

## **Kuwait electronic cheque clearing system FAQs**

### **Is the MICR line required on all cheques?**

Yes, for cheques to be processed in the State of Kuwait, a MICR line is required. The MICR line contains the required information in a standardized format for processing of the cheque.

### **Does the cheque size have to be of a specific standard?**

As per the Central Bank of Kuwait's instructions applied to all local banks, only cheques meeting the standard size requirements are to be accepted for processing. The recommended cheque sizes are 20.3 cm x 7.6 cm or 22.8 cm x 8.9 cm.

### **Are there any specific security standards that need to be adhered to?**

- If your cheque book is issued by the bank holding your account, it will adhere to the security standards as stipulated by Central Bank of Kuwait, which includes:
  - o Type of paper used.
  - o Special type of ink to be used for the printing of cheques.
  - o Watermark which is considered as an essential part of the cheques.
  - o Banks' unique logo printed in Ultra Violet (UV).

### **What will happen if the cheque was left under direct sunlight, like for instance in a car?**

- Direct sunlight damages the security features and the MICR line of cheque. Therefore, damaged cheques will not be accepted for processing.

### **What should be taken into consideration when dealing with cheques?**

- Avoid writing or signing over the MICR line at the bottom of the cheque.
- Keep the cheques in a good condition by avoiding folding, damaging, stapling or tearing cheques.
- Avoid storing cheques in places that are warm or under direct sunlight (e.g. car) as it can damage the cheques and lose their value.
- Ensure the availability of sufficient funds in the account before issuing the cheques (Cheques returned due to insufficient funds may lead to criminal persecutions).