



## American National Standard for Financial Services

# ANSI X9.100-111-2018

## Check Endorsements



Developed by  
Accredited Standards Committee X9, Incorporated  
Financial Industry Standards

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American National Standards Institute

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## Introduction

The American National Standards Institute first published the American National Standard Specifications for Check Endorsements, ANS X9.3-1981, in response to recommendations of a Joint Exception Item Task Force, consisting of members of the American Bankers Association, the Bank Administration Institute, the Federal Reserve, and commercial bankers.

In 1985, the Federal Reserve Board implemented a requirement for notice of dishonor for large dollar checks, which mandates notice by a payor institution to the Bank of First Deposit directly, rather than via the chain of endorsements.

In 1988, the Federal Reserve enacted Regulation CC and carried this concept further by requiring the expeditious return of checks to the Bank of First Deposit. Regulation CC did not require bypassing intermediate institutions, for, in some instance, Federal Reserve Banks are themselves intermediate institutions. Therefore, the present document addresses differentiation and highlighting of that critical endorsement, the Bank of First Deposit (BOFD). This standard, however, also recognizes the ongoing need to identify the chain of endorsers and responds to that need by streamlining the endorsements of holders subsequent to the BOFD.

In 1993, the ASC X9 developed the standard ANS X9.36, Legibility Specifications for Endorsements in order to enhance the human readability of endorsements, which are required by Regulation CC. In 1995 the ASC review committee combined the intent of ANS X9.36 and ANS X9.3 into ANS X9.53 – 1995 because significant forces of change had altered the needs of the industry with respect to endorsements. ANS X9.53 superseded ANS X9.36 and ANS X9.3 – both of which have been withdrawn.

In 2000 the ASC review committee found it necessary to incorporate reflectance and PCS specifications for the Payee and Bank of First Deposit Areas to further improve endorsement legibility, especially in imaging applications. This new standard, ANSI X9.100-111 replaces ANS X9.53 with new “image friendly” specifications, while adapting to a new numbering system. This standard still provides specifications to financial institutions and their customers on endorsement content, legibility, and color as well as separate placement of three kinds of endorsements: payee, Bank of First Deposit, and subsequent institutions. As of 2003, all ANSI X9 check-related standards have been renumbered as detailed in ASC X9/TR-100, available as a free download at the [ANSI eStandards Store](#).

The establishment of these specifications is considered another step leading toward automation of the return item process and reduction of related exception item processing costs. With the increased use of imaging technology to provide further automation in check processing, compliance of the legibility specifications is especially important as the use of color to separate endorsements is of diminishing usefulness.

The developers of this standard recognize that recent payment system modernization initiatives, namely *The Check Clearing for the 21<sup>st</sup> Century Act* (Check 21) and subsequent rapid expansion of image exchange have both introduced new techniques for identifying endorsing banks as well as the new roles of both truncating and reconverting banks. This standard does not intend to answer all questions related to those approaches. The new standard related to Check 21 and proper creation of substitute checks (IRD) and rendering of endorsements on substitute checks is covered in ANSI X9.100-140. Image exchange file formats which contain records to convey endorsements in electronic form are defined in ANSI X9.100-187, as well as the earlier standards, DSTU X9.37 (withdrawn).

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This document cancels and replaces X9.100-111-2015, *Check Endorsements*.

This is a preview of "ANSI X9.100-111-2018". [Click here to purchase the full version from the ANSI store.](#)

## Check Endorsements

### 1 Scope

This standard provides the location for all physical check endorsements and electronic endorsement overlays applied to check images.

This standard specifies the parameters for the background and design elements on the back of the check and the placement and data content of endorsements.

This standard is not intended to apply to the format of electronic endorsement records, as defined within check image exchange standards (X9.100-187), the creation of substitute checks (X9.100-140) or endorsements on the front of the physical check or its image.

For more information on electronic endorsements, refer to [Check Image Central](#) for guidance.

Note that in certain legal references, the term *indorsement(s)* is used instead of *endorsement(s)*, for purposes of this standard, only the term endorsement is used.

### 2 Normative References

The following referenced documents are indispensable for the application of this document. For dated references, only the specific edition cited applies. For undated references, the most recent edition of the referenced document (including any amendments) applies.

Accuity. Skokie, IL; American Bankers Association *Key to Routing Numbers*

ANSI X9.100-110, *Document Imaging Compatibility*

ANSI X9.100-10, *Paper for MICR Documents*

ANSI X9.100-20, *Print and Test Specifications for Magnetic Ink Printing (MICR)*

ANSI X9.100-30, *Optical Background Specifications for MICR Documents*

ANSI X9.100-140, *Image Replacement Document – IRD*

ANSI X9.100-160-1, *Magnetic Ink Printing (MICR), Part 1: Placement and Location*

ANSI X9.100-160-2, *Magnetic Ink Printing (MICR), Part 2: EPC Field Use*

ANSI X9.100-170, *Check Fraud Deterrent Icon*

ANSI X9.100-187, *Electronic Exchange of Check and Image Data*

Federal Reserve Regulation CC, *Section 229.35, Indorsements, and Section 229.38 - Liability.*