

ANNEX - Q.A

Rules & Regulations

A Closer Look at the Acceptgiro Form

(using IBAN and BIC)

Specifications for printing Acceptgiro Forms

Version : 5.0
Date : February 2014



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Disclaimer:

This document is a translation of the Dutch original and is provided as a courtesy only. In the event of any inconsistencies or differences of interpretation between the original and translated versions the Dutch version shall prevail. No rights may be derived from the translated document.

1 Preface

This document is a publication of Acceptgiro B.V., a subsidiary of Currence¹. If you should have any questions arising from this document, your bank will be pleased to assist.

This document, containing the standard embodiments of the Acceptgiro Form, has been prepared in order to make it easy for Printers to produce Acceptgiro Forms. These standard embodiments are supported by Acceptgiro B.V. and the banks.

For you as a Printer, this has the advantage that you do not have to invest time and money in reproducing the layout/colour separations of these Acceptgiro Forms. Different embodiments can be produced by reference to the specifications in the accompanying text file.

We are confident that using this document will help you to produce Acceptgiro Forms rapidly and faultlessly.

1.1 Changes compared with the previous version

This publication (annex Q.A) focuses on the use of the IBAN and BIC-based Acceptgiro Form. Annex Q.A exists alongside annex Q.

Within SEPA (Single Euro Payments Area) the routing of payments proceeds via bank accounts with IBAN (International Bank Account Number) and BIC (Bank Identifier Code). The euro-Acceptgiro Form has been adapted to the use of IBAN and BIC, and the new form is called the Acceptgiro. It will be possible to use this new form as from 1 January 2013.

In the initial phase, the 'new' Acceptgiro Form will be circulate alongside the euro-Acceptgiro Form. As from 1 January 2014 the 'old' euro-Acceptgiro Form will cease to be distributed. As from 1 February 2014 its use will no longer be authorised.

There is a change of screening density in the yellow separation plate (page 9).

This manual can also be downloaded at www.acceptgiro.nl. A Dutch version is also available.

¹ Currence is the owner of the Dutch uniform payment products Chipknip (electronic purse), Incasso/Machtiging (direct debit), Acceptgiro (preprinted credit transfer forms) and IDEAL (online payments). Currence's mission is to facilitate a competitive market and transparency while preserving the quality and security of the payment system in the Netherlands. Currence was formed on 1 January 2005 on the initiative of eight Dutch banks (ABN AMRO Bank, Rabobank, ING Bank, Fortis Bank Nederland, SNS Bank, BNG, Friesland Bank and Van Lanschot).

2 Standard embodiments

Acceptgiro B.V. supports standard embodiments of the Acceptgiro Form. These all have the width of an A4 sheet (210 mm). They accordingly take the form of a payment slip (body) with a narrow stub on the left. The standard embodiments exist in the form of separate sheets or as continuous stationery for various printing and post-press finishing methods.

Separate sheets:

A01: *Simple Acceptgiro Form, 4 inch*

A02: *3 Acceptgiro Forms per sheet, 12 inch*

A03: *Acceptgiro Form with invoice part above, 12 inch*

A04: *Acceptgiro Form with direct debit mandate form on invoice part, 12 inch*

A05: *Acceptgiro Form with invoice part above, A4*

A06: *Same as A05 with direct debit mandate form on invoice part, A4*

A07: *2 Acceptgiro Forms with small invoice part above, A4*

Continuous stationery:

A10: *Acceptgiro Forms without pinfeed, 12 inch*

A11: *Acceptgiro Forms with pinfeed, with tear-off perforation, 12 inch*

A12: *Acceptgiro Forms with pinfeed, for bursting with rotary cutters, 12 inch*

A13: *Acceptgiro Forms with pinfeed, for trimming with twin cutters, 12 1/2 inch*


A14: *Acceptgiro Form with pinfeed and invoice part above with tear-off perforation, 12 inch*

A15: *Acceptgiro Forms with pinfeed, with small invoice part and direct debit mandate form with tear-off perforation, 12 inch*

