Contents:

1) To-scale cashier's check template (8.5" x 3.5") with MICR bands + baseline callouts

2) Customer receipt (Copy 2) template (8.5" x 3.5")

3) Bank control copy (Copy 3) template (8.5" x 3.5")

4) MICR placement measurements (clear band guidance) + operational notes

5) Positive Pay export specification (CSV + fixed-length mapping guidance)

6) Postgres schema (cashier_check registry) + WordPress issuance module design outline

Print templates at 100% (no scaling). Validate MICR placement using a MICR position gauge before production.

Associated Bank - Cashier's Check Print Pack

S4: approved security stock only; dual-control blank stock; destroy misprints.

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Associated Bank, N.A.　　　　　　　　　　　　　　　　　　　**OFFICIAL CHECK**

OFFICIAL CASHIER'S CHECK TEMPLATE (S4) - FOR TEST PRINT / CALIBRATION   COPY 1 - NEGOTIABLE INSTRUMENT (TEST TEMPLATE)

DATE: _____　　　CHECK NO: _____

PAY TO THE ORDER OF: _____

$ _____　　DOLLARS

_____

MEMO: _____　　AUTHORIZED SIGNATURE: _____

MICR baseline note: bottoms start ~0.1875" (3/16") above bottom edge (validate with MICR gauge)

MICR CLEAR BAND (0.625") - no magnetic ink except MICR line

MICR ENCODING BAND (0.250") - all MICR characters must fit

T 123456789 T 0123456789 U 0000123456 A 1000 U　　MICR PLACEHOLDER (use E-13B MICR font + MICR toner in production)

0.250" MICR band

CUSTOMER RECEIPT - CASHIER'S CHECK (NON-NEGOTIABLE)

Issued Date: _____

Check No.: _____

Amount: $_____

Payee: _____

Purchaser: _____

Funding Method: ■ Cash ■ Debit ■ Wire ■ Account Transfer

Branch / Teller: Branch ____ Teller ____ Time ____:____

MICR CLEAR BAND (0.625") - no magnetic ink except MICR line

MICR ENCODING BAND (0.250") - all MICR characters must fit

NON-NEGOTIABLE COPY - DO NOT PRINT MICR TONER ON THIS COPY

BANK CONTROL COPY - CASHIER'S CHECK (INTERNAL)

Required: serial, issued date/time, amount, payee, purchaser, funding source, OFAC result, teller ID, supervisor override.

TCBON hooks: ledger_event_id, sha256_commitment, outbox_message_id, evidence_pack_record_id, void/reissue linkage.

Attach check image or reference image_id / archive pointer here.

MICR CLEAR BAND (0.625") - no magnetic ink except MICR line

MICR ENCODING BAND (0.250") - all MICR characters must fit

INTERNAL CONTROL COPY - RETAIN PER RECORDS SCHEDULE

Key placement requirements (U.S. style, E-13B)

• **MICR clear band**: must extend the full length of the document and **0.625 inch (5/8") upward from the bottom edge**. No magnetic ink may appear in the clear band except the MICR encoding line.

• **MICR encoding band**: all MICR characters must be printed within a **0.250 inch (1/4") band** located within the clear band (commonly centered).

• **MICR baseline**: many design guides reference MICR character bottoms beginning approximately **3/16 inch (0.1875") above the bottom reference edge**. Always validate using a MICR position gauge and reader testing.

Operational requirement: Test position, skew, signal strength, and print contrast prior to production release.

References
• Elfring Fonts MICR Position Gauge instructions (clear band 0.625" from bottom; encoding band inside clear band).
• NIST FIPS PUB 32-1 (reading head scans 0.625" clear band along bottom edge).
• Wells Fargo MICR Document Design Specifications (clear band must remain clear; trailing edge clearance guidance).

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Positive Pay - Issued Check Export Specification

Goal: Provide a daily (or intra-day) issued-check file to the bank Positive Pay service to match paid items.

