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Example of void cheque

Our Disclosure The content on this website includes links to our partners and we may receive compensation when you sign up, at no cost to you. This may impact which products or services we write about and where and how they appear on the site. It does not affect the objectivity of our evaluations or reviews. Read our disclosure. One of the top benefits of having a chequing account is your ability to write and cash cheques. You can also provide a void cheque to your employer so they can pay your salary using direct deposit. While cheques are not as common as they once were, they still have their uses. What is a void cheque, and how does it work? This guide covers how to write a void cheque or print one from your Canadian bank – RBC, CIBC, Scotiabank, TD, BMO, and others. A void or “voided” cheque is a cheque with the word “VOID” written across it. This makes the cheque unacceptable for payments; however, it can still be used to set up electronic payments and direct deposits. If you give a void cheque to someone, they can use the banking information on it to pay you or receive money from you. If you have a cheque book, you can tear off one of the cheques and follow these steps to void it: Use a dark pen or marker and write “VOID” across the front of the cheque in large letters Do not cover your bank details at the bottom of the cheque, as these will be useful to the recipient of the void cheque You may want to note the cheque number for your records or make a copy if required Here’s what a void cheque sample looks like: Sample void cheque Even if you don’t have a chequebook (they are pretty expensive!), you can print off a void cheque or a pre-authorized debit form that serves the same purpose from your online banking account. These pre-authorized payment or direct deposit forms can also be downloaded in PDF format and sent by email. You can follow the steps below to get a void cheque from Canada’s big five banks. Sign in to RBC Online Banking Click on “Account Services” and select “View and Print Void Cheque” Choose the appropriate bank account Accept the terms and conditions and click on “Next” Print your RBC void cheque or download it Sign in to CIBC Online Banking Open your chequing account Select the “Void cheque/direct deposit info” link under “Manage My Account” Print the CIBC void cheque form and sign it Sign in to Scotiabank Online Banking Select the appropriate chequing account from your dashboard Select “Direct Deposit & Payments” Click on “Void Cheque” and print or download the form You can also access your Scotiabank void cheque using the mobile app. Sign in to EasyWeb Select the bank account you need a void cheque for Select the “direct deposit form (PDF)” form on the right-hand side View, download or print the TD void cheque sample You can print or download void cheques from other Canadian financial institutions as well, including National Bank, Desjardins, and Tangerine. Void cheques come in handy when you need someone to set up direct deposit payments to your bank account, such as payment of wages. They will use the bank numbers at the bottom of the cheque, i.e. transit number, institution number, and account number. A void cheque may also be requested from you to set up regular pre-authorized debits from your account, such as: Insurance payments Mortgage payments Utilities Auto loan payments Student loan payments Credit card payments What can I give instead of a void cheque? If you don’t have a chequebook, you can print off a pre-authorized payment form from your online banking account in place of a void cheque. What is a void cheque for direct deposits? An employer may request you provide a void cheque to pay your salary via direct deposit. They use the information on the void cheque to make payments directly to your bank account. Is it safe to text a picture of a void cheque? You should avoid sending your banking details using unsecured means of electronic communication. Do I need to submit a void cheque to set up direct deposits? No. You can just provide the necessary banking details and may not need a void cheque. Related: Enoch Omololu, personal finance expert, author, and founder of Savvy New Canadians, has written about money matters for over 10 years. Enoch has an MSc (Econ) degree in Finance and Investment Management from the University of Aberdeen Business School and has completed the Canadian Securities Course. His expertise has been highlighted in major publications like Forbes, Globe and Mail, Business Insider, CBC News, Toronto Star, Financial Post, CTV News, TD Direct Investing, Canadian Securities Exchange, and many others. Enoch is passionate about helping others win with their finances and recently created a practical investing course for beginners. You can read his full author bio. Why you can trust us The team at WealthRocket only recommends products and services that we would use ourselves and that we believe will provide value to our readers. However, we advocate for you to continue to do your own research and make educated decisions. A void cheque is used to set up an electronic link with your bank account. They are commonly used to prepare pre-authorized debit agreements. A pre-authorized debit agreement lets a financial institution set up automatic payments to either deposit or withdraw money from your bank account. Common examples of this type of withdrawal or deposit include: Set up direct deposits Insurance payment deposits Mortgage payment withdrawals Rent payment withdrawals Loan payment withdrawals You can also avoid a cheque if you make a mistake while writing one to someone. By writing “void” across the front, you can safely destroy the