



PHASING OUT OF OLD CHEQUES WITH NEW CHEQUES WITH ADDITIONAL SECURITY FEATURES

1. In terms of Master Direction on Frauds, Reserve Bank of India, vide Circular No.DBS.CO. CFMC.BC.No.1/23.04.001/2016-17 dated 01.07.2016 (updated as on July 03, 2017) had given directives to Banks to review and strengthen the controls in cheque presenting/passing process in order to mitigate cheque related frauds.
2. It is observed that in some cases, even though the original cheques were in the custody of the customer, cheques with the same series were presented and encashed by the fraudsters with various modus operandi.
3. In compliance of the above RBI's directives, our Bank introduced additional security features in the cheque itself during December 2017 and provided these cheques to customers as per their requirements. Meanwhile, to safeguard our customers against any such fraudulent intentions, Bank is continuously requesting the customers to replace old unused cheques (prior to December 2017) with these new cheques having additional security features to safeguard customers as well as Bank's interest.
4. It is observed that still many customers are using old cheques for their transactions. Certain instances are also noticed where the customers have destroyed these cheques at their end, however, the same is not informed to the branch for scrapping out these cheques in CBS (Core Banking Solution) system. It is observed that some of our customers are having cheques prior to Dec.2010 period also (i.e. pre CTS-2010) which also needs to be replaced with new cheques having additional security features.
5. **Please note that old cheque books are being phased out with new ones w.e.f. 01.01.2021. Please contact your Base branch for replacement of old cheque book with new cheque book well before the said date. If you have already issued cheques from old cheque books, please get it replaced with new cheque immediately. On receipt of confirmation from you, Bank will delete the old cheque book records from Core Banking Solution (CBS) System.**
6. Please inform your Branch Manager if the cheques are destroyed at your end so that the same are also deleted in our CBS (Core Banking Solution) System.
7. Along with this information, Bank is also endeavouring to reach out to all such customers (who are having old cheque books i.e. prior to December 2017) through : -
 - a. SMS (Annexure -A)
 - b. E- Mail (Annexure - B)

- c. Electronic information displayed in Branches (Annexure -C)
- d. Information to be displayed in all Branches (Annexure-D)
- e. Bank's Call Centre and
- f. Newspaper Advertisement (Annexure -E) ,

to ensure that all our customers are made aware of the existence of old cheques in CBS system in their account (issued prior to December 2017), availability of New Cheques with enhanced security feature and hence phasing out of the same.

8. To enable our customers to know about the above, the text of the above is enclosed along with this notice. For more understanding FAQ is also enclosed as Annexure -F.

Formats:

Annexure -A	Text of SMS
Annexure -B	Text of E-Mail communication
Annexure -C	Text of communication on Network Electronic Display Unit (NEDU)
Annexure -D	Text of information to be displayed in all Branches
Annexure - E	Newspaper Advertisement
Annexure - F	Frequently Asked Questions (FAQs)

Stay Home, Stay Safe, Stay Healthy.

In fight with COVID Pandemic, Your Bank is with You.

We look forward your positive response to help us to serve you better.

Please stay safe and healthy.

From : Union Bank of India

Annexure -A



SMS FORMAT

PHASING OUT OF OLD CHEQUES WITH NEW CHEQUES WITH ADDITIONAL SECURITY FEATURES

Dear Customer,

Please note that the old cheque books are being phased out with new ones w.e.f. 01.01.2021. Please contact your Base branch for replacement of old cheque book with new cheque book well before the said date. If you have already issued cheques from old cheque books, please get it replaced with new cheque immediately. On receipt of confirmation from you, Bank will delete the old cheque book records from Core Banking Solution (CBS) System.

Please stay safe and healthy.

From : Union Bank of India



EMAIL COMMUNICATION

PHASING OUT OF OLD CHEQUES WITH NEW CHEQUES WITH ADDITIONAL SECURITY FEATURES

Dear Customer,

In terms of Master Direction on Frauds, Reserve Bank of India, vide Circular No.DBS.CO.CFMC.BC.No.1/23.04.001/2016-17 dated 01.07.2016 (updated as on July 03, 2017) had given directives to Banks to review and strengthen the controls in cheque presenting/passing process in order to mitigate cheque related frauds.

