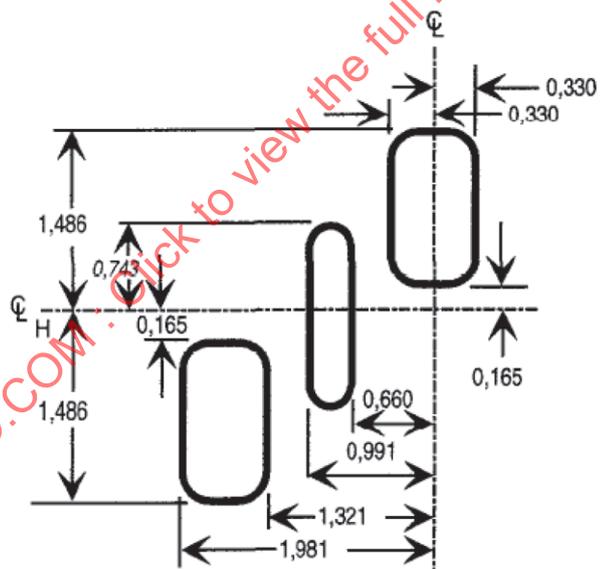
Figure 12 — Amount symbol (Symbol 2)
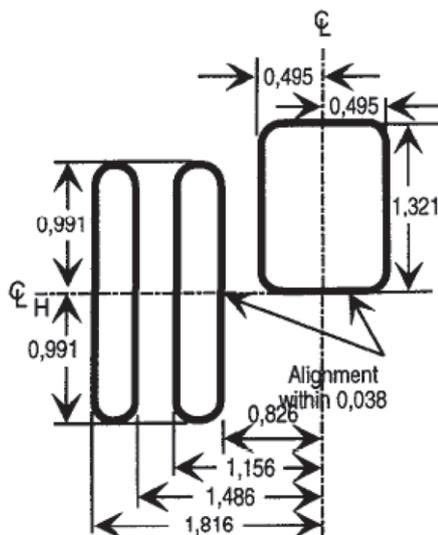
Figure 13 — On-Us symbol (Symbol 3)
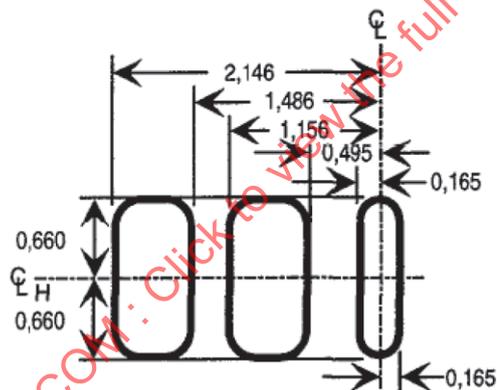
Figure 14 — Dash symbol (Symbol 4)

7 x 0,330 mm = 2,311 mm **For Zero, Eight, symbols 1-4**
6 x 0,330 mm = 1,981 mm **For Four, Six, Nine**
5 x 0,330 mm = 1,651 mm **For Three, Five, Seven**
4 x 0,330 mm = 1,321 mm **For One, Two**

2,972 mm = 0 117 in.
2,311 mm = 0 091 in
1,981 mm = 0 078 in.
1,651 mm = 0 065 in.
1,321 mm = 0.052 in
0,330 mm = 0 013 in

9 x 0,330 mm = 2,972 mm

$\mathcal{C}_H$ All characters

$\mathcal{C}$ For One
$\mathcal{C}$ for Symbols 1, 3
$\mathcal{C}$ for Three, Four, Eight, Nine, Symbol 2
$\mathcal{C}$ for Zero, Two, Five, Six, 7, Symbol 4

NOTES
1 All characters centred about the horizontal centre line.
2 All characters, right-hand edges aligned.
3 Minimum height of right-hand edges is four squares.

Figure 15 — Character design matrix

$\mathcal{C}_H$

9 x 3,175 ± 0,254 mm

3,175 mm = 0.125 in
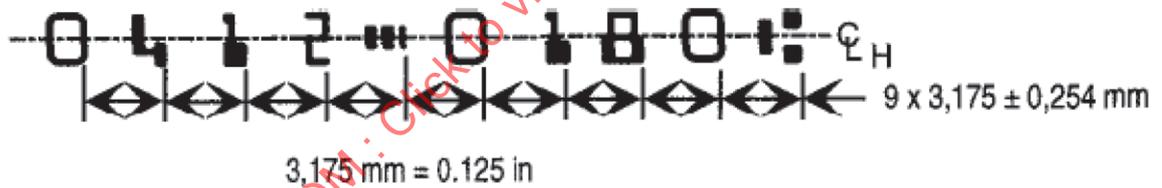
Figure 16 — Distance between characters

0,381 mm maximum

0,381 mm maximum
0,381 mm maximum
0,381 mm maximum
0,381 mm maximum

0,381 mm = 0.015 in

Figure 17 — Allowable variation in vertical alignment of adjacent characters in millimetres

Figure 18 — Allowable character skew
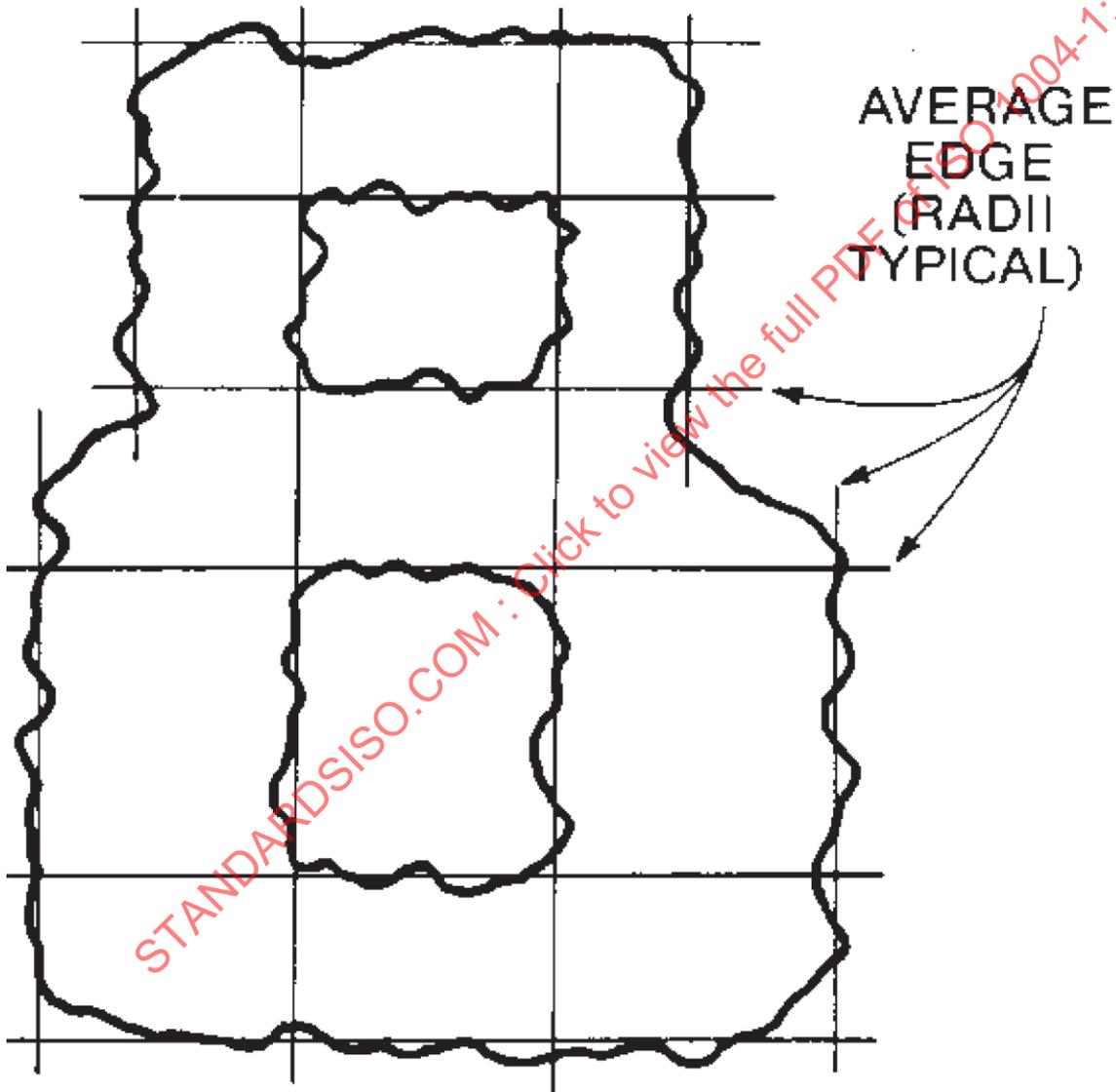
Figure 19 — Average edge example

