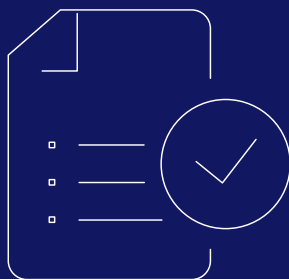


The National Register of Irregular Cheques (FNCI)



The National Register of Irregular Cheques

is an electronic database populated by banks.

It is managed by the Banque de France.



The FNCI lists all cheque irregularities:

- cheques that have been stopped after being lost or stolen
- cheques written on a closed account or by an accountholder banned from writing cheques
- counterfeit cheques



The FNCI can be used to detect cases of cheque fraud.

The “Multicheque Information” service indicates the number of cheques that have been verified via the FNCI on the same account over a set period. This can help merchants to identify possible cases of cheque fraud.



The FNCI can be consulted:

- by cheque beneficiaries who are subscribers to the Vérifiance FNCI-BANQUE DE FRANCE service
- by anyone who wants to find out if their account is listed in the register and access their personal data (in accordance with data privacy laws)

A merchant refuses to accept your cheque in payment for your purchases. There are two possible reasons for this:

1

The merchant does not accept cheques.

A merchant has the right to refuse all payments by cheque, to set a minimum or maximum threshold for cheque payments, and to request more than one proof of identity.

The policy must be clearly notified to customers, either by means of a sign displayed next to the cash register or on the menu in a restaurant. If these conditions have been met, you cannot contest the policy and will have to use another form of payment (cash or card).

2

The merchant has reason to suspect your cheque is fraudulent.

The merchant may be a subscriber to the Vérifiance FNCI-BANQUE DE FRANCE service managed by the Banque de France (or to another cheque identification service). Using the code at the bottom of the cheque, he/she can verify whether it is lost or fraudulent. The status of the cheque is indicated by a colour code.



Green



The cheque or account is not listed in the FNCI. This colour code may be accompanied by a multicheque alert.

Red



The cheque or account is listed in the FNCI (closed account, accountholder banned from writing cheques, cheque has been stopped after being lost or stolen, counterfeit cheque).

Orange



Cheques have been reported lost or stolen on the account, but there are no corresponding serial numbers.

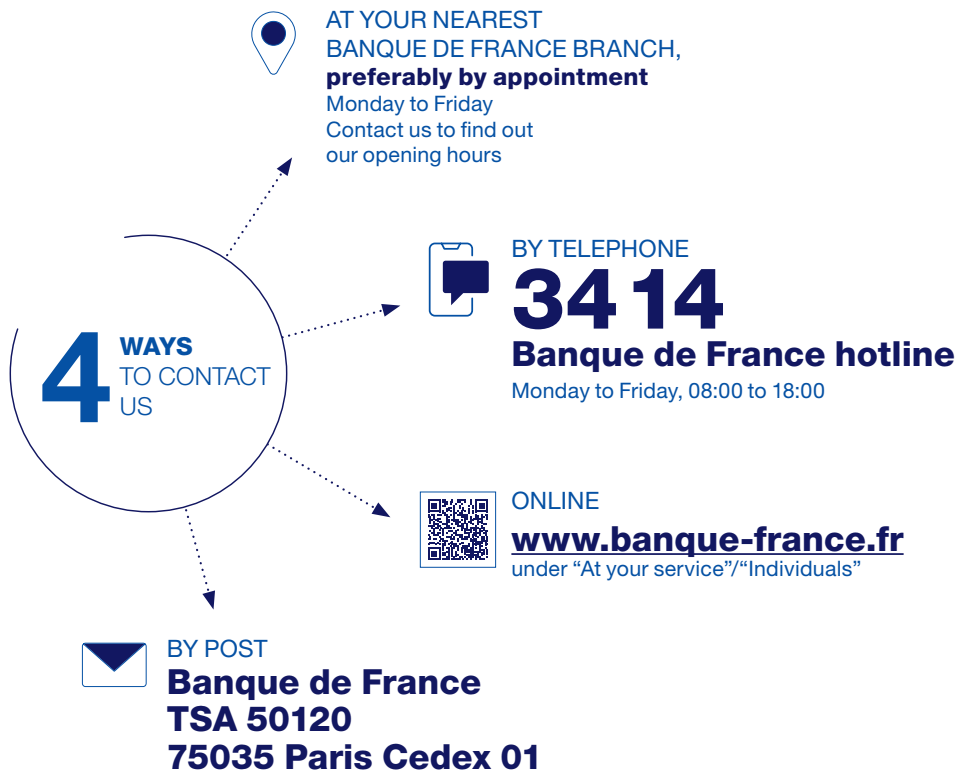
White



The cheque code cannot be read.

TO FIND OUT:

- whether you have been placed on the FNCI (i.e. whether your account details or any of your cheques are listed)
- the date and type of entry by the bank (closed account, stopped cheque, cheque ban)



Note: All letters must be signed and accompanied by a photocopy of both sides of your identity document (identity card, passport, residency permit). Replies will be sent to you by post. For further information: www.banque-france.fr (Individuals/Financial inclusion section).