It is observed that in some cases, even though the original cheques were in the custody of the customer, cheques with the same series were presented and encashed by the fraudsters with various modus operandi.

In compliance of the above RBI's directives, our Bank introduced additional security features in the cheque itself during December 2017 and provided these cheques to customers as per their requirements. Meanwhile, to safeguard our customers against any such fraudulent intentions, Bank is continuously requesting the customers to replace old unused cheques (prior to December 2017) with these new cheques having additional security features to safeguard customers as well as Bank's interest.

It is observed that still many customers are using old cheques for their transactions. Certain instances are also noticed where the customers have destroyed these cheques at their end, however, the same is not informed to the branch for scrapping out these cheques in CBS (Core Banking Solution) system. It is observed that some of our customers are having cheques prior to December 2010 period also (i.e. pre CTS-2010) which also needs to be replaced with new cheques having additional security features.

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Please inform your Branch Manager if the cheques are destroyed at your end so that the same are also deleted in our CBS (Core Banking Solution) System.

We look forward your positive response to help us to serve you better.

Please stay safe and healthy.

From : Union Bank of India



Information on Network Electronic display Unit (NEDU)

PHASING OUT OF OLD CHEQUES WITH NEW CHEQUES WITH ADDITIONAL SECURITY FEATURES

CUSTOMERS ARE REQUESTED TO NOTE THAT OLD CHEQUE BOOKS ARE BEING PHASED OUT WITH NEW ONES HAVING ADDITIONAL SECURITY FEATURES W.E.F. 01.01.2021. PLEASE CONTACT YOUR BRANCH MANAGER FOR REPLACEMENT OF OLD CHEQUE BOOK WITH NEW CHEQUE BOOK WELL BEFORE THE SAID DATE. IF YOU HAVE ALREADY ISSUED CHEQUES FROM OLD CHEQUE BOOKS, PLEASE GET IT REPLACED WITH NEW CHEQUE IMMEDIATELY.

ON RECEIPT OF CONFIRMATION FROM YOU, BANK WILL DELETE THE OLD CHEQUE BOOK RECORDS FROM CORE BANKING SOLUTION (CBS) SYSTEM.



Information to be displayed on Branch Notice Board

PHASING OUT OF OLD CHEQUES WITH NEW CHEQUES WITH ADDITIONAL SECURITY FEATURES

CUSTOMERS ARE REQUESTED TO NOTE THAT OLD CHEQUE BOOKS ARE BEING PHASED OUT WITH NEW ONES HAVING ADDITIONAL SECURITY FEATURES W.E.F. 01.01.2021. PLEASE CONTACT YOUR BRANCH MANAGER FOR REPLACEMENT OF OLD CHEQUE BOOK WITH NEW CHEQUE BOOK WELL BEFORE THE SAID DATE. IF YOU HAVE ALREADY ISSUED CHEQUES FROM OLD CHEQUE BOOKS, PLEASE GET IT REPLACED WITH NEW CHEQUE IMMEDIATELY.

ON RECEIPT OF CONFIRMATION FROM YOU, BANK WILL DELETE THE OLD CHEQUE BOOK RECORDS FROM CORE BANKING SOLUTION (CBS) SYSTEM.



Newspaper format

PHASING OUT OF OLD CHEQUES WITH NEW CHEQUES WITH ADDITIONAL SECURITY FEATURES

1. All the Customers of the Bank are hereby informed that as per regulatory guidelines, bank has been issuing cheque books to its customers with enhanced Security Feature since December 2017.
2. Hence, old cheque books are being phased out with new ones w.e.f. 01.01.2021. Please contact your Base branch for replacement of old cheque book with new cheque book well before the said date. If you have already issued cheques from old cheque books, please get it replaced with new cheque immediately.
3. On receipt of confirmation from you, Bank will delete the old cheque book records from Core Banking Solution (CBS) System.

