

# ANNEX - G

## Rules & Regulations

# Specifications and standards for the production and processing of Acceptgiroforms

Version : 3.2  
Date : January 2009



deze strook niet meezenden		euro-acceptgiro		Jaarpremie 2009 levensverzekering Fact.nr. 2876766-2009			
<table border="1"> <tr><td>5000 0567</td></tr> <tr><td>8901 2345</td></tr> </table>		5000 0567	8901 2345	over te schrijven/te storten		5000 0567 8901 2345+	
5000 0567							
8901 2345							
euro 67 ct 00		van bankrekening		handtekening			
euro 67 ct 00		9123456		zijn alle rode rubrieken ingevuld? formulier uitsluitend bestemd voor betaling in euro's			
Jaarpremie 2009 levensverzekering Fact.nr. 2876766-2009		van/door					
naam A. van den Bos adres Beethovenstraat 34 plaats 3851 AF Amstelveen		D002 formulier met blauwe of zwarte inkt invullen © Acceptgiro B.V.					
op rekening 761145427 tgv Ass.knt. G.v.Witsen Aalsmeer		op rekening 761145427 van Assurantiekantoor G. van Witsen Rozenlaan 104, 4336 XG Alsmeer					
nadruk verboden		de ruimte hieronder niet beschrijven		niet vouwen			
betalingskenmerk		<input checked="" type="checkbox"/> van rekening		euro ct <input checked="" type="checkbox"/> diversen <input checked="" type="checkbox"/> naar rekening code			
<input checked="" type="checkbox"/>		5000056789012345+ 0059123456< 000067002+		0761145427 +13>			
voor gebruiksaanwijzing z.o.z.							

de ruimte hieronder niet beschrijven	deze ruimte niet beschrijven
Gebruiksaanwijzing Met dit formulier kunt u het verschuldigde bedrag betalen.	
Overschrijven Plaats altijd uw handtekening en zo nodig het nummer van uw bankrekening, het bedrag, uw naam en volledig adres. Stuur dit formulier zonder de aangehechte strook naar uw bank.	
Storten Dit is mogelijk bij banken en postkantoren met een kasbalie; hiervoor zijn stortingskosten verschuldigd. De strook laat u aan het formulier zitten; na afstempeling ontvangt u deze terug als bewijs van storting.	

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**Colophon**

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The most recent version of this brochure can be downloaded from [www.acceptgiro.nl](http://www.acceptgiro.nl)

## 1 Introduction

### 1.1 Introduction

This manual is a publication of Acceptgiro B.V., a subsidiary of Currence<sup>1</sup>. If you still have questions, having read this guide, your bank should be able to help.

The guide contains the Acceptgiro specifications. Acceptgiro is a product of Acceptgiro B.V., designed to facilitate the collection of payments. In order to guarantee that the financial institutions are able to process Acceptgiro payments without problem, certain standards are required with regard to such things as the format of the information given on Acceptgiro Forms and the quality of these forms, including preprinted details and the printing of variable transaction details in an optical character recognition typeface (OCR-B).

The purpose of this manual is to advise issuers, service bureaus, D-certified and Dmin-certified printers and suppliers of software and hardware for processing Acceptgiro Forms regarding the standards for the production and processing of these forms.

Acceptgiro B.V. reserves the right to make additional stipulations and to amend the standards as and when required.

### 1.2 What does this guide cover and who is it intended for?

The rest of this manual is divided into the following sections:

- Section 2 contains a detailed description of the product, including the layout of the fields and the Acceptgiro Form variants that are available for sending to payers.
- Section 3 contains all the specifications for printing Acceptgiro Forms. This section is intended for issuers, service bureaus and software houses using computer equipment to print the variable details on Acceptgiro Forms. This section is also relevant to parties wishing to obtain permission to print information in the machine-readable message space containing all the payment details, using OCR-B typeface.
- Section 4 contains all the specifications for the subsequent processing of Acceptgiro Forms.
- Section 5 contains all the specifications for printers in possession of or wishing to qualify for a Dmin Certificate.

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<sup>1</sup> Currence is owner of the Dutch payment products PIN, Chipknip, Incasso, Acceptgiro and iDEAL. Currence's mission is to facilitate competition and create transparency in payment systems in the Netherlands while maintaining quality and security. Currence was incorporated on 1 January 2005 on the initiative of eight Dutch banks (ABN AMRO, Rabobank, ING, Fortis, SNS-bank, BNG, Friesland Bank and Van Lanschot Bankiers).

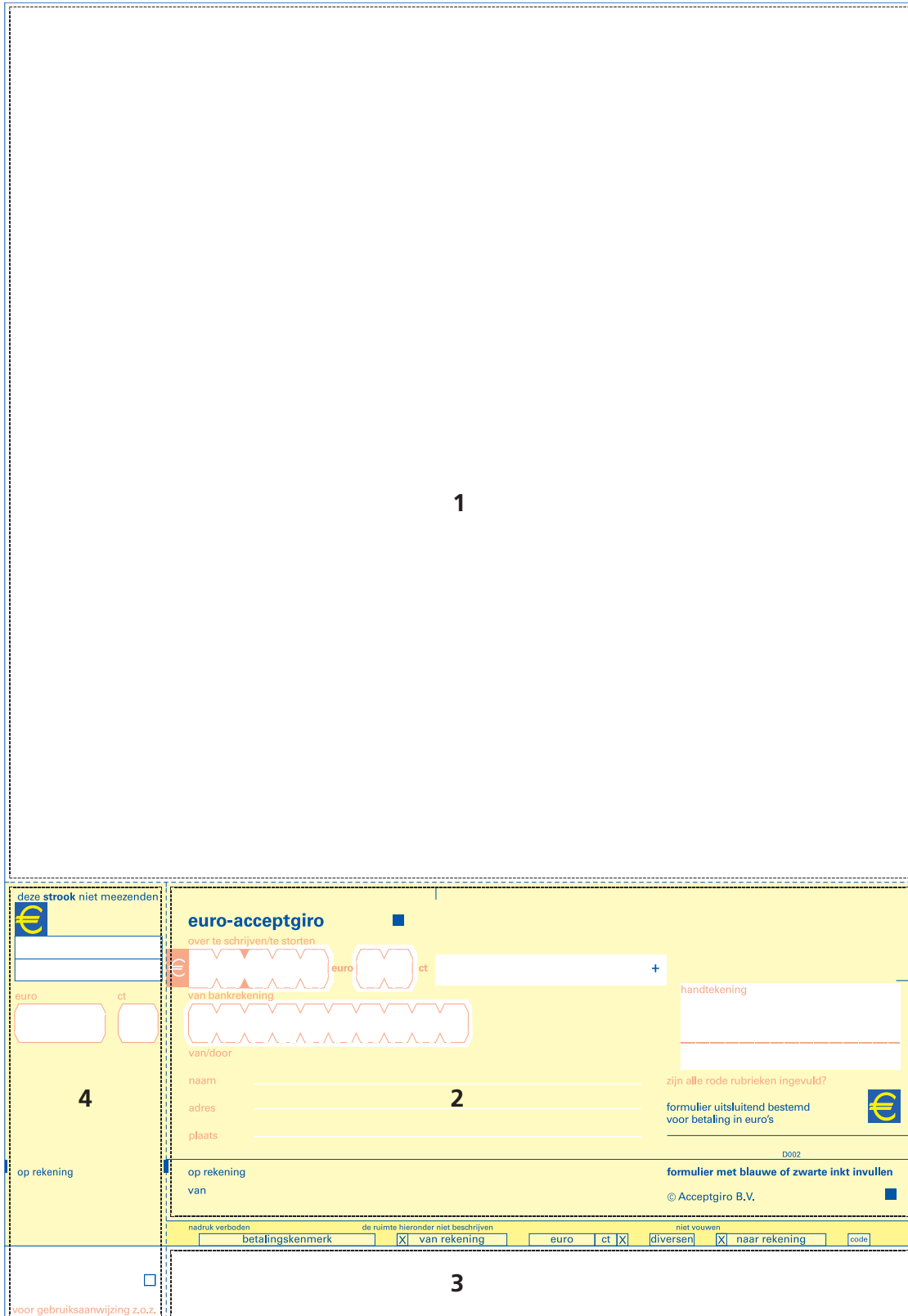
### 1.3 Changes compared with the previous version

This edition differs from the previous version, published in February 2007, in the following respects:

- Due to the disappearance of the 'Postbank' brand, all references to 'Postbank' and 'giro account number' are removed or rewritten.  
N.B. This also applies to the Acceptgiro Form!
- And because of the abolition of the 'Acceptgiro Form with enclosure' the references to this term are removed (paragraph 3.9 and 5.8).