A16: *Acceptgiro Forms with invoice part above for trimming with twin cutter, 12 inch*

A17: *Acceptgiro Forms with small invoice part and direct debit mandate form for trimming with twin cutter, 12 inch*

narrow stub on left



deze strook niet meezenden

Acceptgiro
over te schrijven

€ [] euro [] ct []

van bankrekening (IBAN) []

van/door

naam _____

adres _____

plaats _____

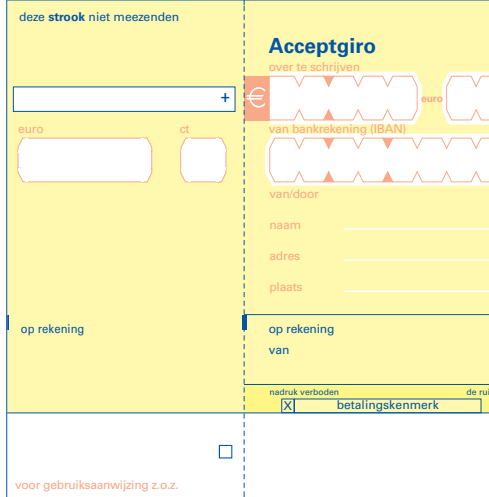
op rekening van

nadruk verboden de ruimte hieronder niet beschrijven

betalingskenmerk [] euro [] ct eur

voor gebruiksaanwijzing z.o.z.

wide stub on left



deze strook niet meezenden

Acceptgiro
over te schrijven

[] + € [] euro [] ct []

van bankrekening (IBAN) []

van/door

naam _____

adres _____

plaats _____

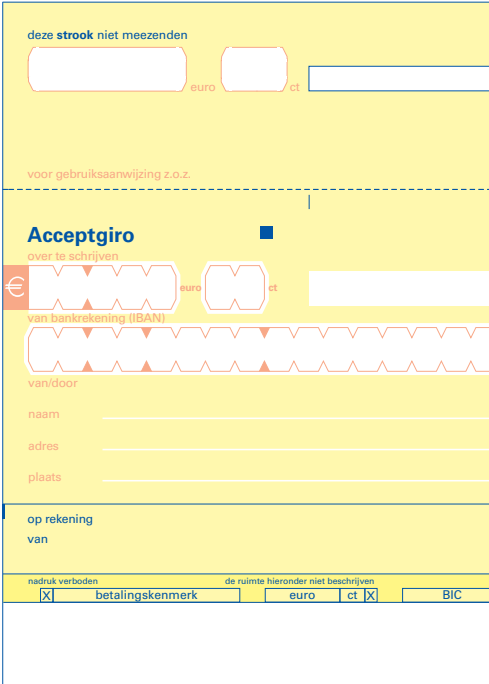
op rekening van

nadruk verboden de ruimte hieronder niet beschrijven

betalingskenmerk [] euro [] ct eur

voor gebruiksaanwijzing z.o.z.

narrow stub on top



deze strook niet meezenden

[] euro [] ct []

voor gebruiksaanwijzing z.o.z.

Acceptgiro
over te schrijven

€ [] euro [] ct []

van bankrekening (IBAN) []

van/door

naam _____

adres _____

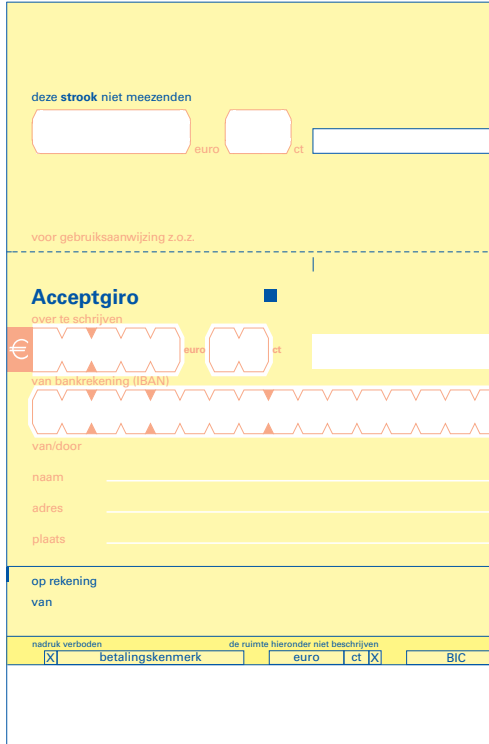
plaats _____

op rekening van

nadruk verboden de ruimte hieronder niet beschrijven

betalingskenmerk [] euro [] ct eur BIC []