cheque without worrying about anyone using it to make money from your bank account. If you’re wondering how to void a cheque, you should know that it is very easy. Take a blank cheque from your checkbook and write VOID across the front of it. Make sure you write it in large letters to cover the whole cheque but don’t cover up the banking information at the bottom of the cheque as the recipient will need those numbers. Use a dark pen or thick black marker to mark your void cheque. Do not use a pencil or anything that a thief could erase. Since cheques aren’t widely used anymore, you might find yourself needing a voided cheque without any cheques on hand. This situation is becoming more common since e-Transfers and other forms of electronic transfer are the norms when it comes to moving money around. If you don’t have cheques on hand that you can void, you have some options. First, your online banking portal may be able to provide you with a void cheque on demand. You may be able to save the pre-made void cheque as a PDF and then send that via email to whoever needs your void cheque. Alternatively, you can print the void cheque and provide it to whoever needs it (e.g., your employer to set up a direct deposit). If your online banking portal does not offer this option, you can also ask your bank for one at your local branch. This voided cheque will be printed on demand. There may be a fee for this service. You may also request a letter from your bank with your vital account information, or you can get a preprinted deposit slip or counter cheque from your bank and use that instead. Finally, if you don’t have any cheques to hand, you can request them from your bank. Your bank will most likely charge you a fee to purchase cheques and you’ll have to wait for them to come in the mail, so this may not be a good choice if you need your void cheque quickly. Keep in mind that some of these options may not be acceptable to whoever is requesting the void cheque. If you plan to use an alternative to a void cheque, confirm with the party requiring it to make sure that these alternatives are acceptable. You won’t need a void cheque very often, but it’s very inconvenient not knowing how to make one when you do. The best way to make sure you can prepare a cheque that is void quickly is to order a book of cheques from your financial institution and keep them on hand for an occasion when you need them. Then, you can tear a cheque from the book, void it, and give it to whoever needs it. Alternatively, you can check whether your bank will allow you to print a void cheque directly from your online banking portal. If this is an option, you won’t need to keep physical cheques on you. What are some alternatives to void cheques? If you don’t have a physical cheque to void, you can print one online via your online banking portal. Alternatively, you may be able to request a cheque from your bank branch or get a letter from them directly providing your recipient with the appropriate information. Finally, you may provide the branch, transit, and account numbers directly to the recipient. For all of these options, cheques with the recipient first to ensure that they will accept these alternatives. From pre-authorizing payments to getting paid, sample cheques still come in handy, even though Canadian use cheques far less than they used to. Periodically, you may need a TD Canada Trust sample cheque to share your banking information with someone else. Understanding Your TD Sample Cheque If you know what the numbers at the bottom of your TD sample cheque mean? You can probably just share those numbers without having to go looking for a sample cheque in your banking portal every time someone asks for one. For instance, your employer may need one to set you up on a payroll system. So, here are the important features of a cheque in Canada that you can gauge with a quick look: 1. Your home address Obviously, you don’t need to look at a sample cheque to know this information . However, those who ask you for a sample cheque will find it handy to have alongside the other details. 2. Your bank branch address This is the address of your bank branch since TD branches offers more than one point of service. 3. The Transit Number This five-digit number identifies the TD branch associated with your bank account. 4. The Institution Number This three-digit number points to the financial institution you deal with, regardless of the branch you have chosen. TD’s institution number is 004. 5. Your account number (or folio number) The account (or folio) number pinpoints your specific bank account. Without the transit number and institution number, it cannot be used to transfer money. As a result, it remains the most sensitive information relating to accessing your finances. This number varies in length depending on the financial institution, but TD account numbers always include seven digits long. How to find your sample cheque on the TD online portal Before the Internet, a sample cheque came out on paper with “SAMPLE” or “VOID” written on it to ensure no one would use it. If you have a chequebook, you can still do this. Despite a trend toward digital payments, Canadians still write and pay via cheques more than a billion cheques each year. In fact, a sample cheque documents all the information listed above, so you can still do it that way. For those who don’t want to waste paper, or who simply don’t have a chequebook, you can still obtain a TD sample cheque equivalent by logging into the TD online portal. The “Direct Deposit/Pre-Authorized Debit payment form” contains all the same information as a sample cheque. Here are the steps to download this document with just a few clicks: Log into your TD account through