N.B. This manual can also be downloaded from [www.acceptgiro.nl](http://www.acceptgiro.nl).

Figure relating to Section 2



The diagram shows a large rectangular area labeled '1' at the top, representing the invoice part. Below it is a detailed view of the 'euro-acceptgiro' form, divided into four numbered regions:

- 1**: The main body of the form, containing fields for 'van bankrekening', 'van/door', 'naam', 'adres', and 'plaats'. It also includes a 'handtekening' field and a note: 'formulier uitsluitend bestemd voor betaling in euro's'.
- 2**: The 'euro-acceptgiro' header section, including the title and the instruction 'over te schrijven/te storten'.
- 3**: The machine-readable message space (leesstrook) at the bottom, containing fields for 'betalingskenmerk', 'van rekening', 'euro', 'ct', 'diversen', 'naar rekening', and 'code'.
- 4**: The stub (strook) on the left side, containing the Euro symbol, 'deze strook niet meezenden', and 'op rekening'.

1 - invoice part (notadeel)

3 - machine-readable message space (leesstrook)

2 - body (body)

4 - stub (strook)

## 2 Product description

### 2.1 Acceptgiro

#### Function

Preprinted Acceptgiro credit transfer forms are designed to facilitate payment collection and fundraising. Using the Acceptgiro payment product, amounts can be transferred from the bank account of a person or organisation receiving an Acceptgiro Form (the 'payer') to the bank account of the issuer of the Acceptgiro Form (the 'payee'). Payers who do not have either a bank account can use the Acceptgiro Form to pay the amount due in cash at a post office or bank branch offering that facility.

#### Contract/Certificate

To be permitted to preprint Acceptgiro Forms, print the variable transaction details on them, perform post-press processing operations on them and issue the forms, an Acceptgiro Contract (Type A, A/S, B or C) must have been entered into with the payee's bank or a Type S, D or Dmin Certificate must have been obtained from Acceptgiro B.V.

Type A, A/S, B and C Acceptgiro Contracts relate to payees and govern the issue of Acceptgiro Forms in accordance with the provisions of the various contracts. Depending on the type of contract, payees are required to print (or have printed) certain information in machine-readable form on the payment slip (body + machine-readable message space) and the stub of the individual Acceptgiro Forms. For each of the various types of Acceptgiro Contract, the required information is stated below.

#### A Contract:

- a) *on the body and on the stub*: the amount, if known;
- b) *on the body*: name and address details including postal town/place of domicile and, if known, the account number of the payer.

Payees are not permitted to print (or have printed) any information (in OCR-B) in the machine-readable message space on the payment slip part of the Acceptgiro Form.

#### A/S Contract:

- a) *on the body and on the stub*: name and address details including place of domicile and account number of the payee, payment reference if also included in the machine-readable message space and, if known, the amount;
- b) *on the body*: name and address details including postal town/place of domicile and, if known, the account number of the payer;

- c) *in the machine-readable message space*: using OCR-B typeface, including field-separating characters: form code (code), account number of payee (naar rekening), amount, (euro ct), if known, account number of payer, if known, and payment reference (betalingskenmerk).

Payees are not themselves permitted to print any information (in OCR-B) in the machine-readable message space on the payment slip part of the Acceptgiro Form. This must be done by a service bureau that is in possession of a Type S Certificate issued by Acceptgiro B.V.

### B Contract:

- a) *on the body and on the stub*: name and address details including place of domicile and account number of the payee, payment reference if also included in the machine-readable message space and, if known, the amount;
- b) *on the body*: name and address details including postal town/place of domicile and, if known, the account number of the payer;
- c) *in the machine-readable message space*: using OCR-B typeface, including field-separating characters: amount (euro ct), if known, account number of payer (van rekening), if known, and payment reference (betalingskenmerk).

Payees are not themselves permitted to print the form code (code) or the account number of the payee (naar rekening) in the machine-readable message space and are not permitted to print the name and address details including postal town/place of domicile, or the account number on the body of the Acceptgiro Form.

### C Contract:

- a) *on the body and on the stub*: name and address details including place of domicile and account number of the payee, payment reference if also included in the machine-readable message space and, if known, the amount;
- b) *on the body*: name and address details including postal town/place of domicile and, if known, the account number of the payer;
- c) *in the machine-readable message space*: using OCR-B typeface, including field-separating characters: form code (code), account number of payee (naar rekening), amount (euro ct), if known, account number of payer (van rekening), if known, and payment reference (betalingskenmerk).

### S Certificate:

The Type S Certificate is for service bureaus and contains rules for printing Acceptgiro Forms on behalf of payees that have entered into an Acceptgiro Type A/S, B or C Contract with their bank.

- a) *on the body and on the stub*: name and address details including place of domicile and account number of the payee, payment reference if also included in the machine-readable message space and, if known, the amount;
- b) *on the body*: name and address details including postal town/place of domicile and the account number of the payer, if known;

- c) *in the machine-readable message space*: using OCR-B typeface, including field-separating characters: form code (code), account number of payee (naar rekening), amount (euro ct), if known, account number of payer (van rekening), if known, and payment reference (betalingskenmerk).

#### D/Dmin Certificate:

The Type D or Dmin Certificate is for printers and contains rules for preprinting semifinished Acceptgiro Forms on behalf of payees that have entered into an Acceptgiro Type A, A/S, B or C Contract and service bureaus in possession of a Type S Certificate.

- a) *on the body and on the stub*: name and address details including place of domicile and, possibly, account number of the payee;
- b) *on the body*: in the space for payment information, wording in accordance with the payee's instructions;
- c) *in the machine-readable message space*: using OCR-B typeface, including field-separating characters: if the account number is printed by a printer on the body and the stub, the form code (code) and the account number (naar rekening) should also be printed in the machine-readable message space on the Acceptgiro Form in the same print run.

For all contract types, there is a box on the reverse of the Acceptgiro Form in which payees can either print or have printed (at the time of production of the semifinished forms or subsequently) information relating to the payment.

The details of the contracts are described in the publications of the individual financial institutions.

## 2.2 The form

Copyright relating to the Acceptgiro Form is held by Acceptgiro B.V.

### Design

- The Acceptgiro Form is a standardised document made up of two parts, a payment slip and a stub.
- There is only one version of the payment slip.
- There are four possible variants of the stub, viz.:
  - I a narrow stub attached to the left-hand side of the payment slip (standard form<sup>1</sup>);
  - II a wide stub attached to the left-hand side of the payment slip;
  - III a narrow stub attached to the top of the payment slip; and
  - IV a wide stub attached to the top of the payment slip.

<sup>1</sup>) The narrow stub attached to the left-hand side of the payment slip is the standard format which is available from banks. The other variants can be ordered from a D-certified or Dmin-certified printer.

- At the bottom of the payment slip there is a machine-readable message space in which the code line is printed to facilitate automated processing of the payment details.