5.5 Extraneous ink — attached

An occasional excursion (such as feathering or stringing out) can be present at the edge and extend beyond the 0,038 mm to 0,089 mm zone. Such occasional excursions shall not be considered as edge irregularities and are defined as extraneous ink that is "attached" to the character. These occasional

excursions are allowed if each can be contained in a 0,076 mm × 0,076 mm square. Those excursions that cannot be contained in a 0,076 mm × 0,076 mm square are acceptable, provided that they can be contained in a 0,102 mm × 0,102 mm square and shall be limited to one per character and shall total not more than five per field.

In measuring the size of such excursions, only that portion extending beyond the 0,089 mm limit shall be considered since the portion of the excursion within the 0,038 mm to 0,089 mm zone is controlled by character edge irregularity limits given in 5.4.

5.6 Minimum width of horizontal bars

The distance between the average edges of any horizontal bar shall be at least 0,279 mm. This specification is an adjunct to the dimension specification locating each edge. This specification does not apply to vertical bars, since vertical bars are controlled entirely by dimensions locating each edge.

6 Voids

6.1 Maximum allowable single voids

6.1.1 Voids

The maximum allowable single void (the absence of ink within the specified outline of the printed character) anywhere in the character, including at an edge, shall be of a size that can be contained entirely within the boundary of a 0,203 mm × 0,203 mm square, with the following exceptions.

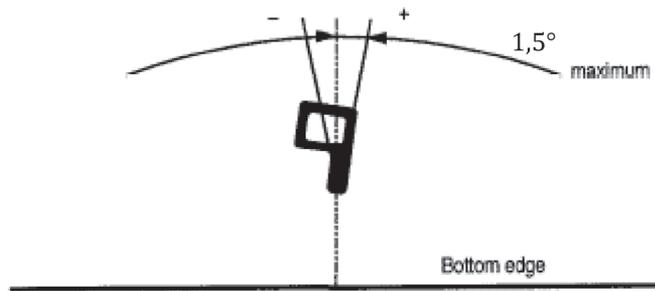If the portion of the character involving a single void occupies two or more 0,330 mm × 0,330 mm square zones (see Figure 15), then the maximum allowable single void shall be completely surrounded by ink and contained entirely within the boundary of a 0,254 mm × 0,254 mm square. In this case, voids at the edges are not included and shall be limited to a 0,203 mm × 0,203 mm square. See Figure 21.

6.1.2 Needle voids

Single voids that are long and narrow are called "needle" type voids. They shall be allowable in any length anywhere within the character provided that they are no wider than 0,051 mm average edge to average edge.

6.2 Maximum allowable combined voids

The combined area of all voids, in any vertical 0,330 mm column of zones or horizontal 0,330 mm row of zones, shall not exceed 20 % of the area of that column or row. See Figure 15 and Figure 22.

7 Uniformity of ink distribution

The magnetic ink deposited shall be uniformly distributed within the outlines of each character. Conditions to be avoided include excessive squeeze-out, halo, and other uneven deposits. A ridge of ink that outlines a character and appears dense in relation to the ink deposited within the character is acceptable, provided that its width does not exceed 0,038 mm between its average edges. Such ridges are predominant in letterpress printing and in some impact printing.

Each printed MICR character should also be magnetically uniform, as observed from its waveform as measured with a signal level tester, waveform measurement system, or its equivalent.

NOTE   Evaluation of real world ink samples often indicates that ink, which appears visually uniform, has an actual thickness variation, and therefore a variation in its magnetic signal properties. Such variation can be due to technical peculiarities of the printing process, and may be evident in an evaluation of the magnetic signal waveform. The user is cautioned that magnetic non-uniformity does not always correlate positively with rejects experienced in MICR document processing equipment. To resolve borderline situations, much depends on the degree of non-uniformity. The user or quality control analyst should re-examine the questionable documents optically, and then decide whether to accept or reject the document.
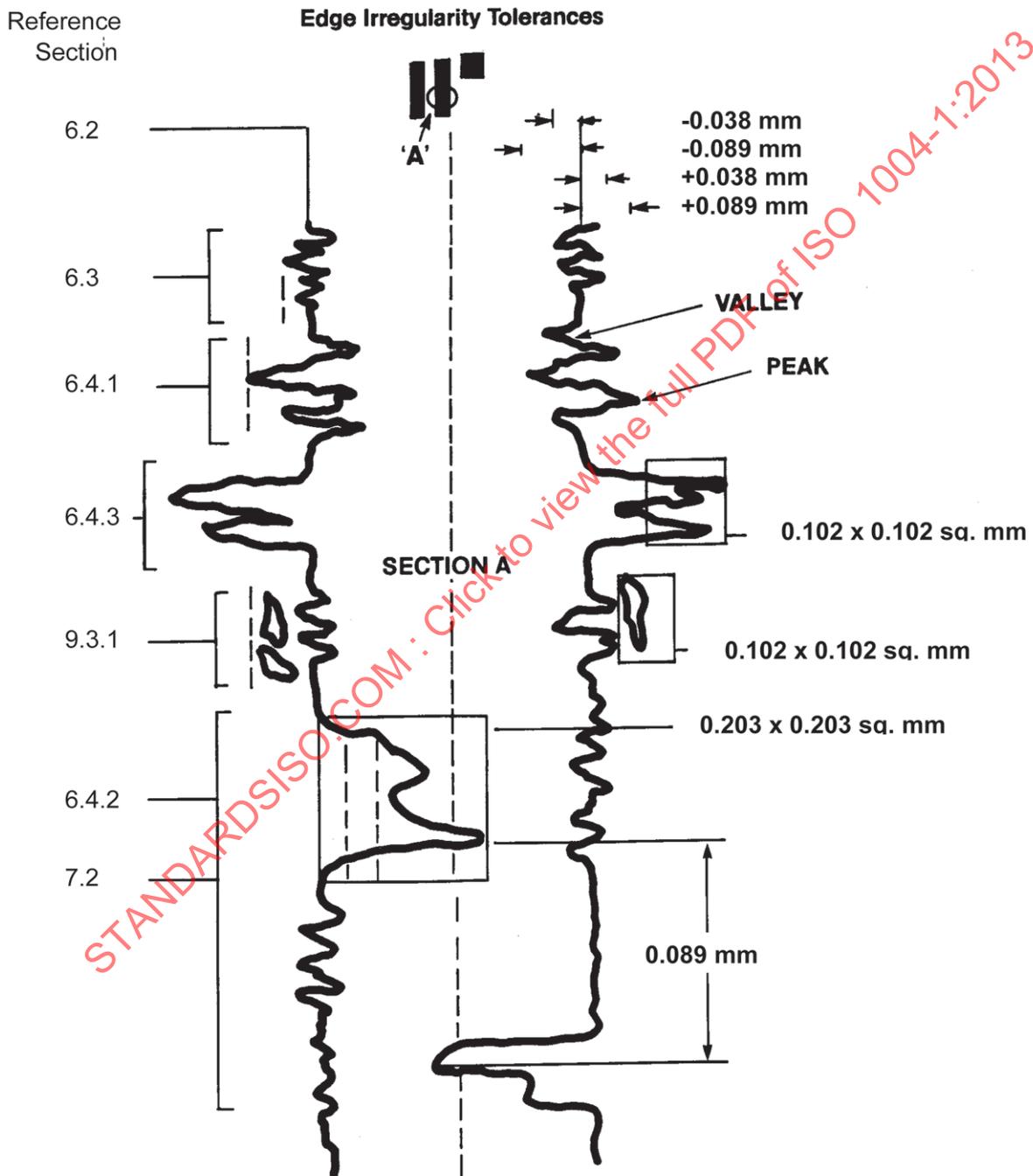
NOTE   This drawing is for illustrative purposes only and is not meant to represent an actual edge.

