

Section 4: *Pay to the order of.* This section should have the name of the person or company that is being paid (the name of the party receiving the check).

Section 5: The amount written *numerically*. If this check were for one hundred dollars, within the box labeled "5" in the example above, it should read, "\$100.00."

Section 6: The amount written *in words*. If this check were for \$100, in the blank section labeled "6," you would write, "One Hundred and 00/100." Many people will then draw a line to the preprinted "Dollars" to discourage alteration. If the check were for \$101.59, it would be written, "One Hundred One and 59/100."

Section 7: The 'For' or "Memo" section can be left blank, or you can enter any information about the payment. Some people note an account number or invoice number that is being paid with the check, others may just write, "For Birthday" or another note to remind them what the check was for. This field is not read by the bank and does not change how the check is processed.

Section 8: *The signature line.* This is where the account holder would sign the check. On a check draft, the signature is not required, although it is common to have a signature disclaimer in this section.

Section 9: This MICR field is the **routing number**. This is the 9 digit code that routes the check to the issuing bank. The routing number should match the bank name and the fraction code. This number is needed when providing direct deposit information to an employer.

Section 10: The **account number**. This is an MICR field that lists the account holder's account number at the bank. This number is also needed when providing direct deposit information to an employer.

Section 11: *Fraction Code.* This field is the fraction that denotes the routing for the check. The fraction code is another way to write the 9-digit routing number. If the MICR line on the check is mutilated, the fraction code will be used in its place.

Section 12: The date field. Fill this in with the date the check is created.⁵⁶

⁵⁶ "How to read a check." *CheckWriter*, 2021. <http://checkwriter.net/how-to-read-a-check.htm>