## Formspecs Acceptgiro

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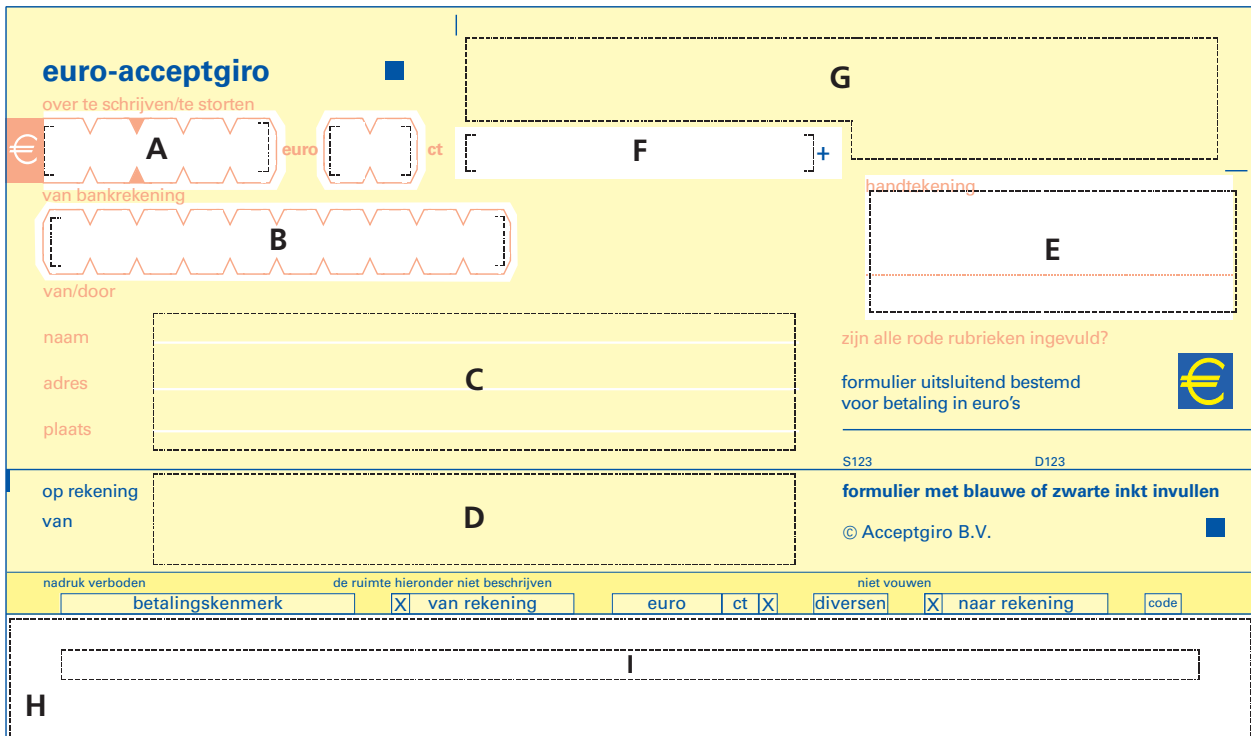
- The design of the Acceptgiro Form takes account of the requirements for use by payees, payers and financial institutions, especially the needs of mass automated processing in the case of the financial institutions. Mass automated processing places particular requirements on the form, especially the payment slip. There is just one standardised version of this part of the form.

### **Payment slip**

Format:      Height 4 inches (101.6 mm)      Width 6.8 inches (172.7 mm)

Paper:        90 g/m2 white OCR quality

Figure relating to 2.2.1



The diagram shows the layout of a euro-acceptgiro form. It is divided into several sections:

- Top Left:** "euro-acceptgiro" logo and "over te schrijven/te storten" (to be written/for deposit).
- Field A:** Amount field with a Euro symbol (€) and "euro ct" labels.
- Field B:** Account number field with "van bankrekening" (from bank account) label.
- Field C:** Name and address field with "van/door naam", "adres", and "plaats" labels.
- Field D:** Payee information field with "op rekening van" (to the account of) label.
- Field E:** Signature field with "handtekening" (signature) label.
- Field F:** Numerical payment reference field with a "+" sign.
- Field G:** Large space for payment information.
- Field H:** Machine-readable message space.
- Field I:** Code line for automated processing.

Additional text on the form includes: "zijn alle rode rubrieken ingevuld?" (are all red rubrics filled?), "formulier uitsluitend bestemd voor betaling in euro's" (form exclusively intended for payment in euros), "© Acceptgiro B.V.", and "formulier met blauwe of zwarte inkt invullen" (fill in with blue or black ink).

### 2.2.1 Layout of front

- A Amount field, suitable for either handwritten or typed/printed entry of the amount.
- B Account number field, suitable for either handwritten or typed/printed entry of the debit account number.
- C Space for name, first line of address and postal town/place of domicile; to be typed/printed (max 4 lines). This field may also contain a KIX code (bar-code used by TNT Post to facilitate automated sorting), in which case, three lines are available for the name and address details and one line for the KIX code.
- The dimensions and positioning of this field are designed to match a window envelope. Information on KIX codes can be obtained from TNT Post Business Customer Service.
- D Space for name, first line of address, place of domicile and account number of payee.
- E Space for signature of payer.
- F Space for entering a numerical payment reference.
- G Space for information relating to the payment. This space can be used by the payee for standard and/or variable payment details (free text and/or boxes).
- H Machine-readable message space for entering payment details in OCR-B typeface.
- I Code line printed in OCR-B characters, grouped into fields, for automated processing of the payment details by the financial institutions. Depending on the type of contract of the payee, these OCR-B characters are printed by a printer, the payees themselves or a service bureau (see Section 3).

### 2.2.2 Layout of stub

The stub has space for payees to repeat the information on the payment slip in abbreviated form. Especially in the case of over-the-counter cash payment, this provides the payer with a record of the relevant payment details, viz.:

- A The amount transferred/paid in cash.
- C The name and address details of the payer<sup>1)</sup>.
- D The account number and the name and address details of the payee.
- F The payment reference.
- G The reason for the payment.

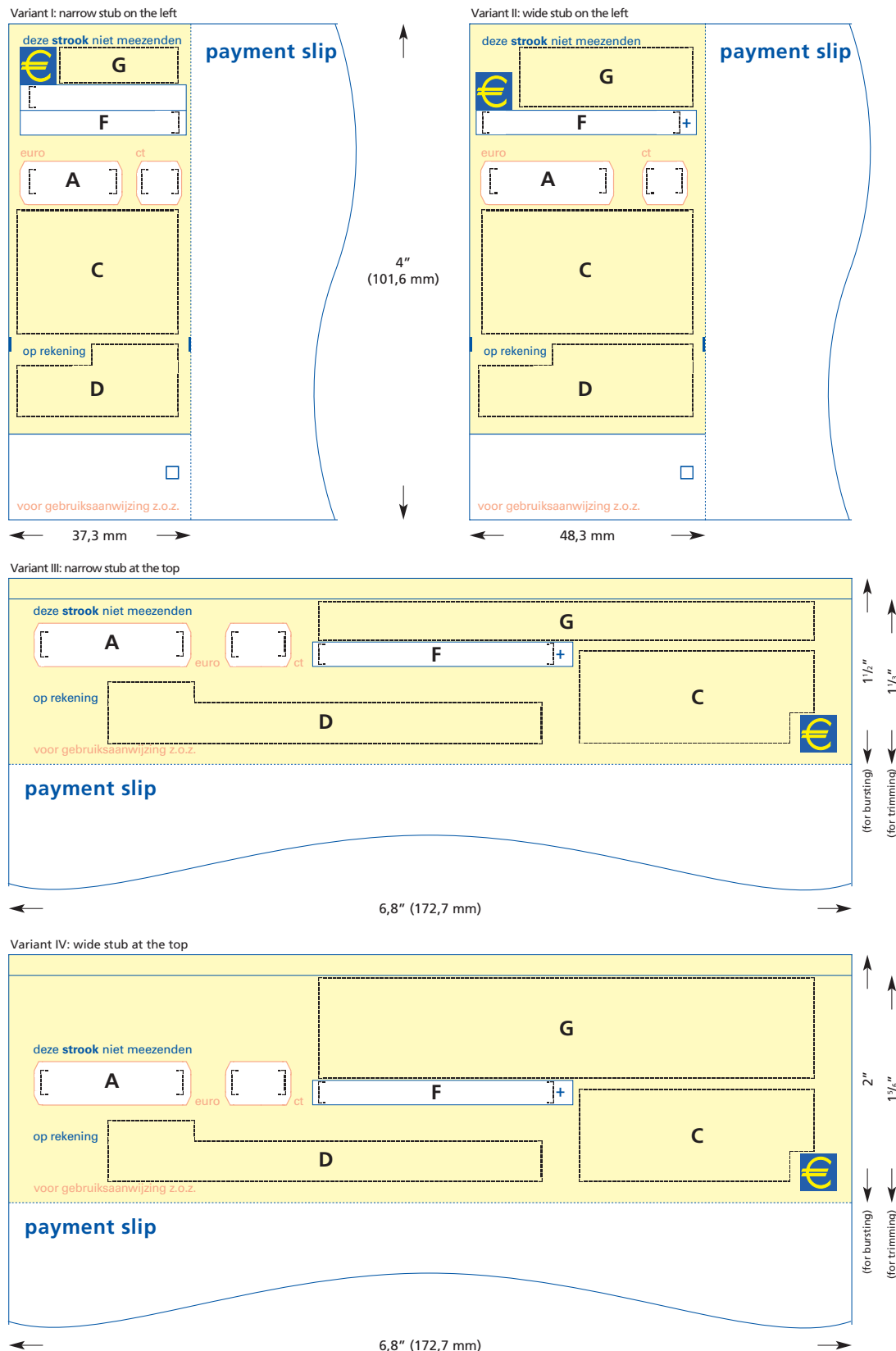
There are four possible variants (see illustration on page 13), viz.:

- I a narrow stub attached to the left-hand side of the payment slip (standard);
- II a wide stub attached to the left-hand side of the payment slip;
- III a narrow stub attached to the top of the payment slip; and
- IV a wide stub attached to the top of the payment slip.