Figure 20 — Tolerances for average edge and edge irregularity

8 Extraneous ink

8.1 Magnetic

Any magnetic ink which appears in the 15,875 mm MICR clear band other than the MICR characters shall be considered extraneous ink. See 8.3.1, 8.4 and Figure 23 . The clear band is applicable to both front and back of the document.

8.2 Nonmagnetic

Any ink appearing in the 7,620 mm optical clear band that interferes with optical reading of MICR characters shall be considered non-magnetic extraneous ink. It includes splatter, smear, tracking, feathering, stringing out, toning, back offset, and so forth. See 8.3.2 and Figure 23. This clear area is defined in ISO 1831 and includes the printing band for the MICR characters. The optical clear band applies only to the document front.
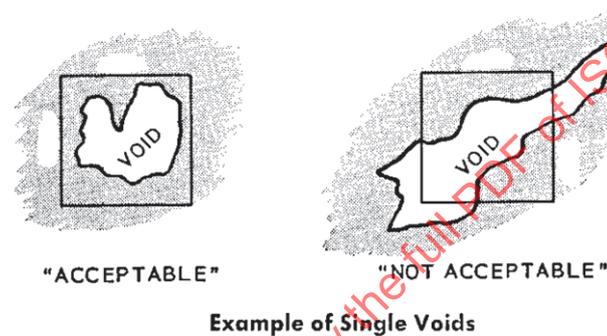

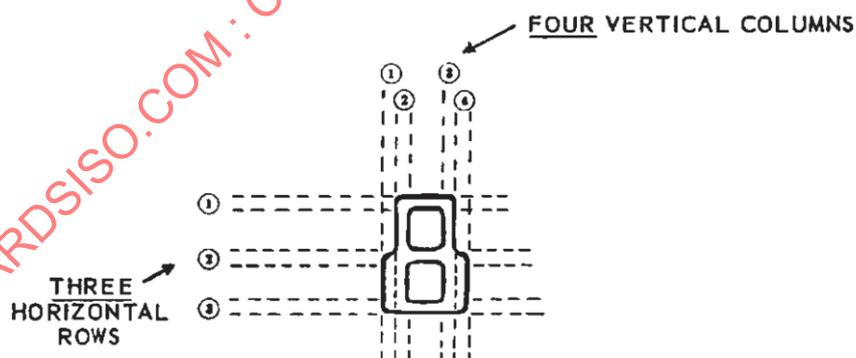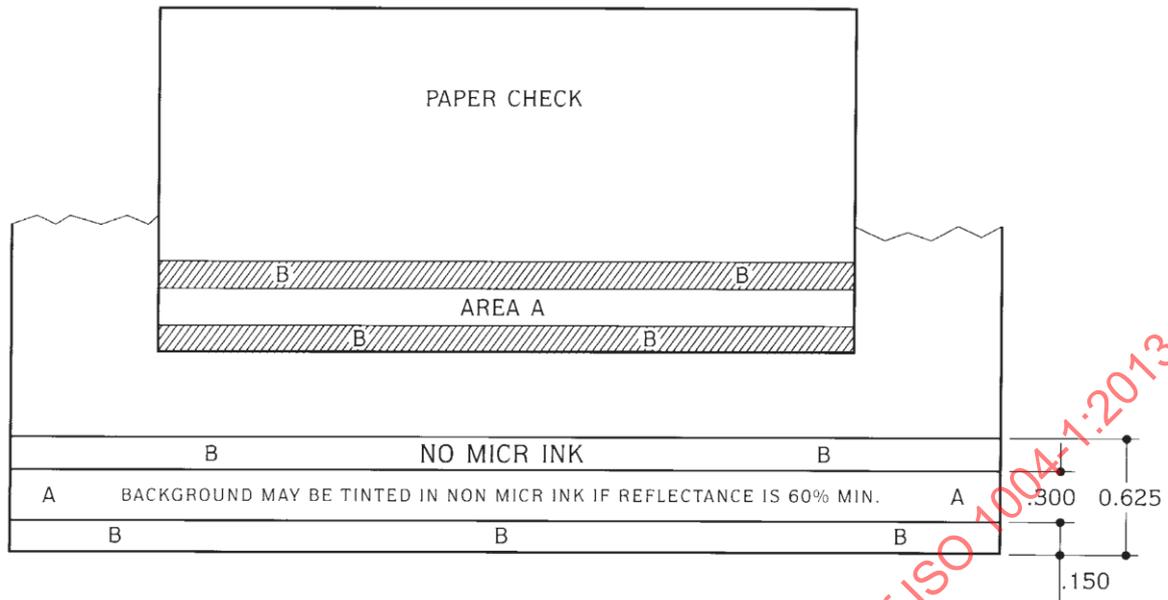
Figure 21 — Single voids

Figure 22 — Example of rows and columns for character 8

Area A   The rules in 8.2, 8.3.2, 13.3, and 14 apply here.

Area B   The rules in 8.1, 8.3.1, 8.4, and 13.2 apply here.