//Sd//

//Chief General Manager & Chief Operations Officer//

//Union Bank of India, Central Office, Mumbai//

पुराने चेक के स्थान पर नई सुरक्षा सुविधाओं वाले चेक को प्रतिस्थापित करना

1. बैंक के सभी ग्राहकों को सूचित किया जाता है कि बैंक द्वारा विनियामक दिशानिर्देशों के अनुसार, दिसंबर 2017 से अपने ग्राहकों हेतु संवर्धित सुरक्षा सुविधा वाले चेकबुक जारी किए जा रहे हैं.
2. अतः दिनांक 01.01.2021 से पुराने चेक बुक के स्थान पर नए चेक बुक को चरणबद्ध रूप से प्रतिस्थापित किया जा रहा है. पुराने चेक बुक के स्थान पर नई चेक बुक को प्रतिस्थापित करने के लिए कृपया उक्त तिथि से पहले अपनी बेस शाखा से संपर्क करें. यदि आपने पुरानी चेक बुक से पहले ही किसी को चेक जारी कर दिए हैं तो कृपया इसे तुरंत नई चेक से बदलवा लें.
3. आपसे पुष्टि प्राप्त होने पर, बैंक पुराने चेक बुक रिकॉर्ड को कोर बैंकिंग सोल्यूशन्स (सीबीएस) से हटा देगा.

//हस्ताक्षर//

//मुख्य महाप्रबन्धक एवं मुख्य परिचालन अधिकारी//

//यूनियन बैंक ऑफ इंडिया, केंद्रीय कार्यालय, मुंबई//



FREQUANTLY ASKED QUESTIONS (FAQ)

PHASING OUT OF OLD CHEQUES WITH NEW CHEQUES WITH ADDITIONAL SECURITY FEATURES

1. What is a Cheque Fraud?

Cheque fraud is currently the fastest-growing financial crime. There are 3 main types of cheque fraud:

- i. **Counterfeiting** : where cheques are not written or authorized by legitimate account holders
- ii. **Forgery**: where stolen cheques are signed by someone other than account holders
- iii. **Fraudulent**: where cheques are issued by account holders but intercepted and altered to change the beneficiary or amount

2. How can you protect yourself against cheque fraud?

- i. keep your cheques in a safe place.
- ii. When you issue a cheque, keep the counterfoil and write the amount, date and beneficiary.
- iii. Destroy unwanted cheques by shredding or burning them with proper information to your bank, or take them to your Bank.
- iv. Use higher quality cheques with enhanced security features
- v. Keep a record of all your cheques
- vi. Check your bank statement regularly.

3. What are the steps taken by Bank to prevent cheque fraud?

Bank always adds enhanced security features in addition to the CTS 2010 Standards suggested by RBI.

4. What are CTS 2010 standards?

- i. Bank's logo is printed below the Bank's name, in invisible ink which glows Under Ultra-violet (UV) light. Three other logos of Union Bank of India in invisible ink are printed on different areas of cheques viz. a) Signature area; b) Below date area & c) on area meant for writing the amount in words.

- ii. The background is printed in fugitive ink. If water is applied to this it will Bleed/smear. This will prevent chemical tampering.
- iii. Invisible band and lines are printed on the cheques which are visible under UV Light. One band is printed on 'Pay' and amount in words i.e. 'Rupees' area. Any tampering done using chemical also becomes evident under UV Light, by glowing.
- iv. Bank's name is printed in micro-line form, which is visible to the naked eye only under high magnification. This cannot be photocopied and reproduced using commercial laser printer.
- v. A hidden 'VOID' pattern is printed on the lower left side, below the account no.box. The word 'VOID' becomes visible when the cheque is photo copied, on most colour photocopiers at a reasonable resolution. If the word 'VOID' is visible then the cheque is a photocopy.
- vi. Apart from above security features the cheque has following basic features:
- vii. Validity period i.e. 'Valid for three months from the date of issue' is printed on upper right side above 'Date'.