- Variant I is derived from the width of an A4 sheet; payment slip + stub together measure 210 mm. The narrow stub to the left of the payment slip is the standard format which is available from banks. The other variants can be ordered from a D-certified or Dmin-certified printer.

- <sup>1)</sup> If the name and address details of the payer are not shown, space C is available for information relating to the payment. If the name and address details of the payer are not shown, it is advisable to enter a unique payment reference in space F. This is important if the stub serves as evidence of payment when the form is used to make payment in cash over the counter.

Figure relating to 2.2.2

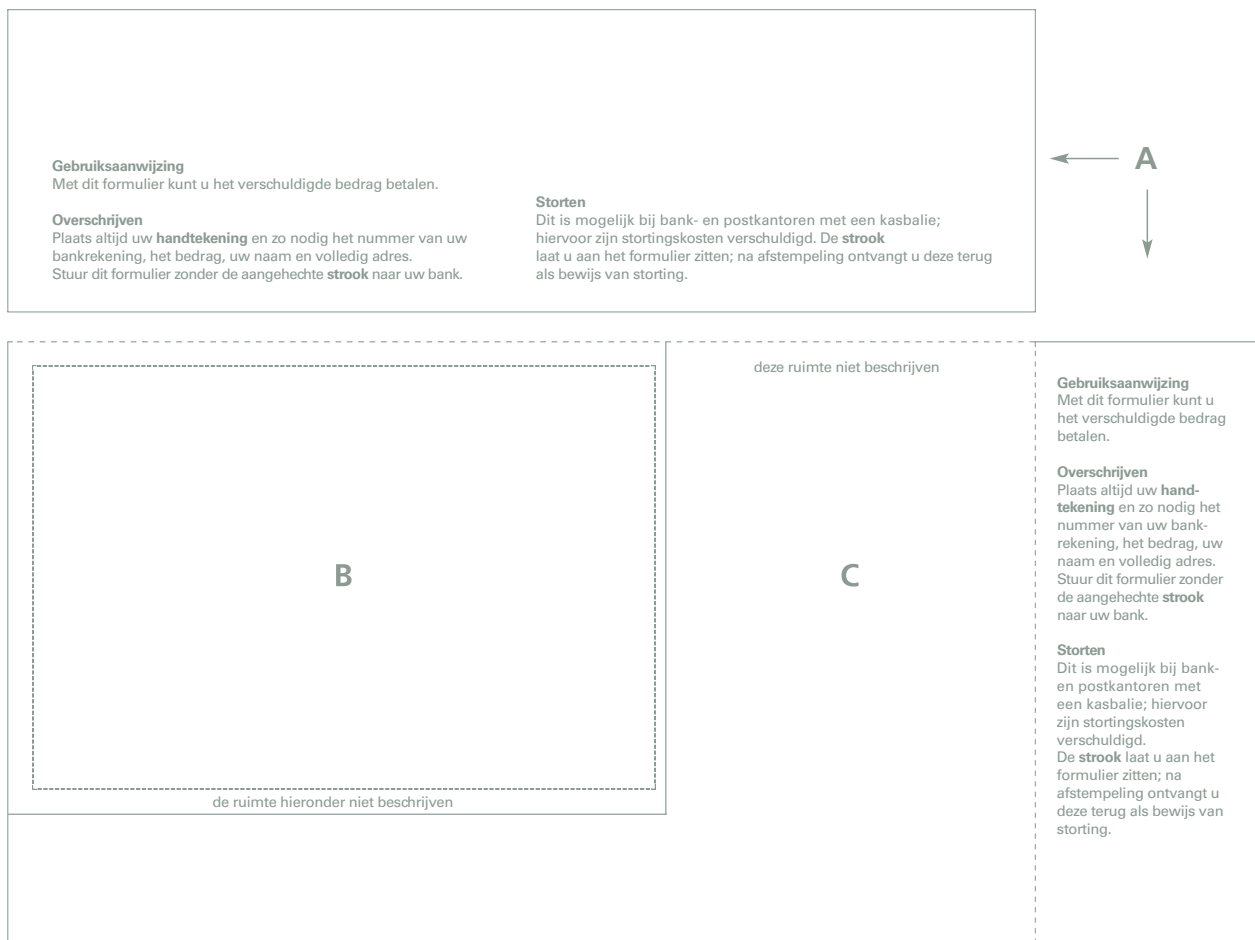


2.2.3 Layout of reverse

The back of the Acceptgiro Form, like the front, also has a standardised layout.

- A Appearing on the reverse of the stub is a standard set of instructions for use.
- B On the reverse of the payment slip there is a dedicated, outlined space for use by payees, in which information relating to the payment etc. can be entered. The space outside this information box must be left entirely clear.
- C Space for the financial institutions to enter information connected with processing and for showing:
  - document number
  - source query number
  - any other numbers used by processors.

Figure relating to 2.2.3



2.3 Standard combination forms

Standard combination forms are Acceptgiro Forms attached to a standard invoice part which are available from the financial institutions. The invoice part can be preprinted with name and address details, fixed invoice details, arrangement of lines and logos according to the payee's requirements.

Figure relating to 2.3

**Assurantiekantoor G. van Witsen**  
Rozenlaan 104, 4336 XG Aalsmeer

A. van den Bos  
Beethovenstraat 34  
3851 AF Amstelveen

NOTA

Betalingskenmerk 5000056789012345 Factuurnr 2876766-2009  
Datum 04-01-2009

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JAARPREMIE LEVENSVZERKERING

2009	€	62,62
Assurantiebelasting 7%	€	4,38
<b>Totaal</b>	<b>€</b>	<b>67,00</b>

Bankrekening 761145427

Wij verzoeken u bovenstaand bedrag binnen 2 weken te voldoen d.m.v. onderstaande Acceptgiro.

Voor gebruiksaanwijzing z.o.z.

---

**euro-acceptgiro** Jaarpremie 2009 levensverzekering  
Fact.nr. 2876766-2009

deze strook niet meezenden over te schrijven/te storten

5000 0567	67	euro	00	ct	5000 0567 8901 2345+
8901 2345					

van bankrekening handtekening

9123456

van/door zijn alle rode rubrieken ingevuld?

naam A. van den Bos formulier uitsluitend bestemd voor betaling in euro's

adres Beethovenstraat 34

plaats 3851 AF Amstelveen

D002

**op rekening 761145427** **formulier met blauwe of zwarte inkt invullen**

Ass.knt. G.v.Witsen Aalsmeer © Acceptgiro B.V.

nadruk verboden de ruimte hieronder niet beschrijven niet vouwen

<input checked="" type="checkbox"/> betalingskenmerk	<input checked="" type="checkbox"/> van rekening	<input type="checkbox"/> euro	<input type="checkbox"/> ct	<input checked="" type="checkbox"/> diversen	<input checked="" type="checkbox"/> naar rekening	<input type="checkbox"/> code
--	--	-------------------------------	-----------------------------	--	---	-------------------------------

5000056789012345+ 0059123456< 000067002+ 0761145427+ 13>

voor gebruiksaanwijzing z.o.z.