Figure 23 — MICR clear band and optical clear band — Extraneous ink restriction areas
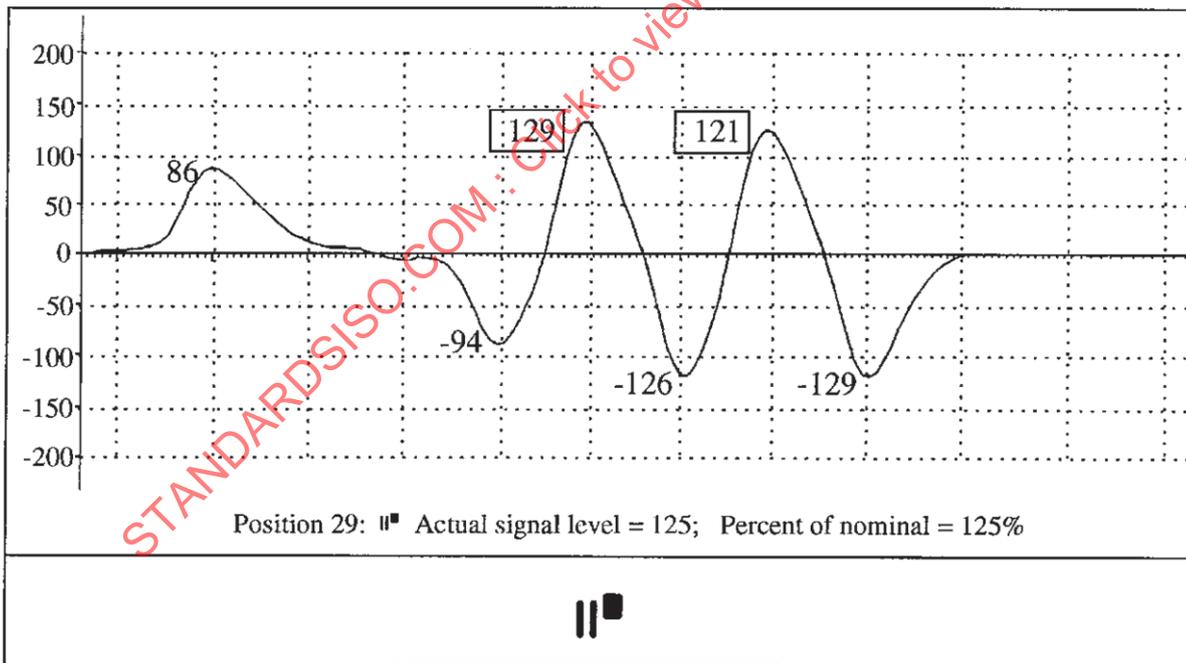

Figure 24 — Example of a waveform of the On-Us symbol X

8.3 Extraneous ink front

8.3.1 Magnetic ink

Extraneous magnetic ink on the front of the document within the 15,875 mm MICR clear band shall be acceptable if the spots can be contained in a 0,076 mm × 0,076 mm square.

Spots that cannot be contained in a 0,076 mm × 0,076 mm square shall be acceptable provided they can be contained in a 0,102 mm × 0,102 mm square and are limited to one per character space and total not more than five per field.

Spots that are found to be located within the outermost limits established by the character edge irregularity tolerance shall be considered under the character edge irregularity specifications.

8.3.2 Non-magnetic ink

Spots within the 7,620 mm optical clear band that can be contained inside a circle 0,203 mm in diameter shall be acceptable as long as no two spots are closer than 1,016 mm to each other or an E-13B character.

8.4 Extraneous magnetic ink back

Extraneous magnetic ink on the back of the document within the area of the MICR clear band shall be acceptable if the spots are entirely contained in a 0,152 mm × 0,152 mm square.

9 Debossment

Penetration of the printed character into the surface of the paper is known as debossment. Debossment of the printed character is undesirable. Where it is excessive, it can be the cause of rejects or misreads. Signal levels may be reduced or distorted because the magnetic ink characters are displaced from the MICR reader magnetic pick-up device by the debossment depth. Debossment on the face of the document may or may not cause fractures of the paper fibres that are detectable on the reverse side.

For the purposes of this part of ISO 1004, 0,025 mm debossment shall be established as an objective. Due to practical manufacturing constraints, this specification is frequently exceeded by letterpress printing, press numbering, ribbon encoding, and post-encoding processes. Additional tolerances beyond 0,025 mm may be acceptable before rejects by MICR recognition equipment will occur. See Annex A.

Debossment of MICR characters can be compounded by the signal strength of the ink used, the uniformity of the ink coverage, the evenness of debossment, or the combination of these.

EXAMPLE 1   Uneven debossment such as deeper penetration by a vertical narrow stroke of a character, as compared to a broader portion of the same character coupled with insufficient signal from the ink can cause rejects.

EXAMPLE 2   Although uniform debossment of an entire character with adequate signal strength probably will not cause rejects, given that these conditions can occur, a further explanation of tolerances acceptable under certain circumstances is contained in Annex A.

10 Embossment

This part of ISO 1004 establishes an embossment limit of 0,0152 mm that shall not be exceeded unless additional precautions have been taken to minimize character abrasion. For most dry ink images, an embossment value of 0,0152 mm or less shall result in acceptable reader/sorter wear. See Clause 15 for a discussion of permanence of MICR printing.

NOTE 1   Certain MICR dry ink printing technologies (xerography, ionography, or magnetography) may result in raised or embossed printing. The range of embossment for dry ink printing technologies is normally from 0,0076 mm to 0,0152 mm.

NOTE 2   The steel-die engraving form of intaglio printing, which simultaneously prints and embosses, can result in embossment on the order of 0,025 mm. Such highly embossed MICR characters and check borders are known to cause excessive MICR read head wear in high speed reader/sorters. The paper stock used in intaglio printing, e.g. travellers checks, often causes problems when the MICR amount field is impact encoded. Other forms of intaglio printing are available which do not result in high levels of embossment.

NOTE 3   Excessive embossment of the printed MICR characters is undesirable since it can lead to increased abrasive wear of the MICR characters, contamination of the reader/sorter and, in the case of highly embossed intaglio printing, accelerated wear of the MICR read heads. Severely abraded characters can ultimately result in rejects or misreads. However, the actual wear performance might depend upon the specifics of each dry ink formulation. Furthermore, how well the dry ink has been fused and the properties of the paper play an important role in determining the embossment level that is acceptable. Embossed values exceeding 0,0152 mm may be acceptable if the image is endowed with low friction properties as a result of its formulation or treatment during printing.

11 Signal level

11.1 Definition of signal level

Signal level shall be defined as the amplitude of the voltage waveform which results when a d-c magnetized and fully saturated MICR printed character is moved at a specified speed past a specifically defined magnetic read head whose output is amplified with a defined transfer function. The usual unit of measure for voltage is mv or volts. However, it is common practice to scale the output voltage such that 100 units of measure shall be equal to the value of the average of peaks three and five of an ideal reference On-Us symbol. For convenience, we call the units of signal measure when appropriately scaled, Signal Units (SU). See Figure 24 for a waveform of a typical On-Us symbol. Its signal level is 125 SU, which is the average of peak 3 (129 SU) and peak 5 (121 SU).

11.2 Nominal signal level

Nominal signal level shall be the signal obtained from a properly printed reference sample (On-Us symbol), calibrated as 100 signal units (SU) using the wire card calibration (WCC) procedure, when suitable test equipment is used. All other characters are then referenced to the On-Us symbol to obtain an individual nominal signal level, in signal units (SU), using a designated peak or the average of two designated peaks. See Table 1 for the nominal signal level values for each character and the peak number as shown on its respective reference waveform.

11.3 Relative signal level

Relative signal level shall be the ratio, stated as a percentage, that the signal level in signal units (SU) of a MICR character being measured bears to the nominal signal level for that same character. For example, for a sample character "2", if the signal level of its first peak (the designated peak) is 155 signal units (SU), then its relative signal level is 155/105 × 100 % = 147,6 %.

11.3.1 Relative signal level tolerance

The relative signal level from any printed MICR character shall be within the range from 50 % to 200 % of its nominal signal level as indicated in Table 1. Figures 25 to Figure 38 illustrate the reference waveforms for the nominal signal level of each character with each character's permissible relative range of 50 % to 200 % noted in SU.