wide stub on top



deze strook niet meezenden

[] euro [] ct []

voor gebruiksaanwijzing z.o.z.

Acceptgiro
over te schrijven

€ [] euro [] ct []

van bankrekening (IBAN) []

van/door

naam _____

adres _____

plaats _____

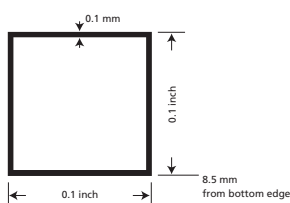
op rekening van

nadruk verboden de ruimte hieronder niet beschrijven

betalingskenmerk [] euro [] ct eur BIC []

3 Blue separation plate

- 1 The dimensions of the cutting register marks are 1 x 3 mm¹.
- 2 The thickness of the rules forming the rectangle on the stub, the rule marking the top edge of the yellow bar and the rules round the fields in the yellow bar are 0.1 mm thick as printed.
- 3 The thickness of the remaining rules is 0.2 mm.
- 4 In the space for the payment reference, an OCR-B plus-sign is printed at the end of the field:
 - on the payment slip : position 24/line 20
 - on the stub on top : position 24/line 30
 - on the wide stub on the left : position 70/line 20
 - on the narrow stub on the left: not printed.
 These plus-signs are shown on the drawing of the blue separation plate with the dimension 80.7 mm and, on the variants with a stub on top, 123.1 mm. These dimensions relate to the bottom of the plus-sign. (In the OCR-B font, the plus-sign is approximately 0.3 mm above the baseline.)
- 5 Landmarks: a solid square measuring 2.5 x 2.5 mm.
- 6 The crosses in the yellow bar are formed by an uppercase 'X' printed in Univers regular (55) 7 point positioned 0.3 mm below the baseline on which the legends 'betalingskenmerk', 'euro', 'naar IBAN' etc. also stand.
- 7 Typefaces and sizes:
 - Univers semibold (65) – corps 7 / 'bij betaling uw IBAN invullen', 'zijn alle rode rubrieken ingevuld?' and 'strook'
 - 12 point / 'Acceptgiro'
 - Univers regular (55) – 5 point / 'D999', 'nadruk verboden', de ruimte hieronder niet beschrijven', 'niet vouwen' and 'code'
 - 7 point / all other text.
- 8 Cutting grid: see detail drawing on page 8.
- 9 The register box for positioning the code line is in character position 70 (stub on left) or position 138 (stub on top) and is a perfect square measuring 0.1" x 0.1" from outside edge to outside edge. The rule thickness is 0.1 mm.



¹ After cutting, the register marks should measure 0.5 x 3 mm, 1 x 3 mm and 0.5 x 3 mm (from left to right).

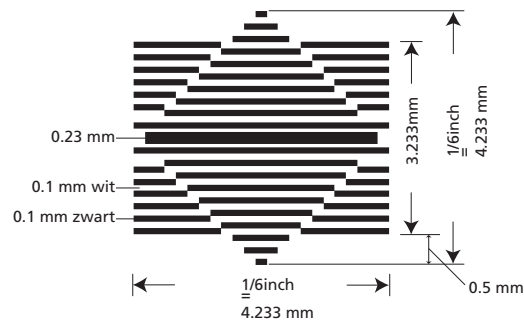
This box can be used for alignment of a computer printer by printing an OCR-B uppercase X within the square. At least one register box should appear per revolution of the cylinder. The register box is not printed on variants with the stub on top. In this case, account holders preferring to have a register box for positioning the code line can print a box in the left-hand pinfeed strip (character position 138).