### 2.4 Special variants

It is possible that the standard combination form does not meet the specific requirements of a particular payee. In that case, it is possible for payees to design their own combination forms. Such special variants are, however, not available through the financial institutions. They are obtainable from a printer that is in possession of a Type D Certificate or Dmin Certificate.



### **3 Specifications for printing on Acceptgiro Forms**

#### **3.1 Function and method**

The purpose of the machine-readable message space is to record the payment details in a manner which enables the financial institutions to process the payment orders using automated systems. The automated processing is accomplished by means of optical character recognition (OCR) equipment which is able to distinguish and recognise the individual characters.

For optimum processing of the information (OCR reading), the OCR-B type which is used has to satisfy stringent requirements.

#### **3.2 OCR-B**

For OCR processing of Acceptgiro Forms, the financial institutions elected to use OCR-B as the typeface, in size 1. This typeface is standardised in the ECMA-11 standard (not an ISO standard). The permitted character set contains the following characters:

0 1 2 3 4 5 6 7 8 9 > < +

Other characters are not permitted in the code line.

The characters <, > and + are used as field separators and may only be printed in specified positions.

##### **3.2.1 Stroke thickness (weight)**

The stroke thickness of the printed characters is a nominal 0.35 mm, with a maximum tolerance of 0.08 mm. The minimum stroke thickness is 0.27 mm and the maximum stroke thickness is 0.43 mm.

##### **3.2.2 Character spacing (pitch)**

The characters in the machine-readable message space are grouped in fields. They are printed at a fixed pitch of 0.1" = 2.54 mm, centre to centre (see diagram on page 19).

##### **3.2.3 Position of code line**

The position of the code line is precisely defined to very tight tolerances. From the bottom edge of the trimmed or burst form to the bottom of the code line measures 8.5 mm. From the blue line separating the body and the machine-readable message space to the bottom of the code line measures 9 mm. At each side of the document, a clear space of 0.3" should be left between the code line and the edge of the finished form.

The fields in the code line should be positioned to within a tolerance of  $\pm 1$  mm both horizontally and vertically (see diagram on page 19).

Figure relating to 3.2.2

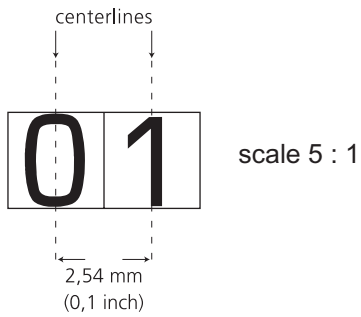
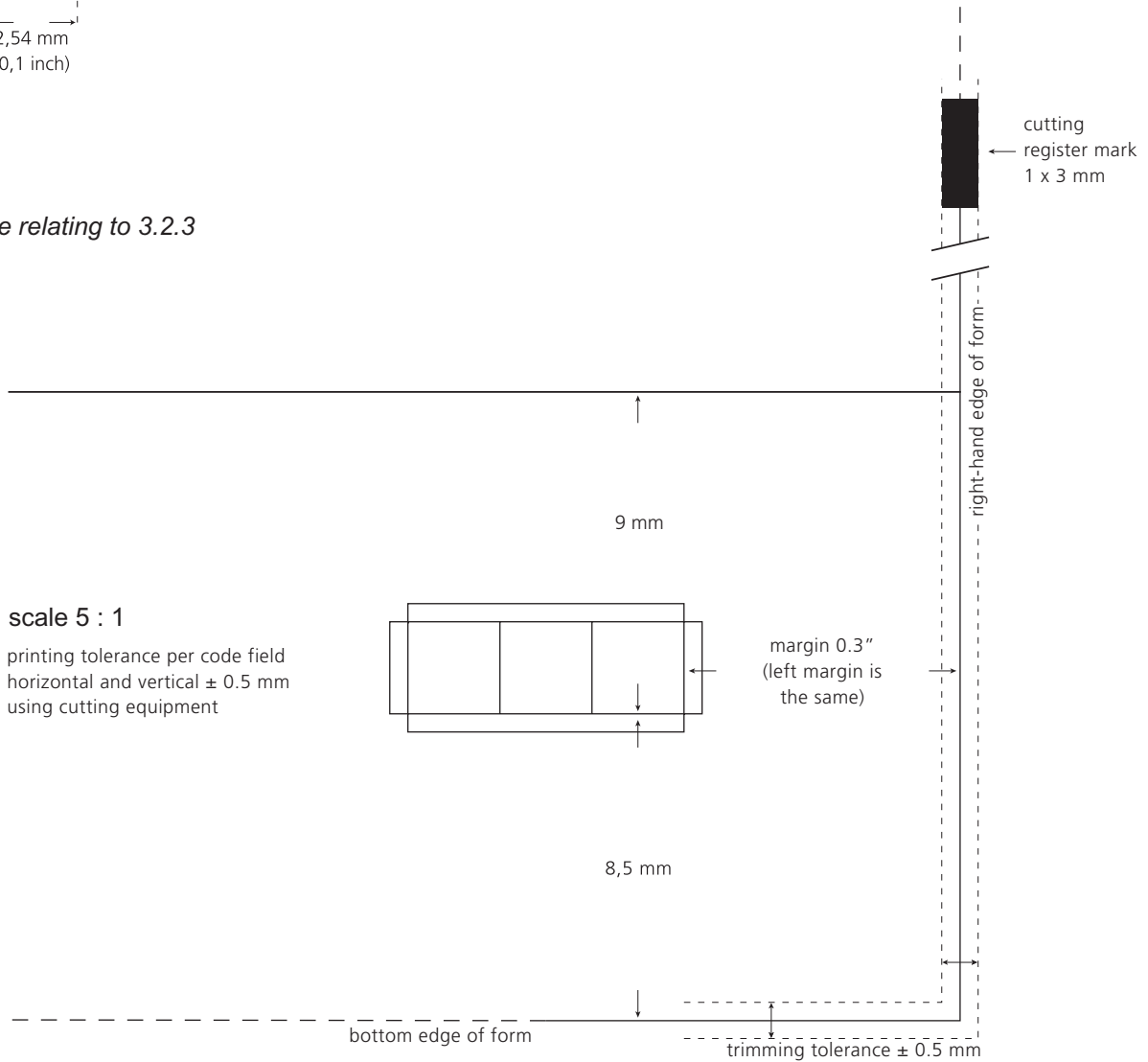


Figure relating to 3.2.3



### 3.2.4 Print quality

For optical recognition, the OCR-B characters should contrast strongly with the white background and the following properties are important in this connection.

- 1 Blackness  
The characters should be printed deep black.
  
- 2 Sharpness  
The characters must be perfectly formed. Visible gaps in the character strokes are not permitted.  
The edges of the characters must be sharply defined.

### 3.2.5 Code line contamination

The machine-readable message space must be free of contamination (spotting, smearing, shadowing etc.).

## 3.3 Test method

Using a test template (available from Acceptgiro B.V. or through the financial institutions), it is possible to test whether the code line meets the specifications contained in this manual. The following aspects should be tested:

- Has the right character set been used?
- Is the weight of the characters correct?
- Is the character spacing (pitch) correct?
- Is the position of the code line correct after printing?
- Is the position of the code line correct after trimming/bursting?
- Is the minimum distance between the code line and the right-hand edge of the form correct?
- Is the blackness level correct?

Further checks can be made by:

- printing the character X in the register box in the bottom right-hand corner of the stub;
- printing the OCR-B character '+' on top of the blue '+' character in the payment reference field.