the EasyWeb portal using the following link: Click on the account for which you would like a sample cheque. Click on “Direct deposit form (PDF)” on the right side of the page. A PDF document containing your banking information should open in your browser; all you need to do is download it. Now you know everything you need to know about finding your TD sample cheque and interpret the different elements on it! What are void cheques used for? A voided check has the word “void” written across the front. It can be used to get the information needed for electronic payments. Many companies allow you to provide your banking details rather than submitting a voided check. Voided checks are often used for setting up direct deposits or automatic payments. A voided check has the word “void” written across the front. It’s typically written in large letters so there’s no chance of it accidentally being used. Voiding a check “disables” the check so that it can’t be used as a blank check. In other words, a thief who steals a voided check can’t make the check out to himself, enter a large amount, and sign it. For example, if your company’s payroll department needs a check from you to set up direct deposit, you can provide a voided check. Then you know that no one would be able to alter the check and spend it, because it has been voided. A voided check is most often used to provide banking information so that someone can set up an electronic link with your bank account, such as for direct deposit of your paycheck. They ask for a voided check because it has several details about your bank and your account printed on it: Where you bank (or which credit union you use) Your bank account number A code that identifies your bank (called a “routing number”) Those numbers printed in magnetic ink at the bottom of your check provide everything needed to deposit or withdraw funds. Here are a few situations where you might need to void a check: Direct deposit: If your employer pays you electronically, it will need your account information to get the money to the right place. A voided check is a simple way for the employer to get this information and ensure that it’s correct. Setting up payments: If you want to stop writing checks for expenses such as rent, mortgage, and insurance, you might need to provide a voided check to set up automatic electronic payments. Depending on how you set things up, the funds will be deducted from your account automatically each month (if you sign an agreement authorizing automatic payments), or you’ll have to set up each payment yourself. Mistakes: If you make an error while filling out a check (wrong payee or amount, for example), void or destroy it. You’re not going to use it for anything, and a partially filled-out check is risky to keep around. Make a note in your check register so that you’ll know where the check went. Voiding a check is simple. Grab a check out of your checkbook, and write “void” across the front. Write with well-spaced letters that are tall and wide enough to cover the whole face of the check without obscuring the banking information at the bottom. Use a dark pen or marker (the thicker, the better). You want to make it difficult for thieves to erase or cover your void mark. Otherwise, they’ll have a blank check. You don’t need to sign the check or enter any other information. A voided check should have “void” written across it. When you provide a voided check, the recipient copies your banking information from it and enters it into their systems. Ideally, they’ll then shred the check so that nobody else can get their hands on that information. Most companies don’t even need an original; a copy of a voided check is good enough. A check (or an image of one) might not be the only way to set up electronic payments. Presumably, companies ask for a printed document because: It reduces the chances of error/it reduces the chances of fraud Consumers often provide their own routing and account numbers online without any problem, so voided checks are required less frequently. For example, online banks allow you to link external accounts by typing in those details yourself. Billers, such as utility companies, also accept payments by e-check when customers input their checking account information. Some businesses even take payments over the phone, allowing customers to provide the information orally. If you don’t have a check to void in your possession, there are several other options: Ask your bank for a counter check, which is a check printed on demand by a branch. Banks typically charge a small fee for counter checks. See whether a preprinted deposit slip for a checking or savings account is acceptable. Find out whether a letter from your bank is acceptable. If you need a voided check to set up direct deposit with your employer, you have a couple of choices. You can take a check from your checkbook and write “void” across it in large letters and provide the check to your employer. If you don’t have a check to give, ask whether you can provide a counter check, a copy of a deposit slip, or a letter from your bank. You also might be able to provide your routing and account numbers directly. Employers usually ask for a voided check as a simple way to collect your banking information for direct deposit. With the routing and account numbers from your voided check, your employer can arrange to have your paycheck deposited directly into your account on payday, saving you time and hassle. Thanks for your feedback! A cheque is a paper document that instructs a bank to pay a specific sum of money to an individual organization whose name is written on it. While paper cheques and their usage are not as common as they once were with the rise of electronic alternatives like Interac e-Transfers, you may still need to write a cheque every now and then. And sample cheques come in handy when you need to set up direct deposit with your employer or clients. This guide details how TD sample cheques work, how to read a TD cheque, and how to print a TD void cheque online. Source: TD Bank sample cheque A sample cheque is often required when you need to set up direct deposits to your bank account or pre-authorized debits (such as loan repayments, rent, or childcare). Since cheques contain all your bank account information, the recipient can easily use the numbers on them to set up a connection to your bank account – both for deposits and withdrawals. A TD Bank sample cheque is also referred to as a TD “specimen” or “void” cheque. So, what information does a TD sample cheque provide? 