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**BANKING SERVICES DEPARTMENT**

**BKS/DSO/GEN/MPF/01/003**

**7<sup>th</sup> November, 2018**

**To: All Deposit Money Banks (DMBs) and the Nigeria Inter-Bank Settlement System (NIBSS)**

**CIRCULAR ON THE REVISED NIGERIAN CHEQUE STANDARD (NCS) AND NIGERIAN CHEQUE PRINTERS ACCREDITATION SCHEME (NICPAS): SORT CODE AND MICR REJECT FLAG**

Kindly refer to the CBN circular of September 18<sup>th</sup>, 2018, where the Bank communicated the approval of the second edition of the Nigerian Cheque Standard (NCS) and Nigerian Cheque Printers Accreditation Scheme (NICPAS), and the subsequent implementation guidelines.

In furtherance of the Bank's effort to increase efficiency and safety in the Clearing system, the Bank hereby notifies all stakeholders that the Nigerian Cheque Standard (NCS) and Nigerian Cheque Printers Accreditation Scheme (NICPAS), aka Green Book Version 2.0, will be implemented using the unique State Codes stipulated as the components of the Sort Code on cheque instruments.

In view of this, all Deposit Money Banks (DMBs) should note that the Sort Code of their branches in different States must carry the same State Code as their geographic locations (State). DMBs are hereby directed to conform to the State Codes provided in this circular and ensure compliance. Consequently, Banks with Branches within a State but continue to use State Code for a different State shall be sanctioned.

In addition, all DMBs are mandatorily required to activate the MICR reject/repair flag on their Clearing system, for accurate cheque rejects/repair statistics report and good decision making for the industry.

Kindly note that, the Central Bank of Nigeria, in Collaboration with the MICR Technical Implementation Committee will monitor compliance with the requirements of this circular.

ALIGNMENT OF STATE CODE TO GEOGRAPHIC LOCATION (STATE)

STATE	CODE	STATE	CODE	STATE	CODE	STATE	CODE
ABIA	23	DELTA	24	KATSINA	13	OYO	19
ABUJA(FCT)	08	EBONYI	33	KEBBI	27	PLATEAU	20
ADAMAWA	09	EDO	04	KOGI	28	RIVERS	21
AKWA-IBOM	01	EKITI	34	KWARA	14	SOKOTO	22
ANAMBRA	02	ENUGU	25	LAGOS	15	TARABA	30
BAUCHI	03	GOMBE	35	NASARAWA	36	YOBÉ	31
BAYELSA	32	IMO	10	NIGER	16	ZAMFARA	37
BENUE	05	JIGAWA	26	OGUN	17		
BORNO	06	KADUNA	11	ONDÖ	18		
CROSS RIVER	07	KANO	12	OSUN	29		

Please be guided accordingly.



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