- 10 On the same baseline as the D Certificate number ('D999'), the S Certificate number, if known, can also be printed, in blue or black, using the same typeface and size. This number is in that case printed ranged left in line with the rule above (57 mm from the right).
- 11 The colour of the text and the rules is PMS Reflex Blue. Density value 1.3 ± 0.2 cyan filter.

A Closer Look at the new Acceptgiro Form

4 Cutting grid

The printed cutting grid has been developed as a reference for aligning the 1/6"-wide form separating cut. It is built up of rules 0.1 mm wide, except for the central rule, which is 0.2 mm wide (in theory 0.23 mm). The slightly thicker centreline can be used for aligning the fanfold perforations in continuous stationery.



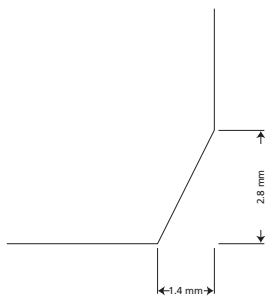
As an alternative for the cutting grid described above, a simpler device with the following appearance may also be used:



Screening has been used in this case because there would be a risk of transfer faults with a solid block. The dimensions of both grids are the same. The screening density is between 25 and 35%, with between 53 and 55 lines per centimetre.

5 Yellow separation plate

- 1 The yellow screening must extend as far as the outside edge of the cutting register marks at the edges.
- 2 The screening density of the yellow bar is 60%. The screening density over the rest of the Acceptgiro Form is 40%. Printed at 33.86 lines per centimetre. Both screens must be orientated at an angle of 45° and be made up of dots which do not interfere with each other.
- 3 The reversed-out rules, left white, for the lines of the name and address details, are 0.55 mm thick
- 4 Detail drawing of the chamfered corners of the fields containing 'honeycomb' boxes:



- 5 On variants where forms are separated by cutting, the screening does not extend across the space containing the legend 'see note 6' but only midway across the cutting grid. On variants where the forms are not separated by cutting (i.e. forms with bursting perforations), the screening does extend right across, running all the way from the payment slip or from a stub on top of the slip to the bottom edge of the machine-readable message space on the next form in the fanfold. The separating cut on forms with the stub to the left of the payment slip is made above the 4" mark (height of payment slip) whereas, on forms with the stub on top, it is made at either the 5.5" or 6" mark, depending on the fanfold height (11" and 12", respectively).
- 6 Colour: Yellow. Density value 1.0 ± 0.2 yellow filter.

6 Red separation plate

- 1 The rule thickness of the 'honeycomb' data field entry boxes is 0.2 mm as printed.
- 2 Typeface and size:
Univers semibold (65) - 7 point / 'zijn alle rubrieken ingevuld?'
Univers regular (55) - 7 point / other text
- 3 The euro-sign printed reversed-out in the solid red field measures 5.2 x 8.8 mm.
- 4 The dimensions in the drawing always refer to the bottom edge or the lefthand edge of a rule.
The only exception concerns the data field entry boxes for the amount and the bank account number, where the small triangles dividing up these data fields are centred exactly on the dimension given. In the field for the amount, two of these triangles are printed in solid colour.
- 5 The angle of the rules forming the triangles and corners is the same as that of the chamfered corners in the yellow screening (see page 15).
- 6 The line of dashes for the signature is 0.2 mm thick, with dashes 0.2 mm long at 0.2 mm intervals.
- 7 The colour of the text and the rules is PMS 170. Reflectance > 70%. With a light source of wavelength 905 nm. PCS value < 0.06, density value 1.1 ± 0.2 magenta filter.