Required fields (minimum): issued_date, check_number, account_number, amount.

Recommended fields: payee_name (for payee match), issue_type (I/V), void_reason, memo/reference.

Preferred CSV (comma-delimited, UTF-8, header row):

```
issued_date,check_number,account_number,amount,payee_name,issue_type
2026-02-21,0000123456,593129345,2500.00,"NETSPEND EFT OPERATIONS",I
2026-02-21,0000123457,593129345,120.10,"CITY OF MASON",I
2026-02-22,0000123457,593129345,120.10,"CITY OF MASON",V
```

Formatting rules: preserve leading zeros; amount with two decimals; payee must match printed check when payee match is enabled.

Fixed-length option: provide start/end positions per field and a sample file for portal validation.

References
• F&M; Bank Positive Pay Check Issue File Overview (issued date, check number, account number, payee, amount; optional void indicator).
• Synovus Positive Pay File Mapping Requirements (required check number/amount/issued date; payee optional/required for payee match).
• Huntington Business Online Positive Pay Import Mapping Guide (payee matching and formatting constraints).

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Postgres - cashier_check registry schema

Design goals: deterministic serial uniqueness per draw account; Positive Pay export-ready; void/reissue lineage; examiner-grade audit fields.

```
CREATE TABLE cashier_check (
cashier_check_id UUID PRIMARY KEY DEFAULT gen_random_uuid(),
issuing_fi_name TEXT NOT NULL,
issuing_fi_routing TEXT,
dda_account_no TEXT NOT NULL,
check_number TEXT NOT NULL,
issue_date DATE NOT NULL,
amount_cents BIGINT NOT NULL CHECK (amount_cents >= 0),
currency CHAR(3) NOT NULL DEFAULT 'USD',
payee_name TEXT NOT NULL,
purchaser_name TEXT,
memo TEXT,
status TEXT NOT NULL DEFAULT 'ISSUED' CHECK (status IN
('ISSUED','VOIDED','REISSUED','CLEARED','STOPPED')),
voided_at TIMESTAMPTZ,
void_reason TEXT,
reissue_of_check_id UUID REFERENCES cashier_check(cashier_check_id),
ofac_screen_result TEXT,
teller_id TEXT,
supervisor_id TEXT,
branch_id TEXT,
ledger_event_id UUID,
evidence_pack_record_id TEXT,
sha256_commitment TEXT,
created_at TIMESTAMPTZ NOT NULL DEFAULT now(),
updated_at TIMESTAMPTZ NOT NULL DEFAULT now()
);
CREATE UNIQUE INDEX cashier_check_uniq_draw_serial ON cashier_check(dda_account_no,
check_number);
```

Trigger recommendation: update updated_at via BEFORE UPDATE trigger; emit outbox events on issue/void/reissue.

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WordPress Issuance Module (TCBON) - Design Outline

Plugin: tcbon-cashier-checks

Core: role-based teller/supervisor/auditor console; serial reservation; print authorization; PDF render for Copy 1/2/3 at 100% scale; ledger + evidence pack hooks; Positive Pay export job.

REST endpoints:

```
POST /wp-json/tcbon/v1/cashier-checks/reserve
POST /wp-json/tcbon/v1/cashier-checks/{id}/issue
POST /wp-json/tcbon/v1/cashier-checks/{id}/void
GET /wp-json/tcbon/v1/cashier-checks/{id}/pdf?copy=1|2|3
GET /wp-json/tcbon/v1/positive-pay/export?date=YYYY-MM-DD&format=csv
```

Controls: threshold-based supervisor approval; audit log for every print/download; printer/workstation fingerprint; watermark internal copies; idempotency keys; RLS enforced in bank-core DB.

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Notes

For strict conformance, obtain and follow the current ANSI X9 standards applicable to your print environment and clearing channel, and validate using certified MICR tools before production.

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