## 3.4 Tips for obtaining good-quality OCR-B type

Various printing systems can be used to print the code line on Acceptgiro Forms, viz.:

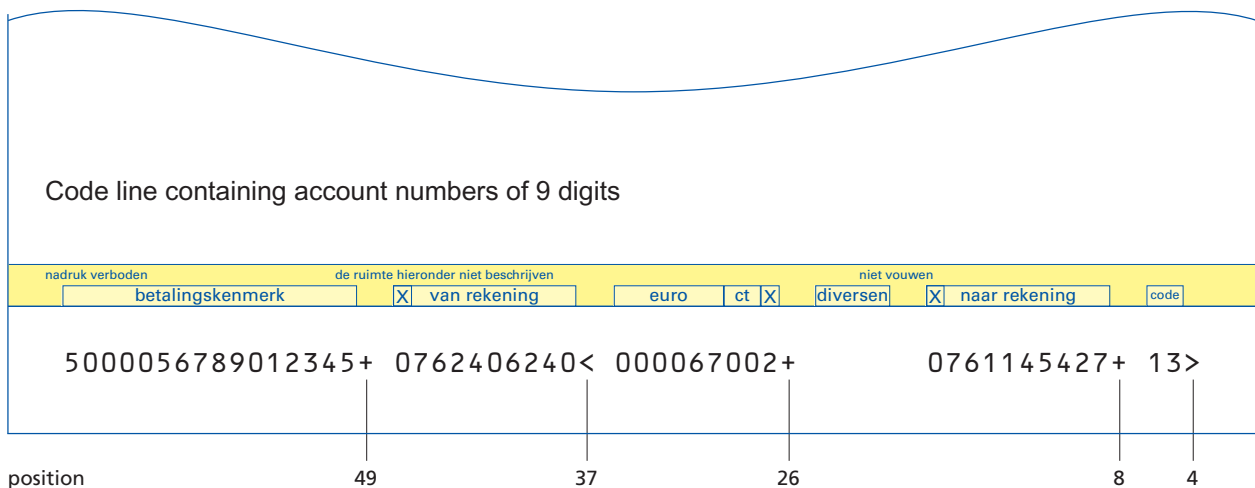
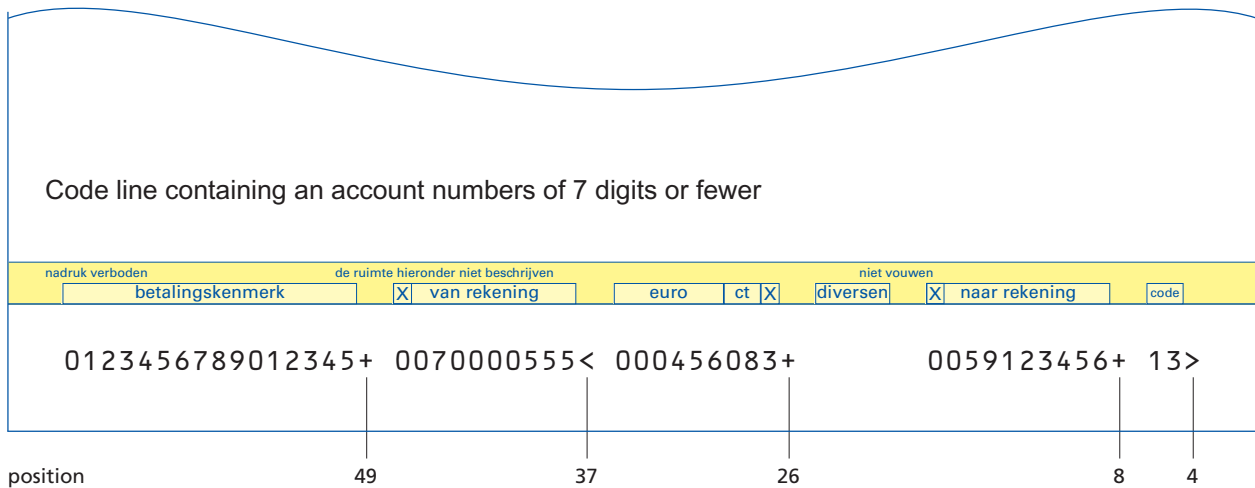
- Laser printers are by far the best.
- The use of dotmatrix printers, band printers and line printers is deprecated. If a dotmatrix printer is used, however, it should have at least a 24-pin printhead and be set to best print quality.

The choice of ribbons and toner is also important.

- Inkjet printers are **not** permitted.

Using computer system printers to print OCR-B characters is only permissible, provided the quality of the OCR-B type produced meets the stipulated specifications. The only way of ascertaining the quality of the OCR-B type is by means of the mandatory system test. This system test is performed by an Acceptgiro Test Institute (see also 'Annex E Acceptgiro System Test' to the Rules & Regulations of Acceptgiro B.V.).

Figure relating to 3.5



### 3.5 Layout of code line

The code line is arranged in a number of fields, each containing a unit of information. To distinguish the different fields, each field is preceded by a field separation character. Since the printing of the full OCR-B code line may involve more than one operation, it is necessary to maintain spaces of 1/10" between the fields to accommodate minor discrepancies. The field layout is based on the reading direction of the optical character reader, which is from right to left.

Reading from right to left we have the following fields:

Field	Number of positions	Position		Content
		first	last	
Field separator	1	4	4	>
Form code	2	5	6	13
Field separator	1	8	8	+
payee account	10	9	18	Credit account (see page 27)
Miscellaneous	5	20	24	For use of financial institutions
Field separator	1	26	26	+
Amount	9 (C+8) <sup>1)</sup>	27	35	27 = check digit (modulus 11) 28 - 29 = number of cents 30 - 35 = number of euros
Field separator	1	37	37	<
Payer account	10	38	47	Debit account (see page 26)
Field separator	1	49	49	+
Payment reference	7	50	56	Serial number without C
	9 (7+L+C)	50	58	kenm.= 7 pos. L=7 C=modulus 11
	10 (8+L+C)	50	59	kenm.= 8 pos. L=8 C=modulus 11
	11 (9+L+C)	50	60	kenm.= 9 pos. L=9 C=modulus 11
	12 (10+L+C)	50	61	kenm.= 10 pos. L=0 C=modulus 11
	13 (11+L+C)	50	62	kenm.= 11 pos. L=1 C=modulus 11
	14 (12+L+C)	50	63	kenm.= 12 pos. L=2 C=modulus 11
	16 (15+C)	50	65	kenm.= 15 pos. C=modulus 11
Register box	1	70	70	For positioning of code line

C = check digit

L = length code

<sup>1)</sup> To obtain the stated number of positions, the field is filled with leading zeros as necessary.

### 3.5.1 Check digit

Added to each field is a check digit in order to flag recognition errors in the machine reading of the information printed in OCR-B type. The check digit is computed on the entire field, i.e. including length code. The bank account numbers of 9 digits include a check digit as standard. With account numbers of 7 digits or fewer, this is not the case, and a check digit has to be added when the machinereadable message space is printed. The check digits for the amount, payment reference and account number should be computed using the modulus 11 algorithm.

#### Modulus 11 algorithm

Computation of the check digit is performed by the weighted modulus 11 method, which works as follows: A weighting is allocated to each digit in the number. Working from right to left, the weightings are 2, 4, 8, 5, 10, 9, 7, 3, 6, 1. For numbers with more than 10 digits, the series is repeated.

Computation is as follows:

$A = \text{sum of all the products (digit} \times \text{weighting)}$

$(\text{modulus } 11) A = \text{the remainder obtained by dividing } A \text{ by } 11$

$C = [11 - (\text{modulus } 11) A] = \text{check digit}$

If  $C = 10$ , the check digit is taken as being 1

If  $C = 11$ , the check digit is taken as being 0

Worked example for the payment reference: (5)000 0567 8901 2345

Payment ref.	0	0	0	0	5	6	7	8	9	0	1	2	3	4	5
Weighting	10	5	8	4	2	1	6	3	7	9	10	5	8	4	2
Product	0	0	0	0	10	6	42	24	63	0	10	10	24	16	10

$A = 215$

$A = 215 : 11 = 19 \text{ remainder } 6$

$C = 11 - 6 = 5$

**Printing of an account number of 7 digits or fewer**

(e.g. account number 555)

In the code line, the account number should always occupy 10 positions.

10	9	8	7	6	5	4	3	2	1	position
0	0	c	0	0	0	0	5	5	5	

Positions 10 and 9 are always zeros.

Position 8 is always the check digit.

Positions 7–1 make up the giro account number, with leading zeros as necessary.

**Printing of an account number of 9 digits**

(e.g. account number 76.11.45.427)

10	9	8	7	6	5	4	3	2	1	position
0	7	6	1	1	4	5	4	2	7	

Positions 10 is always a zero.

Positions 9–1 make up the account number, with its built-in check digit.

