



# American National Standard for Financial Services

**ANS X9.100-130–2006**  
**Formerly ANS X9.64**

## **Universal Interbank Batch/Bundle Tickets**



Accredited Standards Committee X9, Incorporated  
Financial Industry Standards

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American National Standards Institute

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**ANS X9.100-130-2006**

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## **Foreword**

Approval of an American National Standard requires verification by ANSI that the requirements for due process, consensus, and other criteria for approval have been met by the standards developer.

Consensus is established when, in the judgment of the ANSI Board of Standards Review, substantial agreement has been reached by directly and materially affected interests. Substantial agreement means much more than a simple majority, but not necessarily unanimity. Consensus requires that all views and objections be considered, and that a concerted effort be made toward their resolution.

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## ANS X9.100-130-2006

### Introduction

This introduction is informative and not part of X9.110-130-2006.

This standard is intended to facilitate the use of a Universal Interbank Batch/Bundle Ticket as a replacement for non-standard batch tickets and bundle dividers. The Universal Interbank Batch/Bundle Ticket may be used by both a sending and receiving financial institution. A standardized ticket streamlines check processing operations by eliminating the need to replace a sending bank's bundle divider tickets with the receiving bank's batch tickets.

This standard was developed by members of the X9 subcommittee B, at the request of the banking community. A formal work effort was started in 1997, when the need for a standard multipurpose document was identified and approved by the X9 committee. Because of the wide variety of batch and bundle tickets in use at that time, it was felt that a universal approach could benefit all financial institutions. To further facilitate a universal approach, the Routing Number Administrative Board of the American Bankers Association was petitioned to designate a common routing number for Universal Interbank Batch/Bundle Tickets.

The volume of payments and the rapid turnover of funds in the United States demand an efficient and highly reliable payments system. This system involves all financial institutions, and is actually a complex interbank network that requires the use of MICR line data so that automated processing is possible among financial institutions and their processors. Use of MICR line data helps payments system participants achieve two goals: automated identification and routing. The Universal Batch/Bundle Ticket standardizes the MICR line data and ticket design in order to take advantage of the existing automated environment.

This publication is a revision of ANS X9.64-2001, *Universal Interbank Batch/Bundle Tickets*. It increases the allowable height to 4.000 inches maximum, allows for the elimination of the viewing hole when simultaneously printing IRDs and Universal Interbank Batch/Bundle Tickets, and prohibits the use of correction strips on Universal Interbank Batch/Bundle Tickets.

**NOTE:** The user's attention is called to the possibility that compliance with this standard may require use of an invention covered by patent rights.

By publication of this standard, no position is taken with respect to the validity of this claim or of any patent rights in connection therewith. The patent holder has, however, filed a statement of willingness to grant a license under these rights on reasonable and nondiscriminatory terms and conditions to applicants desiring to obtain such a license. Details may be obtained from the standards developer.

Suggestions for the improvement or revision of this Standard are welcome. They should be sent to the X9 Committee Secretariat, Accredited Standards Committee X9, Inc., Financial Industry Standards, P.O. Box 4035, Annapolis, MD 21403 USA.

This Standard was processed and approved for submittal to ANSI by the Accredited Standards Committee on Financial Services, X9. Committee approval of the Standard does not necessarily imply that all the committee members voted for its approval.

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The **X9B1 Universal Interbank Batch/Bundle Tickets** working group which developed this standard had the following members:

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## ANS X9.100-130-2006

# Universal Interbank Batch/Bundle Tickets

## 1 Scope and Purpose

### 1.1 Scope

This standard specifies the required elements of the Universal Interbank Batch/Bundle Ticket. It is expected that bankers refer to this standard when designing this form. This standard is sufficiently flexible to meet differing document and institution needs without unnecessary constraints.

### 1.2 Purpose

The purpose of this standard is to provide the reader with specifications for a Universal Interbank Batch/Bundle Ticket. The ticket contains data that may be recognized among all financial institutions wishing to utilize Interbank Batch/Bundle Tickets and not adversely affect those that do not.

## 2 Normative References

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

ANS X9.27-2000 (X9.100-20), *Print and Test Specifications for Magnetic Ink Printing (MICR)*

ANS X9.100-10-2006 (X9.18), *Paper Specifications for MICR Documents*

ANS X9.100-140-2004 (X9.90), *Specifications for an Image Replacement Document – IRD*

ANS X9.100-160-1-2004 (X9.13), *Placement and Location of Magnetic Ink Printing (MICR)*

ANS X9.100-160-2-2004 (X9.13), *EPC Field Use*

ASC X9/TG-6-2000 (X9 TR 6), *Quality Control of MICR Documents*

## 3 Terms and Definitions

The defining standard is listed in parentheses after each term. The first listing is the current defining standard and the second listing, if present, is the past or future defining standard.

### 3.1 magnetic ink character recognition (MICR) (ANS X9.27/X9.100-20)

The common machine language specification for the paper-based payment transfer system. It consists of magnetic ink printed characters of a special design, called the E-13B font that can be recognized by high-speed magnetic recognition equipment.