7 Black separation plate

- 1 Typeface and size: The Payee details can be printed in either Univers or Helvetica with a size of at least 6 points and not more than 12 points. No signs, emblems or logos may be printed on either the payment slip or the stub. The maximum thickness of any rules or box outlines is 0.2 mm. The stroke thickness of the OCR-B lettering is a nominal 0.35 mm with a maximum tolerance of 0.08 mm with the characters spaced at a fixed pitch of 0.1”.
- 2 Quality of OCR-B printing: The characters must be perfectly formed, sharply defined and free from any gaps (voids). No contamination of the machinereadable message space or entry fields is permitted. The colour must be deep black.
- 3 Position of code line: On each side of the payment slip, 3 character positions must be left blank between the code line and the edge. The baseline of the code line is 8.5 mm from the bottom edge of the payment slip and 9 mm down from the bottom blue rule across the form.
- 4 Preprinted details may be printed on the payment slip and the stub in black only and only in the designated spaces, as described in Acceptgiro B.V., Rules & Regulations Annex G.A “Specifications and standards for the production and processing of new Acceptgiro Forms”, Section 3.
- 5 OCR-B dimensions:



The code line is printed using OCR-B typeface, as laid down in the standard ‘ECMA-11, Third edition, March 1976 size 1, Sub-set 2’. The following characters are permitted:

0123456789><+

ABCDEFGHIJKLMNOPQRSTUVWXYZ

- 6 If an Servicebureau Overeenkomst Acceptgiro number is to be included, refer to the details for the blue separation plate on page 7, note 11.
- 7 The space on the reverse can be used for things such as notices from Payees to payers. See the details for the grey separation plate on page 12, note 3.
- 8 The colour of the text and the rules is PMS Process Black. Density value 1.3 ± 0.2 black filter. Reflectance 18% maximum with a light source of wavelength 905 nm. PCS value 0.07 nominal, with a minimum of 0.05. Print Contrast Signal = (reflectance of paper – reflectance of black) / reflectance of paper.

8 Grey separation plate

- 1 On forms with the stub on top, the text on the reverse containing instructions for use is a different size from that used with the stub on the left.

Typeface and size:

Stub on top: Univers semibold (65) and regular (55), 8 point;
set solid / line spacing of 3 mm

Stub on left: Univers semibold (65) and regular (55), 7 point;
set 7/8 / line spacing of 3 mm.

- 2 The rule thickness for the box is 0.2 mm.
- 3 The colour of the text and the rules is PMS 444.
Density value 0.5 ± 0.2 cyan filter.



9 Inspection

Described below are the important variables to be tested with regard to the production of Acceptgiro Forms. The main dimensions (connected with the use of a computer printer and the cutting or bursting equipment) are the dimensions for the position of the pinfeed relative to the preprinted details and the position of the perforation relative to the preprinted details (see also Rules & Regulations Annex R.A “Acceptgiro Form Printing Proofs” to the Acceptgiro B.V.).

- 1 **Pinfeed to perforation:** 4.35 mm
measured from the last pinfeed hole on each fanfold sheet to the fanfold perforation.
- 2 **Height of machine-readable message space:** 17.5 mm
 - A. from the bottom blue rule across the form to the form bursting perforation
 - B. from the bottom blue rule across the form to the top of the cutting grid.
- 3 **Horizontal and vertical position of the code line:** as per template.
- 4 **Height of payment slip:** 101.6 mm.
- 5 **Width of payment slip:** 172.7 mm.
- 6 **Width of form:** 210 mm, 221 mm or 345 mm (two forms side by side)
measured from the centre of the cutting register mark on the left to the centre of the cutting register mark on the right or, if there are vertical perforations running through the cutting register marks, from the centre of the vertical perforation on the left to the centre of the vertical perforation on the right.
- 7 **Height of fanfold:** 11” (279.4 mm), 12” (304.8 mm) or 12.5” (317.5 mm)
measured from one fanfold perforation to the next.
- 8 **Distance between centres of cutting grids:** 41/6” (105.8 mm), 5.5” (139.7 mm), 6” (152.4 mm) or 12” (304.8 mm). measured centre to centre between one cutting grid and the next.
- 9 **Sizes on the reverse:** 22 and 62 mm
measured from the bottom of the payment slip to the horizontal rule and from the vertical rule to the side of the payment slip.
- 10 **Perforations**

