

Are your business cheques up to spec?

BY SUSAN BONNEVILLE
(NC) – Canadian cheque formats are changing in preparation for a new clearing process. As a result, all business cheques require some changes to meet new specifications published by the Canadian Payments Association (CPA). Consumers are receiving the updated cheques as they

need to order a new supply through their financial institutions. Key changes include the adoption of a numeric date format, standardized positions for certain fields such as the amount in figures, and mandatory elements to be printed on the back of cheques. Full details are available on the CPA's web site at www.cdnpay.ca.

Businesses that have not yet updated their cheques are strongly encouraged to do so by June 30, 2007. Any new cheque orders printed after that date should reflect the new requirements. If your business produces its cheques using software or an internal system, you will likely need to adjust how it prints certain elements, such as the date format. Your

cheque stock will also need to be updated to reflect new requirements for printing on the back. If you have custom cheques printed by a supplier, you will need to ensure that the supplier modifies the formats to comply with the new specifications. Cheque printers and businesses that print their own cheques should provide sam-

ples to their financial institution for testing to confirm that their new cheques meet the new specifications. To help clients make a smooth transition, financial institutions will continue to accept "old format" cheques until the new clearing process is implemented in the latter part of 2008. This extended transition period will enable businesses to use up their existing supply of cheques and make any required updates to software.

One-stop shop: Online resource for small business owners

(NC) – A successful small business doesn't revolve solely around a great idea: It takes hard work, perseverance, dedication and wise money management. Achieving success can sometimes depend on having access to the right information and Visa has developed an easy-to-use small business resource, visa.ca/smallbusiness.

The site boasts articles on a variety of topics. The finance section examines how to go about paying yourself, getting your customers to pay you, and how to keep your investors happy. In the human resources section, you will find tips on training resources for you and your team, finding the right employees, and letting the bad ones go. Sound sales and marketing advice is offered on building websites, networking, advertising and communications tips. The technology section lists great advice on selecting the right office computers and other equipment.


The site also features informative publications. Visa recently commissioned a special guide called: Starting, Managing and Growing Your Small Business – A Financial Perspective. The guide aims to provide valuable advice and address important financial issues businesses deal with during various stages of the business life cycle.

The Visa Handbook of Best Financial Practices is designed to assist small business owners in confronting challenges they face when starting up and in their day-to-day operations. The handbook covers key areas where small and medium-sized businesses often find opportunities for improvement: financing, cash flow management, procurement, record-keeping and risk management.

Business owners can keep current by signing up for the Visa Business e-Newsletter, containing business articles, guides, tools and advice from the experts.

The www.visa.ca/small-business website is packed with resources to help your small business flourish.

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