11.3.2 Residual signal level

Residual signal level shall be the signal delivered by a MICR character that has been eradicated or from the signal obtained from embedded magnetic particles within the paper. Whenever mis-encoded information is eradicated, the residual signal level shall not exceed 5 SU with respect to the nominal signal level of the On-Us symbol (100 SU). The method employed for eradication should permit re-encoding of the document and re-reading in MICR equipment. In the case of embedded magnetic particles anywhere within the MICR clear band, the residual signal level shall not exceed 5 SU.

12 Paper

See Annex C for paper characteristics that have proven useful in predicting performance of paper documents.

It is recognized that certain particles embedded in the paper can be a cause for machine rejects. Paper should be used from which magnetic particles, such as iron and other ferromagnetic materials, have been eliminated or reduced to a minimum.

13 Format

13.1 Reference edges

13.1.1 Horizontal dimensions

All horizontal format dimensions shall be measured from the leading edge of the document. The right edge of the first or right hand character shall be located not less than 6,350 mm from the leading edge.

13.1.2 Vertical dimensions

All vertical format dimensions shall be measured from the aligning edge of the document.

Table 1 — Nominal signal level (SU) for each character

Character	Designated peak number [a]	Nominal signal level (SU)
1	2	85
2	1	105
3	1	85
4	3	105
5	1	105
6	5	105
7	1	75
8	4	105
9	1	165
0	1	130
Transit sym.	3	105
Amt. sym.	1 & 5 (avg.)	70
On-Us sym.	3 & 5 (avg.)	100
Dash sym.	3 & 5 (avg.)	67
[a] Counting each vertical edge right to left on the printed character; counting each peak left to right on the displayed waveforms including positive and negative peaks.		
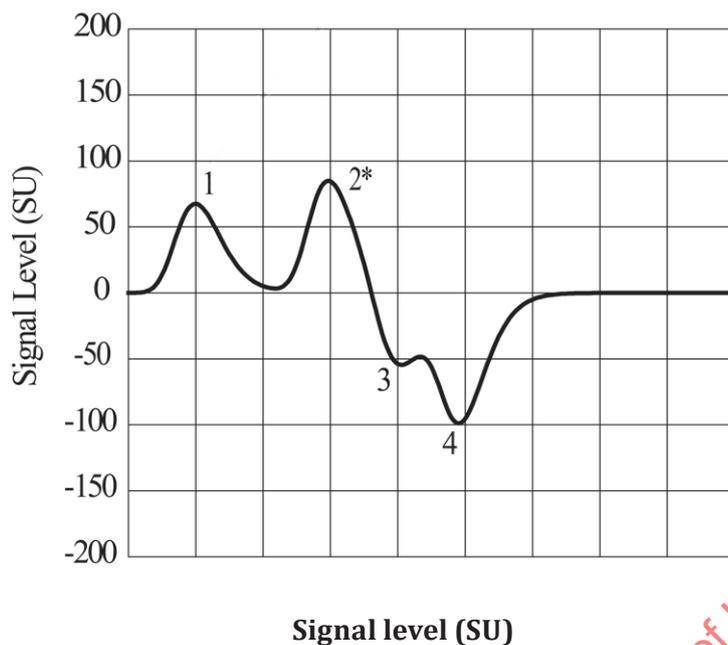
Signal level (SU)

Percent of nominal	Peak number			
	1	**2** *	**3**	**4**
50%		43		
100%		**85**		
200%		170		

* Designated peak.

Figure 25 — Signal level table and the reference waveform — Nominal Character one
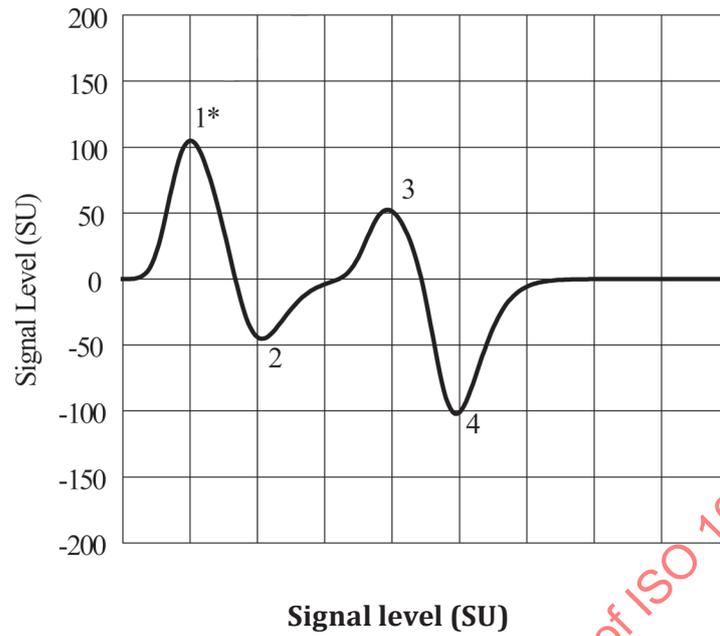
Signal level (SU)

Percent of nominal	Peak number			
	1 *	**2**	**3**	**4**
50%	53			
100%	**105**			
200%	210			

* Designated peak.

Figure 26 — Signal level table and the reference waveform — Nominal Character two
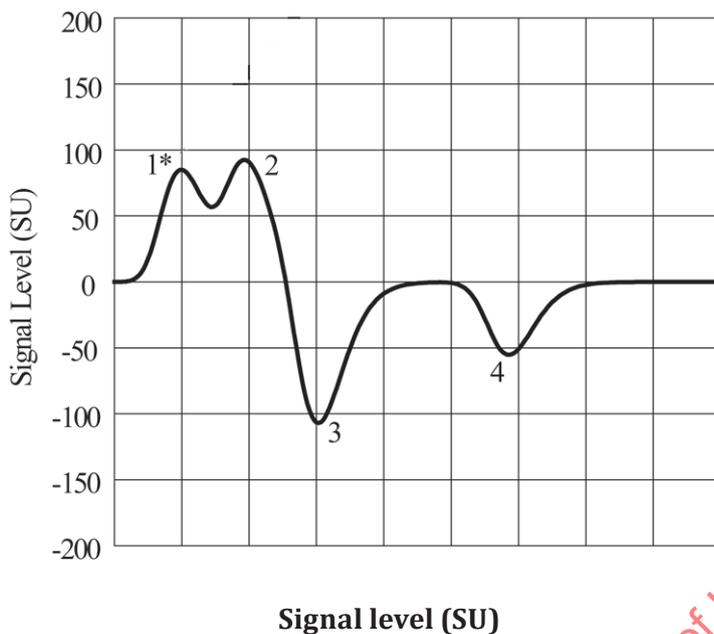
Signal level (SU)

Percent of nominal	Peak number			
	1 *	**2**	**3**	**4**
50%	43			
100%	**85**			
200%	170			

* Designated peak.

