

Important Reminder: Guidelines for Writing Checks

With the new check design implemented this year, here's a quick guide on correctly writing details on checks per PCHC Memorandum Circular 3821, effective **January 2, 2025**:

The image shows a sample check from Bank of the Philippine Islands. It includes fields for ACCOUNT No., ACCOUNT NAME, CHECK No., and BR/STN. The check is dated 09-01-2024 and is payable to Maria Dela Cruz for the amount of P 172,000.00. The amount is written in words as "One hundred seventy-two thousand pesos only". The check is signed by Maria Dela Cruz and another authorized signatory. Callouts 1 through 5 point to the date, amount in figures, payee name, amount in words, and signatures respectively.

1. Issue Date:

Issue date must be **purely numeric (DD-MM-YYYY)**, with **dash (-)** as the only allowed **partition symbol**.

2. Amount in Figures:

The amount indicated in the amount box should be a **standard number where centavos are separated by a period (.)** and the **hundreds from thousands by a comma (,)**, **thousands from millions by a comma (,)**, so on and so forth. The amount box **should not include any symbols**.

3. Payee Name:

In the payee line, indicate the name of a **person** or an **entity**, or the word **"Cash"**.

Examples:

Acceptable:

PAY TO THE ORDER OF ===MANNY E. MANUEL=== PAY TO THE ORDER OF ***Globe Telecom, Inc.***

PAY TO THE ORDER OF CASH

Not Acceptable:

PAY TO THE ORDER OF Manny E. Manuel or CASH PAY TO THE ORDER OF Smart Communications, Inc. and/or Cash

4. Amount in Words:

There are no restrictions regarding symbols placed before and after the amount in words to deter attempts for alteration.

Examples:

- Whole Amount (no centavos)

PESOS ***Ten Thousand Only***

PESOS ***Ten Thousand Pesos Only***

PESOS Ten Thousand Only

PESOS Ten Thousand Pesos Only

PESOS ***Ten Thousand Pesos***

PESOS Ten Thousand Pesos

- Amount with centavos

PESOS ***Ten Thousand Pesos and 25/100***

PESOS ===Ten Thousand and 25/100 Cts===

PESOS ===Ten Thousand Pesos and 25/100===

PESOS Ten Thousand and 25 Centavos

PESOS Ten Thousand Pesos and 25 Centavos

PESOS Ten Thousand and 25/100

PESOS Ten Thousand Pesos and 25/100

PESOS ***Ten Thousand and 25/100 Centavos***

5. Signatures:

The drawer's signature **validates the check issued** as **regular** and **negotiable**. Two signatories may share one signature box. **Signatures that go beyond the box** are still **acceptable** for deposit/clearing.

We encourage you to review your checks before issuance to avoid inconvenience.

Thank you for continuously banking with us.