The above formats for all account numbers in the code line must be incorporated into the software.

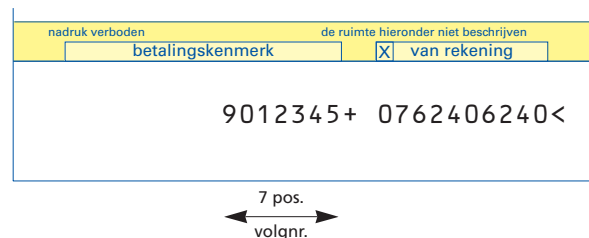
The account numbers printed on the body of the form **should not have** leading zeros **nor should** the check digit be included in an account number of 7 digits or fewer.

**3.5.2 Payment reference**

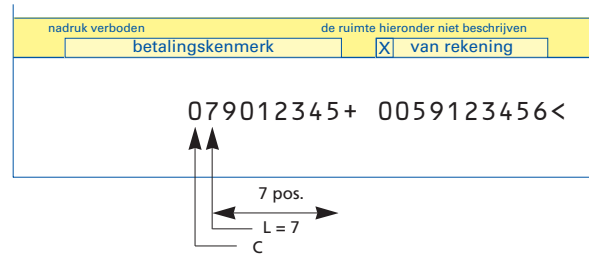
The field marked ‘betalingskenmerk’ is intended for a reference identifying the payment. Acceptgiro B.V. strongly recommends that payees include a payment reference. For payees not availing themselves of this facility, it is possible to use serial numbers. The maximum number of numerical character positions available for the payee’s payment reference is 15 (excluding check digit).

Not every payee needs 15 character positions. Every additional position increases the potential for a reading error (substitution) or recognition failure (reject) of the information. Payees can choose from the following field lengths:

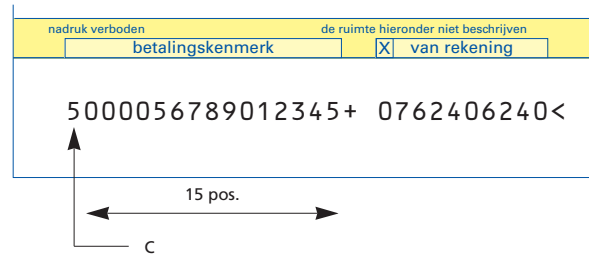
- A fixed field length of 7 positions without check digit. It is recommended that a field length of 9 positions or more be used, including length code and check digit.



- A variable field length of 7–12 has a length code L and a check digit C. This check digit is computed on the entire field, including length code, as follows:
  - With 7 positions L = 7
  - With 8 positions L = 8
  - With 9 positions L = 9
  - With 10 positions L = 0
  - With 11 positions L = 1
  - With 12 positions L = 2



- A fixed field length of 15 positions with a check digit.
- 
- 
- 



### 3.5.3 Debit account

The field marked 'van rekening' (from account) is for printing the account number of the payer. If the payee (or a service bureau acting on the payee's behalf) prints the transaction-specific information on Acceptgiro Forms, the details must be taken from a correct account number and name & address database. If no details are added by the payee in the machine-readable message space, the financial institutions will complete the Acceptgiro Form as part of their automated processing.

#### Account number of 9 digits

An account number of 9 digits can be regarded as correct if:

- A payment has previously been made successfully by debiting this account number;
- B the number passes the standard '11 test' for account numbers of 9 digits, which works as follows:
  - The first digit of the bank account number is multiplied by 9, the second of digit by 8 and so on so that the last digit is multiplied by 1 (i.e. the position of a particular digit in the account number determines the multiplier). The sum of all the products thus obtained must be divisible by 11.

As an example, let us take the bank account number 76.11.45.427.

$$7 \times 9 = 63$$

$$6 \times 8 = 48$$

$$1 \times 7 = 7$$

$$1 \times 6 = 6$$

$$4 \times 5 = 20$$

$$5 \times 4 = 20$$

$$4 \times 3 = 12$$

$$2 \times 2 = 4$$

$$7 \times 1 = 7$$

Totaal 187      187 is a multiple of 11. In other words, 76.11.45.427 satisfies the '11 test'. The digit on the right (in this case, 7) is the check digit.

All 9-digit bank account numbers have a built-in check digit as standard.

#### **Account number of 7 digits or fewer**

An account number of 7 digits or fewer can be regarded as correct if:

- A payment has previously been made successfully by debiting this account number;
- B the database file has been checked by ING Banks name and account number checking service (Naam-Nummer-Controle).

In the output which it provides, ING Bank adds a check digit to account numbers of 7 digits or fewer which have been debited. Payees can update their databases with these account numbers incorporating a check digit.

#### **3.5.4 Amount**

The field marked 'bedrag' has space for amounts of up to € 999,999.99. When a payee prints the amount on an Acceptgiro Form, a check digit should be computed and added in the rightmost character position in the field.

*N.B.: Payments in excess of the maximum amount must be made by a different method.*

#### **3.5.5 Credit account**

The field marked 'naar rekening' (to account) is for printing the account number of the payee.

### 3.5.6 Form code

The only code now entered in the field marked 'code' in the case of Acceptgiro Forms is 13. This refers to a single-part Acceptgiro Form, with any charges for making an over-the-counter payment borne by the payer.

On 'blank forms', the payee details are added by payees in possession of Type C Contracts or by service bureaus in possession of Type S Certificates on their behalf, viz.:

- name and address details + account number on the body
- form code + account number in the machine-readable message space.
- 

### 3.6 Relationship between code line and body

To facilitate the automated processing of Acceptgiro Forms, details are included in the code line at the time of production of the forms. This operation is performed by payees (in possession of Type B or C Contracts), service bureaus (in possession of Type S Certificates) or the financial institutions.

Apart from the code line, for efficient processing by the financial institutions, it is necessary for the following features and details to appear on the body of the form:

#### **Printing of variable details by service bureau**

If a service bureau adds variable transaction details on behalf of a payee, a service bureau's certificate number should also be printed on the body of the form. This number is made up of the letter S + 3 digits. The certificate number can also be preprinted by the printer.

#### **Amount**

The number of cents (including single figures) must fill both positions in the cents column. This means that, for example, for 6 cents, '06' must be entered, and, for a round number of euros, '00'. The amounts shown on the body should not have any thousands separators (i.e. enter 1000 instead of 1.000 or 1,000).

#### **Debit account number of 9 digits**

A debit account number of 9 digits (payer's bank account) on the body should not contain the conventional 'point' separators and should not have any leading zeros.

#### **Debit account number of 7 digits or fewer**

A debit account number of 7 digits or fewer (payer's bank account) on the body should not contain 'point' separators or a check digit and should not have any leading zeros.

**Credit account number**

The account number to which the transfer is being made should be shown on the payment slip, on the stub and in the machine-readable message space. It should not have any 'point' separators.

**Payment reference**

If a payment reference is included in the machine-readable message space, it must be identical (including length code and check digit) to the reference in the payment reference field on the body. This is necessary in order to be able to correct OCR payment reference reading errors. In the space for the payment reference on the body, the characters must be separated by a space into blocks of four (working from right to left). If the payment reference occupies fewer than 16 character positions, it should be ranged right on the body. The payment reference should also appear on the stub in the space provided.

**3.7 Rules for printing variable details on the body of the form**

It is recommended that words and numbers appearing on the body should be printed using either Pica, Elite, Courier or OCR-B typeface. With these 'nonproportional fonts', all the characters have the same width (fixed pitch). The stipulated type sizes to be used are:

- In the space for information about the payment, the type size should be at least 9 points. This is the smallest size that is still clearly legible on a scanned image printout.
- The figures in the fields for the amounts and the payment reference must use 12-point type at a pitch of 10 points.
- For the payee details, at least 9 points is recommended.
- The credit bank account/giro account number should be printed with a type size of at least 10 points.

**3.8 Further rules relating to the body of the form****Name of credit account holder**

The name of the credit account holder should be exactly the same as the name on record matching the account number.

**Name and address details of payer**

In all cases where it is known who the recipient of the Acceptgiro Form is going to be, the name and address details of the payer should be printed on the form. The positioning of these name and address details must remain within the space provided.