Figure 27 — Signal level table and the reference waveform — Nominal Character three
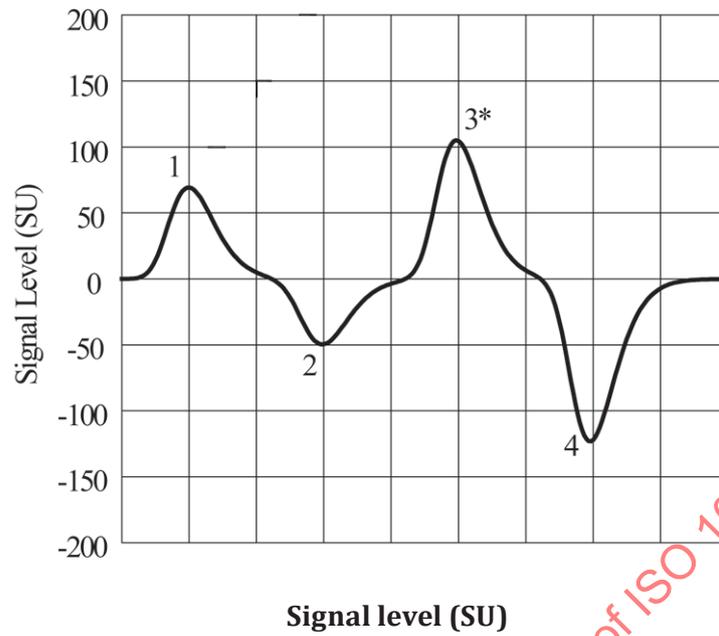
Signal level (SU)

Percent of nominal	Peak number			
	1	**2**	**3** *	**4**
50%			53	
100%			105	
200%			210	

* Designated peak.

Figure 28 — Signal level table and the reference waveform — Nominal Character four
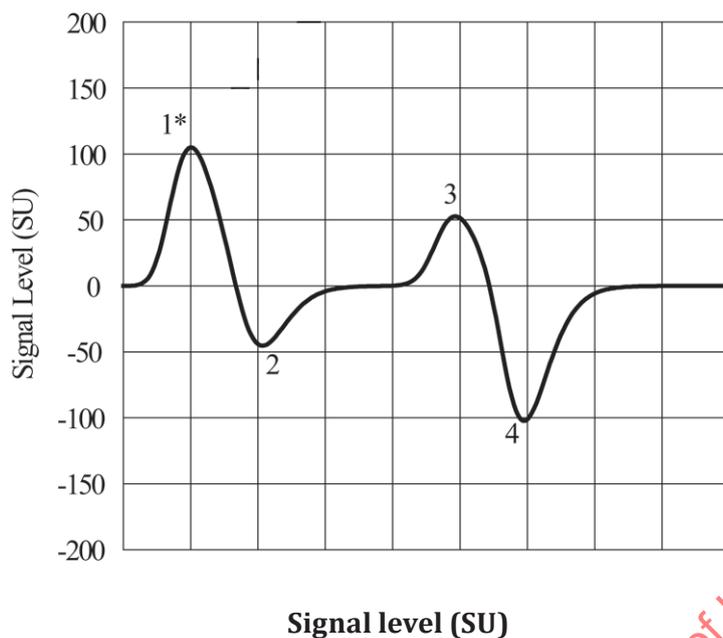
Signal level (SU)

Percent of nominal	Peak number			
	1 *	2	3	4
50%	53			
100%	105			
200%	210			

* Designated peak.

Figure 29 — Signal level table and the reference waveform — Nominal Character five
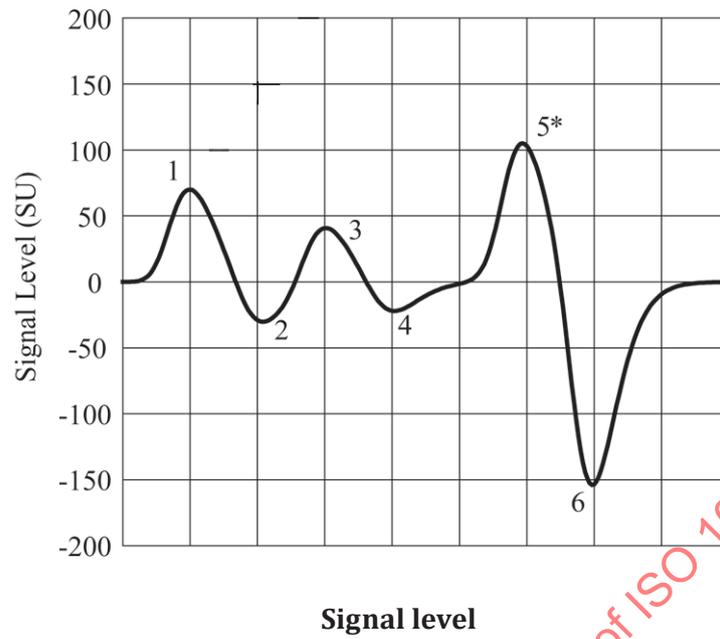
Percent of nominal	Peak number					
	1	**2**	**3**	**4**	**5** *	**6**
50%					53	
100%					**105**	
200%					210	

* Designated peak.

Figure 30 — Signal level table and the reference waveform — Nominal Character six
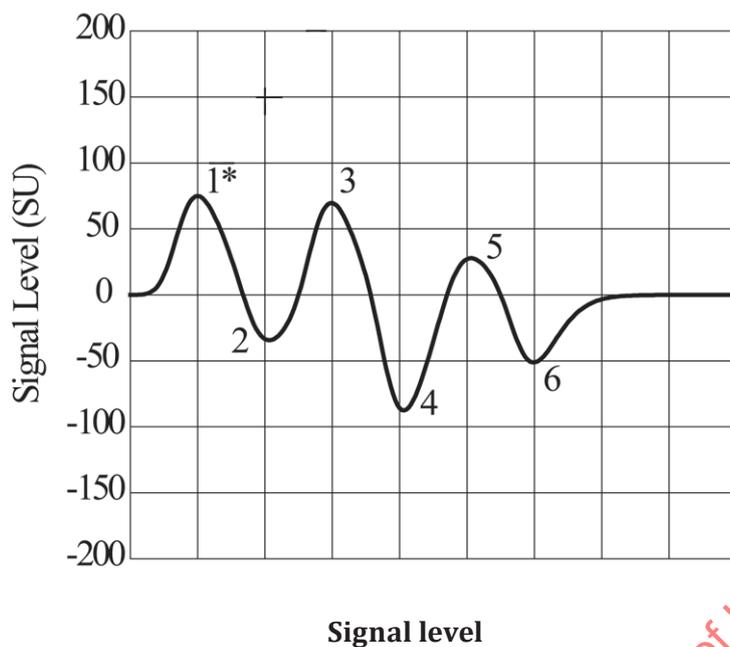
Signal level

Percent of nominal	Peak number					
	1 *	**2**	**3**	**4**	**5**	**6**
50%	38					
100%	**75**					
200%	150					

* Designated peak.

Figure 31 — Signal level table and the reference waveform — Nominal Character seven
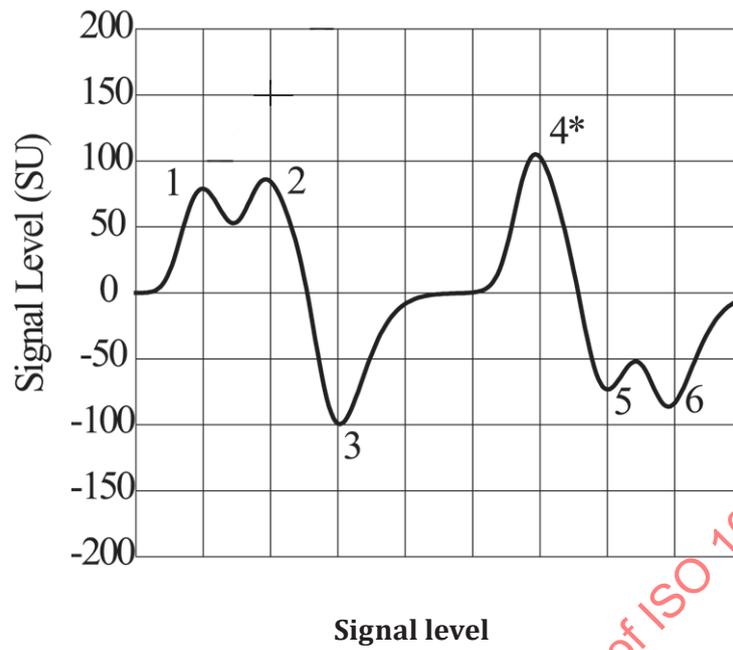
Signal level

Percent of nominal	Peak number					
	1	**2**	**3**	**4** *	**5**	**6**
50%				53		
100%				**105**		
200%				210		

* Designated peak.