Form bursting perforation tensile strength: 15–22 N/cm (unfolded) with an optimum of 18 N/cm.
Form bursting perforation on fanfold tensile strength: 9–13 N/cm (folded) with an optimum of 11 N/cm.
On forms with cutting grids, the tensile strength must be in the range 9–18 N/cm. *Horizontal tearing perforation tensile strength:* 23–30 N/cm (unfolded) with an optimum of 26 N/cm. *Vertical tearing perforation tensile strength:* 12–18 N/cm with an optimum of 15 N/cm.
- 11 **Density values:**

Reflex Blue: 1.3 ± 0.2 C.
PMS 170: 1.1 ± 0.2 M.
Yellow: 1.0 ± 0.2 Y.
PMS 444: 0.5 ± 0.2 C.
Process Black 1.3 ± 0.2 B.

10 Paper specifications

Acceptgiro Forms are to be printed on white paper having the properties stipulated below. The paper should conform to DIN 6723 standard with extra specifications according to DIN 66223 and should be described as OCR paper.

Additional specifications:

The following properties should be measured at 23°C and 50% RH (according to NEN 1108).

Weight: 90 g/m² with a maximum variation of ± 4% according to NEN 1109

Thickness: 110 µm

Water absorbency: Cobb60 test values in the range 20–30 g/m² measured using NEN 3291 method

Printability: at least 22 x 1000/mm stain length on both sides using IGT pick testing method/
NEN 1836

Contamination: – max. 250 particles of Ø > 0.1 mm–0.2 mm/m²
– max. 25 particles of Ø > 0.2 mm–0.5 mm/m²
– maximum contamination 5 ppm = ‘5 mm² method’ according to DIN 66223

Surface roughness: average value per side between 7 and 8 cm³/m² measured according to the
NEN 1839 method.

The DIN standards referred to are subject to amendment or additional requirements covering more detailed specifications. The paper should be suitable for use in laser printers. The paper should be processed at 23°C and 50% RH in order to prevent dimensional variations. Inspection for dimensional variations should accordingly also take place at 23°C and 50% RH.

11 Conversion table

The following table may be used to convert the dimensions in inches and printer lines given in the drawings into millimetres.

inch	mm	inch	mm	inch	mm
0.4	10.2	1/6	4.2	30/6 = 5	127.0
0.6	15.2	2/6	8.4	31/6	131.2
0.7	17.8	3/6	12.7	32/6	135.5
1.5	38.1	4/6	16.9	33/6	139.7
1.55	39.4	5/6	21.2	34/6	143.9
1.6	40.6	6/6 = 1	25.4	35/6	148.2
1.8	45.7	7/6	29.6	36/6 = 6	152.4
2.5	63.5	8/6	33.9		
2.7	68.6	9/6	38.1		
2.75	69.9	10/6	42.3		
2.8	71.1	11/6	46.6		
3.0	76.2	12/6 = 2	50.8		
3.6	91.4	13/6	55.0		
3.8	96.5	14/6	59.3		
4.0	101.6	15/6	63.5		
4 1/12	103.7	16/6	67.7		
4 1/6	105.8	17/6	72.0		
4.6	116.8	18/6 = 3	76.2		
4.65	118.1	19/6	80.4		
4.7	119.4	20/6	84.7		
4.9	124.5	21/6	88.9		
5 1/3	135.5	22/6	93.1		
5.5	139.7	23/6	97.4		
5 5/6	148.2	24/6 = 4	101.6		
6.0	152.4	25/6	105.8		
6.5	165.1	26/6	110.1		
6.8	172.7	27/6	114.3		
8.15	207.0	28/6	118.5		
8.6	218.4	29/6	122.8		