## **4 Specifications for post-press processing of Acceptgiro Forms**

### **4.1 Separation (bursting) and trimming (horizontal and vertical)**

There are specific variants for bursting and for trimming using a double cutter. This should be taken into account when ordering. Postprocessing of continuous stationery should always include removal of the pinfeed edges.

#### **4.1.1 Formats for the four standard variants**

See dimensioned diagrams in the figure on page 29.

#### **4.1.2 Cutting equipment**

The variants that are suitable for trimming must be finished on cutting equipment with a horizontal twin cutter. The applicable tolerance is  $\pm 0.5$  mm. For trimming pinfeed edges and for a central cut in the case of side-by-side printing, the tolerance is also  $\pm 0.5$  mm. The 1 mm wide cutting register marks represent the tolerance limits in both directions.

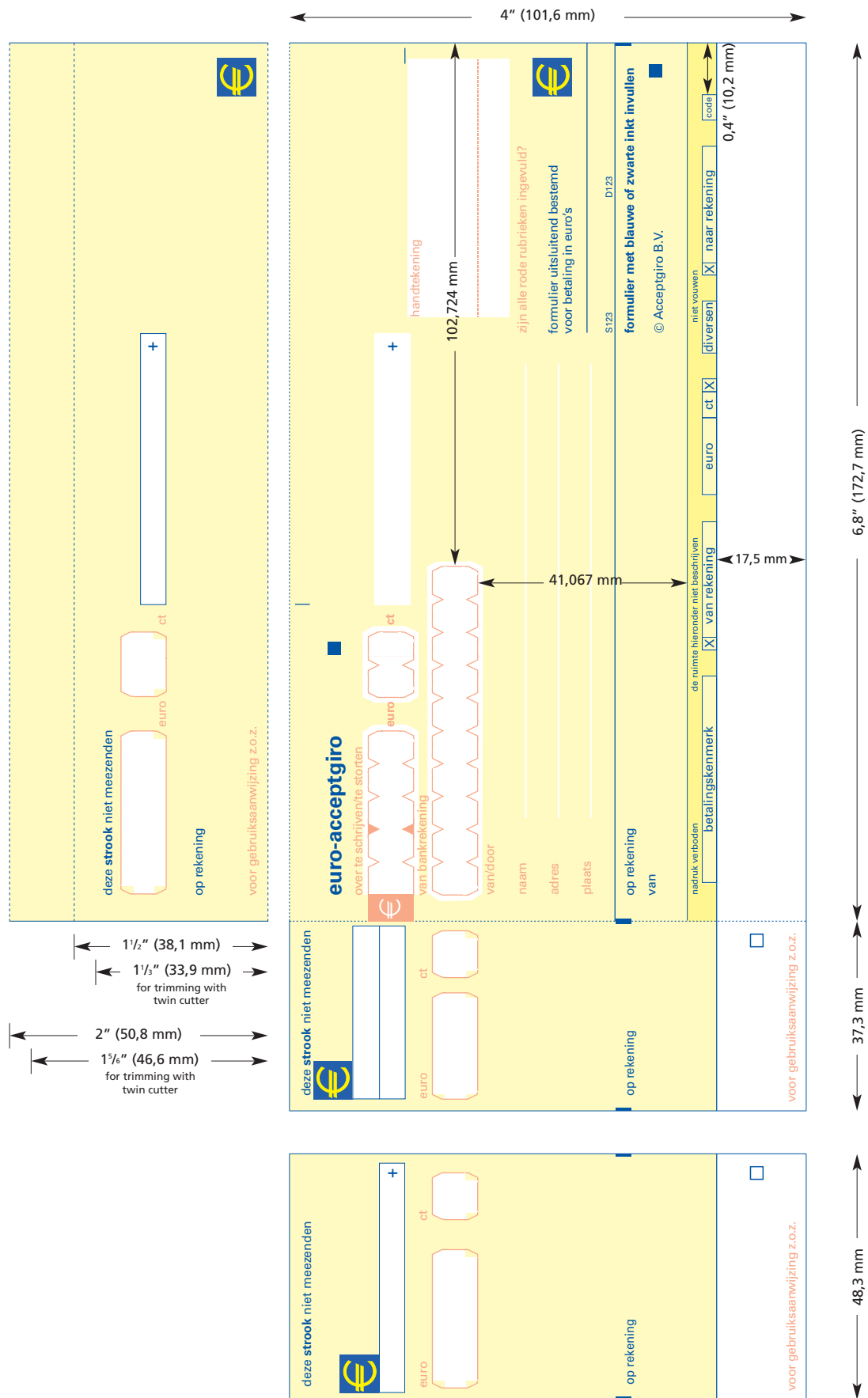
#### **4.1.3 Test method**

After the bursting or trimming process, the required format and the position of the code line must be checked on a random basis using the test template referred to in Section 3. The cutting register marks left and right of the payment slip can be used to determine whether the trimming of the pinfeed from the Acceptgiro Form or the central cut in the case of side-by-side printing has been performed correctly. If, after cutting, one or both of the register marks is no longer visible on the payment slip, the cut has fallen outside the permitted tolerances. The same is true if both register marks are still visibly intact on the payment slip. The issue of Acceptgiro Forms on which the cutting is outside tolerances is not permitted.

### **4.2 Finishing of separated forms**

- Squareness of the form: the forms must be cut absolutely square.
- Cut edges: edges must be free from any roughness or projections.

Figure relating to 4.1.1



## **5 Specifications for preprinting of semifinished Acceptgiro Forms by Dmin-certified printers**

### **5.1 Preprinting with payee details**

Colour: PMS Process Black  
Typeface: Univers or Helvetica  
Size: at least 6 points, with a maximum of 12 points

Complete signs, logos, emblems and suchlike are **not permitted** on either the payment slip or the stub.

### **5.2 Suitability for laser printers**

The printing ink used as standard must be able to withstand heating in laser printers.

### **5.3 Preprinting in OCR-B**

Preprinting of details in the code line uses OCR-B type, as laid down in the standard 'ECMA-11, third edition, 1976 size 1'.

#### **5.3.1 Stroke thickness (weight)**

The stroke thickness of the printed characters is a nominal 0.35 mm, with a maximum tolerance of 0.08 mm.

#### **5.3.2 Character spacing (pitch)**

The characters are printed at a fixed pitch of 0.1" (2.54 mm) and are grouped in fields in the code line.

#### **5.3.3 Position of code line**

- Vertical position of the code line: 9 mm from the bottom blue line to the baseline of the code line.
- Horizontal position of the code line: 0.3" (7.62 mm) from the right-hand edge of the form to the first character on the right.
- Each character to be in the centre of the print position (see figure relating to 3.2.2 on page 19).

#### **5.3.4 Quality of OCR-B printing**

The characters must be perfectly formed. Visible gaps in the character strokes (voids) are not permissible.

**5.3.5 Machine-readable message space and entry field contamination**

No contamination of the machine-readable message space or entry fields is permitted.

**5.4 Finishing of continuous stationery forms**

See Section 4.

**5.5 Dmin Certificate number**

Dmin-certified printers must print their Dmin Certificate number and, if applicable, the Type S Certificate number in blue using the same typeface and size on the baseline of the Type D Certificate number as part of the preprinting operation. The Dmin Certificate number is made up of the letter D + 3 digits.

**5.6 Quality control**

The certificate agreements with printers make reference to the Acceptgiro Rules & Regulations, of which the documents 'Acceptgiro Printers' and 'Annex R Printing Proofs' are particularly relevant to the quality control of Acceptgiro Forms.

**5.7 Broken runs**

If a break occurs in the paper run, this must be clearly marked on the roll or on the box.

**5.8 Preprinting of reverse**

The space for use by payees on the back of the payment slip is marked with an outline (see 2.2.3 on page 14). The space within the outline is available, for example, for information intended for the payer. The information is to be printed in PMS 444 or PMS Process Black, using Univers or Helvetica typeface, size 6 points up to a maximum of 12 points, with a stroke thickness of 0.2 mm. Complete signs, logos and emblems are not permitted. If a payee wishes to have the information included on a scanned image, a type size of at least 9 points should be used. The space below and to the right of the outlined box should remain absolutely clear.

**N.B.: For requirements relating to preprinting, see also Section 3.**