Figure 32 — Signal level table and the reference waveform — Nominal Character eight
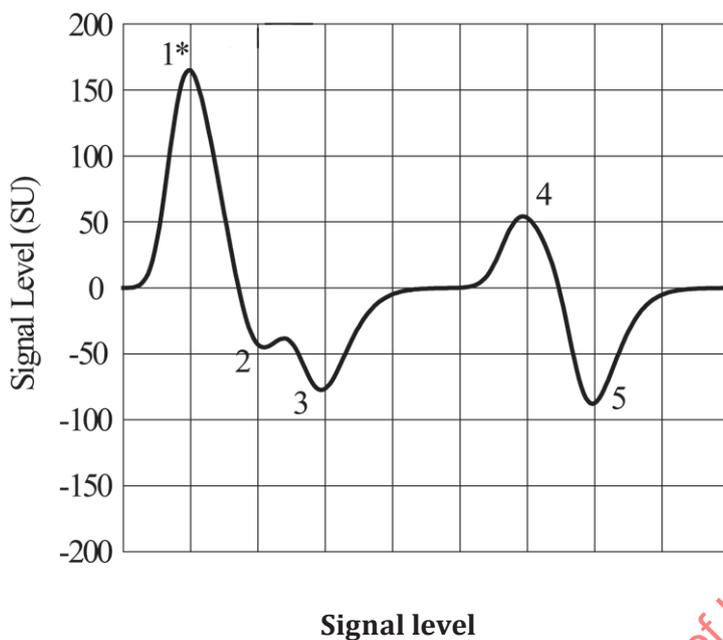
Signal level

Percent of nominal	Peak number				
	1 *	2	3	4	5
50%	83				
100%	**165**				
200%	330				

* Designated peak.

Figure 33 — Signal level table and the reference waveform — Nominal Character nine
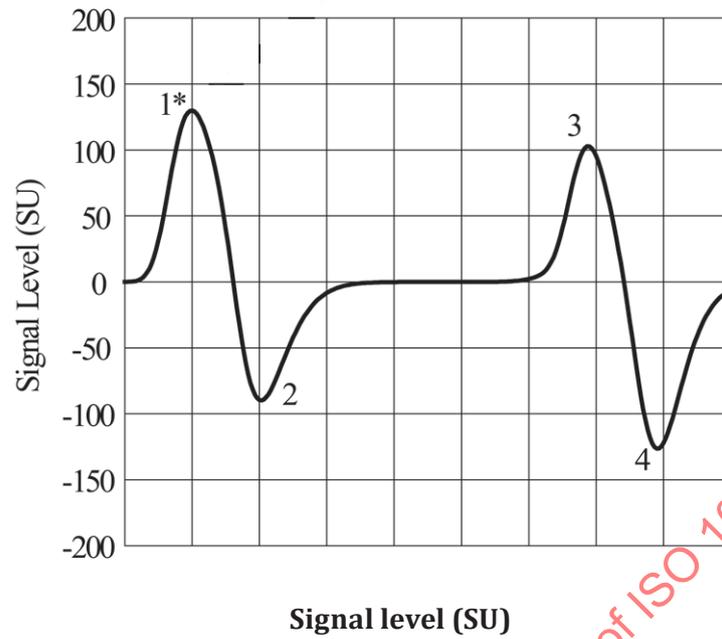
Signal level (SU)

Percent of nominal	Peak number			
	1 *	2	3	4
50%	65			
100%	**130**			
200%	260			

a Designated peak.

Figure 34 — Signal level table and the reference waveform — Nominal Character zero
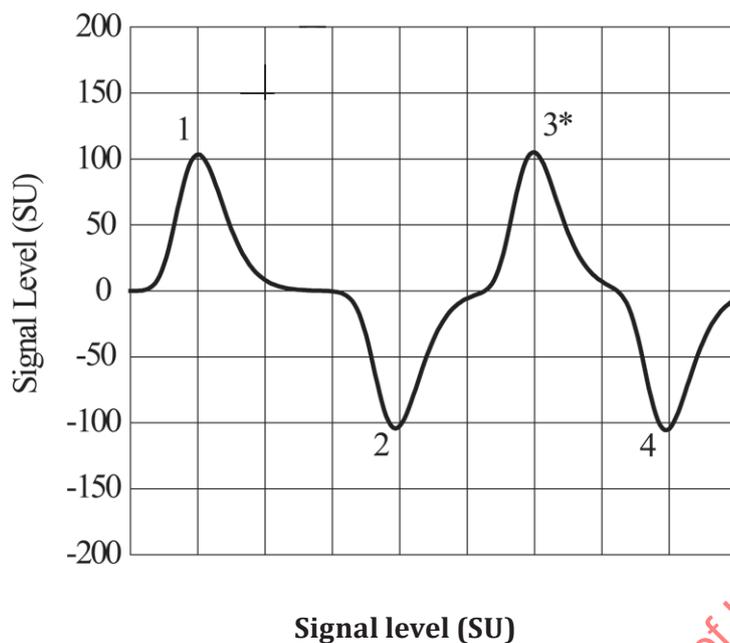
Signal level (SU)

Percent of nominal	Peak number			
	1	**2**	**3** *	**4**
50%			53	
100%			**105**	
200%			210	

* Designated peak.

Figure 35 — Signal level table and the reference waveform — Nominal Transit symbol
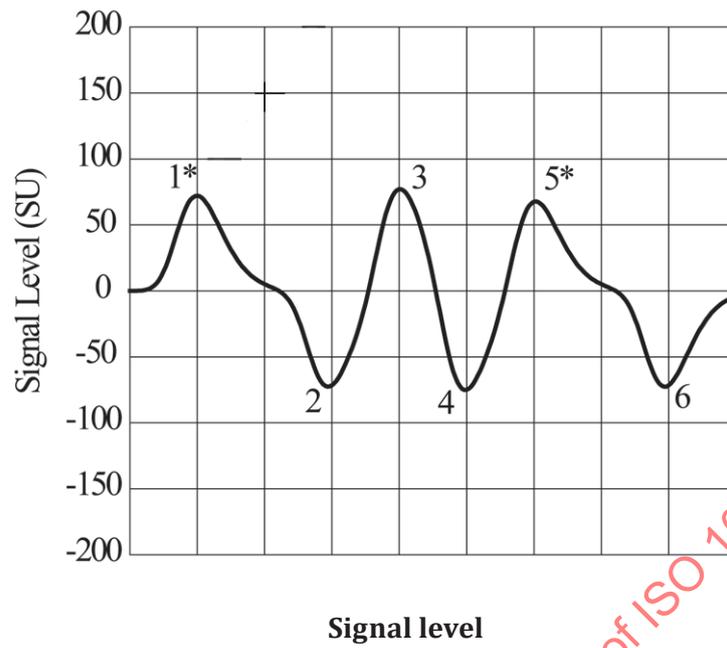
Signal level

Percent of nominal	Peak number					
	1 *	2	3	4	5 *	6
50%	36				34	
100%	**72**				**68**	
200%	144				136	

* Designated peak (take average of both peaks).

