



Change to the dishonoured cheque processing procedure

MAY 2015

In response to the declining usage of cheques, the Australian Payments Clearing Association (APCA) has mandated that banks switch from paper to electronic image exchange as the mechanism to manage cheque payments.

As a result, if dishonoured, the physical cheque will no longer be returned to the customer. The customer will now receive a letter that contains an image of the dishonoured cheque. The new process was effective from 25 May 2015.

As the physical cheque will no longer be returned to the customer, the cheque re-presentation process can no longer be supported, and has been removed from ANZ's operating procedures.

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