1. Name: Your name is printed at the top of the cheque. This indicates you, the “drawer,” who owns the bank account from which funds are being withdrawn. Your home address is also printed under your name. 2. Beneficiary (payee): This section is where you write the name of the individual or organization to whom you are making a payment. For a void or sample TD cheque, this section is left blank. 3. Bank account and branch details: This section includes the bank name and the address of the bank branch where your account is held. 4. Cheque number: This 3-digit number is what the bank uses to identify the cheque transaction in your bank statement. On your TD cheque, it is shown at the far left bottom in the MICR (Magnetic Image Character Recognition) encoding line as well as on the top right corner of the cheque. 5. Transit (branch) number: This 5-digit number refers to the specific bank branch where you initially opened your bank account. 6. Financial institution number: This 3-digit number is also referred to as the bank code. TD Canada Trust’s institution code is 004. This institution number stays the same regardless of which TD bank branch you use. 7. Account number: This 7-12 digit number identifies your bank account. TD bank account numbers are 7-digit long and do not include a dash. When you combine TD’s institution number and transit number and add a leading zero “0”, you get your routing number. For example, using the TD sample cheque above, the routing number is 000412345. Related: TD Savings Account Review. You can create a TD void cheque by writing “VOID” across the front of the cheque using a dark pen (with black or blue ink). That said, cheques are expensive, and if you don’t have a chequebook, or would rather save money by not voiding a real cheque, you can get a sample TD cheque via online banking. Follow these steps to access a “Direct deposit form” on TD: Sign in to EasyWeb Select the bank account you need a void cheque for Select the “direct deposit form (PDF)” form on the right side of the page You can now view and download the form You can also view your direct deposit information using the TD app: Sign in to the TD app Select “My Accounts” and click on the account you need a void cheque for Click on the “Summary” tab Select “view” where you have “Direct Deposit Information” You should now see your direct deposit details on the screen Click on “Get Form” to print or save and download the form. TD’s direct deposit form contains all the information that would normally be on a cheque (i.e. transit number, institution number, and account number). You can give a copy of this to anyone looking to set up direct deposit or pre-authorized debit to and from your bank account. Sample TD void cheque Related: Best Canadian Banks. You can easily write a TD cheque by following these steps: Fill in the date in the upper right corner of the cheque. Write the beneficiary’s name on the line where it says “pay to the order of.” Write the amount of money you are looking to pay. If the sum includes cents, you can add them in the “/100” area. For example, \$100.50 can be written as “One hundred dollars and 50/100.” You should also fill out the box where you have the “\$” sign with the amount in figures. Fill out the “Memo” section with the reason for the payment. For example, “February rent.” Sign the cheque at the bottom left corner to make it official. How do I get a TD Sample cheque? You can print off a TD direct deposit form or sample cheque from your online banking account on EasyWeb. Can I print a TD cheque online? You can order TD cheques online for a fee. While you can print your own cheques, they will need to meet certain requirements, including ensuring that your bank account information is written in magnetic ink. Related: From pre-authorizing payments to getting paid, sample cheques still come in handy, even though Canadian use cheques far less than they used to. Periodically, you may need a TD Canada Trust sample cheque to share your banking information with someone else. Understanding Your TD Sample Cheque If you know what the numbers at the bottom of your TD sample cheque mean? You can probably just share those numbers without having to go looking for a sample cheque in your banking portal every time someone asks for one. For instance, your employer may need one to set you up on a payroll system. So, here are the important features of a cheque in Canada that you can gauge with a quick look: 1. Your home address Obviously, you don’t need to look at a sample cheque to know this information . 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Click on “Direct deposit form (PDF)” on the right side of the page. A PDF document containing your banking information should open in your browser; all you need to do is download it. Now you know everything you need to know about finding your TD sample cheque and interpret the different elements on it!