Figure 36 — Signal level table and the reference waveform — Nominal Amount symbol
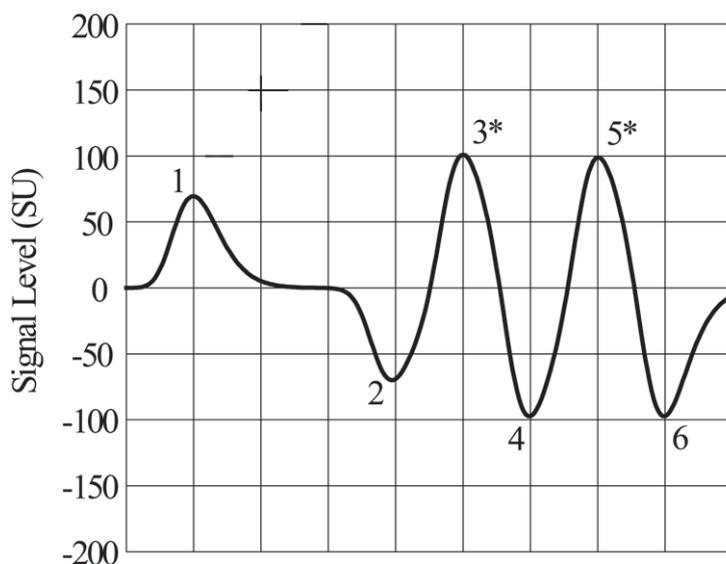
Signal level

Percent of nominal	Peak number					
	1	**2**	**3** *	**4**	**5** a	**6**
50%			50		50	
100%			101		**99**	
200%			202		198	

* Designated peak (take average of both peaks).

Figure 37 — Signal level table and the reference waveform — Nominal On-Us symbol

Figure 38 — Signal level table and the reference waveform — Nominal dash symbol
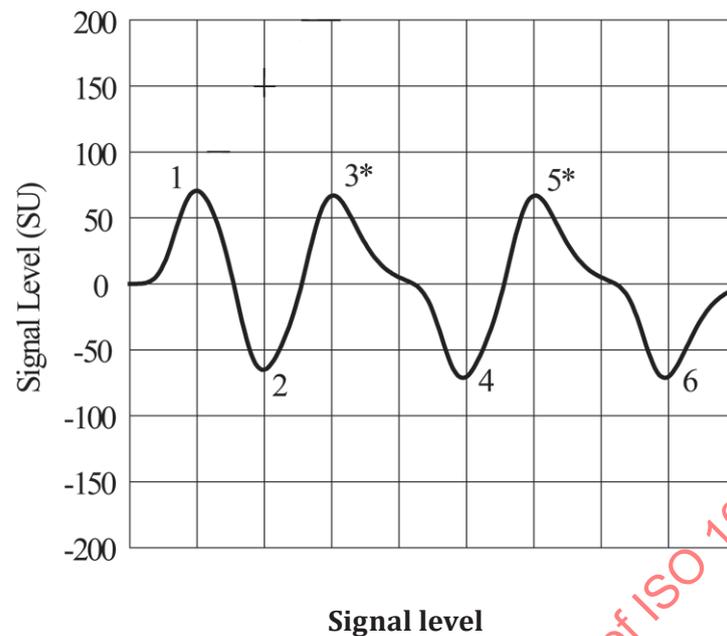
Percent of nominal	Peak number					
	1	**2**	**3** *	**4**	**5** *	**6**
50%			34		34	
100%			**67**		**67**	
200%			134		134	

* Designated peak (take average of both peaks).

13.2 Clear band (MICR)

The MICR clear band shall be a horizontal band 15,875 mm high, measured from the aligning reference edge. The MICR clear band shall extend the full width of the document, from the leading (right hand) edge to the trailing (left hand) edge and is on the front and back of the document. The MICR clear band shall be kept free of any magnetic ink, other than the E-13B characters, subject to the limitations of 8.3 and 8.4. See Figure 23.

13.3 Optical clear band

The optical clear band shall be a rectangle within the MICR clear band with height of 7,620 mm, located 3,810 mm above the aligning edge of the check, which has included within it the 6,350 mm MICR encoding strip. The optical clear band shall extend across the entire face of the check. Borders having a print contrast signal (PCS) greater than 0,30 may pass through this optical clear band on the right side as long as they extend 5,080 mm or less from the leading edge of the check and on the left side as long as they extend 4,039 mm or less from the trailing edge of the check. See Figure 23.

14 Optical clear band background

14.1 General

Recognition of E-13B characters in the optical clear band, area A in Figure 23, either by automatic optical recognition or visually (original copy, image, or microfilm), requires an adequate reflectance difference between the MICR-printed character and the background of the optical clear band.

14.2 Background reflectance

Background is defined as the colour in the optical clear band of the document, separate from lines and information on it. The background reflectance shall be 60 % minimum.

14.3 Print contrast signal (PCS) — Magnetic ink printed character

The minimum PCS for magnetic ink printed characters shall be 0,60.

14.4 Print contrast signal (PCS) — Within the background

Within the optical clear band, excluding the MICR characters, any design or pattern shall have a maximum PCS of 0,30.

15 Permanence of MICR printing

MICR printing permanence shall be defined as the ability of a MICR image to retain its human and machine readability over the life cycle of the document.

15.1 Permanence specification

MICR printing shall be maintained within these print specifications at all times during the normal processing of documents by financial institutions. For testing purposes, MICR printing should withstand at least 20 passes without degrading the MICR reader performance.

NOTE 1   Printing that uses wet ink and pressure, e.g. lithography or letterpress, during which the ink is forced to become deeply embedded among the paper's fibres will, in general, be permanent. In some non-impact printing processes, which use toner or dry ink, the normal printed character is both embedded among the paper's fibres and partly above the surface of the paper. This condition is referred to as embossment.

NOTE 2   Most reader/sorter systems physically contact the moving document under pressure. This occurs in the areas of the magnetic write and read heads and in the reader/sorter paper guides and transports. This raises concern over the image permanence since the potential for wear or abrasion of the embossed MICR image is increased in these areas. Wear or abrasion of the image may cause smear and possibly the transfer of magnetic particles to other documents. There is also the possibility that the reader/sorter components will become contaminated leading to an increase in reader/sorter reject rate.

The importance of good toner fusing and dry ink image permanence cannot be over-emphasized. It is not only important to the wear and abrasion issue but is crucial for the quality of the bond at the dry ink-paper interface. Well fused images will be resistant to toner flaking off when checks are folded on a MICR character and when subjected to the normal reader/sorter stresses.

Annex A
(informative)

Debossment of E-13B font

As stated in [Clause 9](), excessive debossment may cause rejects or misreads. Actual results from debossment vary with such conditions as signal level of the ink, uniformity of ink coverage, evenness of the debossment, coarseness of the paper, and the character itself. Industry experience has shown that if the signal level is adequate, the following pragmatic values are suggested to be allowed before rejects or misreads will occur.

	Characters	Debossment
Symbols		0,0381 mm
Numbers		0,0381 mm
Numbers		0,0508 mm

The printing industry, manufacturers of encoding ribbons, manufacturers of encoding equipment, and bank encoding departments are encouraged to make every effort to hold all printing to the 0,025 mm specification.

Users are cautioned not to reject documents because of variances from the 0,025 mm specification without backup evaluation of the associated conditions.