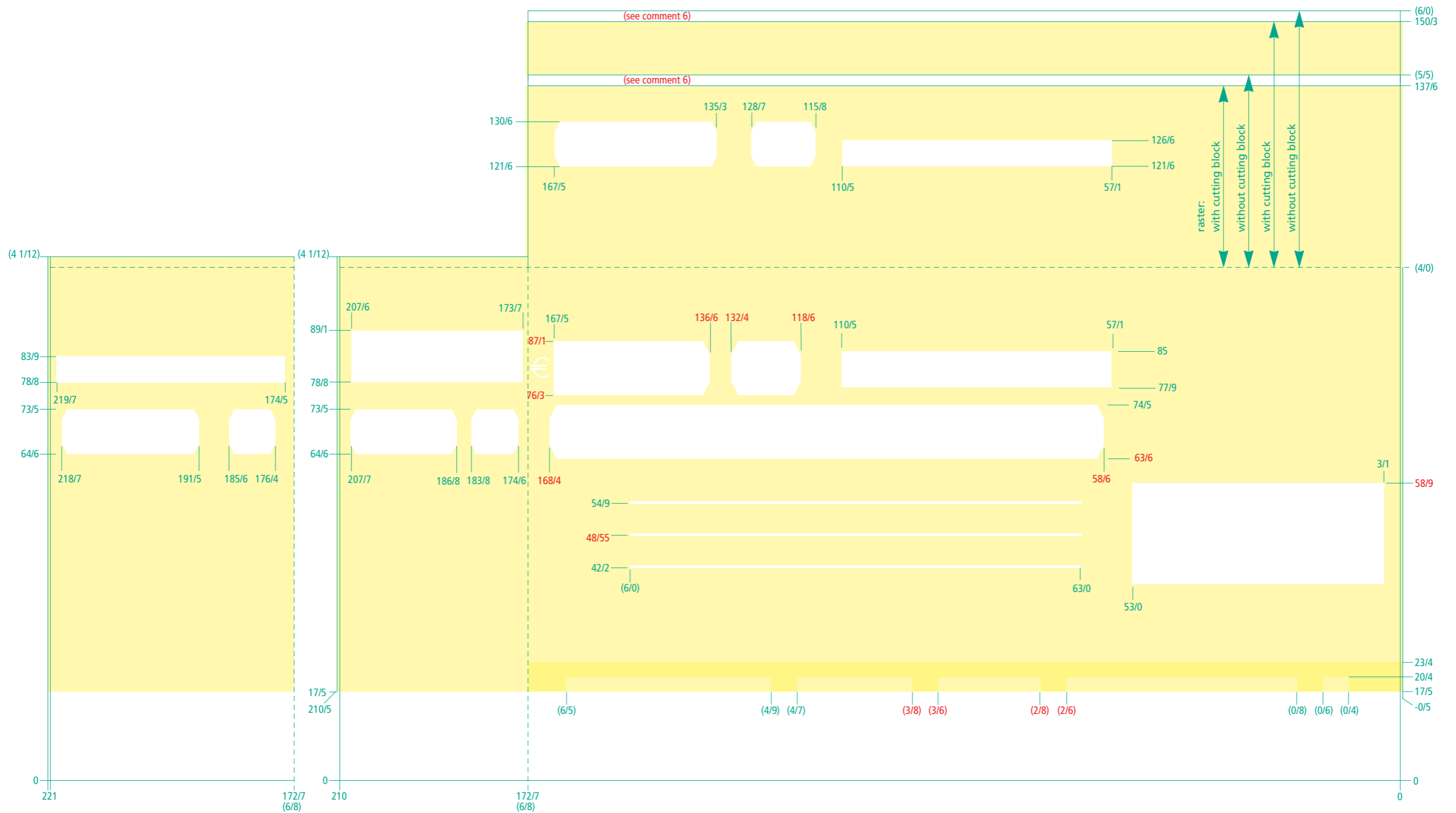
Measurements on the drawings are in millimetres except for inch measurements shown in brackets.

Measurements relating to horizontal rules refer to the bottom of the line (with the thickness of the rule above that point), measurements relating to vertical rules refer to the left-hand edge of the line, measurements relating to boxes refer to the outside edges and measurements relating to lines of text refer to the baseline. See comments.

13 Yellow separation plate

Scale approx. 1:1.2

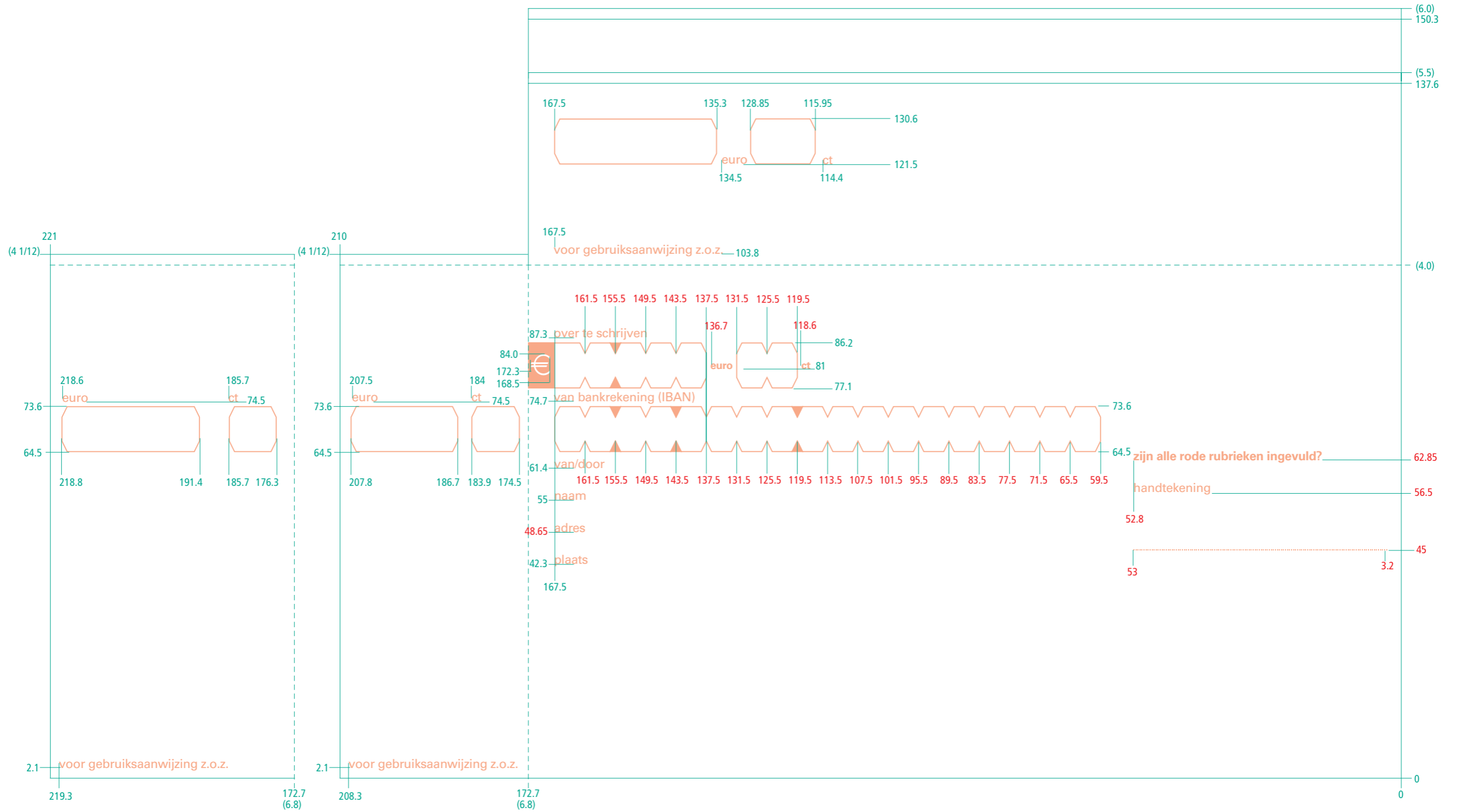
For description see page 9



14 Red separation plate

Scale approx. 1:1.2

For description see page 10



15 Grey separation plate

Scale approx. 1:1.2

For description see page 12

