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American National Standard for Financial Services X9.100-140–2016

Image Replacement Document – IRD

Developed by
Accredited Standards Committee X9, Incorporated
Financial Industry Standards

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American National Standards Institute

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Introduction

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This standard provides the financial industry with a specification for an Image Replacement Document (IRD) that provides for a machine readable substitute document created from the image that is made from the front and back of the original check.

Financial institutions have searched for ways to promote check truncation with electronic data and image exchange. Electronic Check Presentment (ECP) with or without paper to follow has produced savings and efficiencies. Savings and efficiencies have also been obtained from paying bank safekeeping programs, in which the check is sent to the paying bank, but not returned to the paying customer. Many of these programs continue the movement, sorting and reconciliation of the paper checks, as well as require agreements with individual customers and financial institutions; these factors can be an impediment to check truncation at the point of presentment.

The Payments System Development Committee (PSDC), which was formed in 1999 and was chaired by Roger Ferguson (then Vice Chairman of the Federal Reserve Board) and Cathy Minehan (then President of the Federal Reserve Bank of Boston), had been working with the banking industry, in part, to facilitate electronic check exchange. Under the auspices of the PSDC, the Federal Reserve Board forwarded proposed legislation to Congress called the Check Truncation Act (CTA). The proposed Act was signed into law on October 28, 2003 and is cited as the “Check Clearing for the 21st Century Act” or the “Check 21 Act” (Act). This Act facilitates truncation of checks earlier in the forward collection and return process than had typically occurred in the industry at that time. The Check 21 Act allows a depository institution to substitute and deliver machine readable copies of checks to depository institutions that do not agree to accept checks electronically. The development of this standard is a necessary step in the successful implementation of the Check 21 Act. The Federal Reserve amended Regulation CC to implement the Check 21 Act and specifically identified ANSI X9.100-140 as the standard for substitute checks.

The substitute check defined in Regulation CC must conform in paper stock, dimension, and otherwise, to generally applicable industry standards. Current ANSI standards related to check creation and printing are followed and are referenced in this standard. However, this standard allows identification of the unique characteristics and uses of a substitute check and allows for variations from current standards. This standard defines an IRD which can be used as a substitute check as defined in Regulation CC.

The IRD has brought significant benefits to the financial community as they embraced electronics. Checks can be imaged at the point of sale, automated tellers, bank branches, lockbox operations or check capture operations and then handled electronically for the downstream processing. As outlined in Regulation CC an IRD can be used at any point in the process that a physical check might be needed, including the return of an IRD, re-presentment and inclusion in customer statements. The ability to electronically create an IRD has the potential to make exception processing and statement rendering timelier and less costly.

This standard is a revision to X9.100-140–2008. The changes to this standard are not substantive; a summary of the changes can be found in Annex J.

The revisions from the X9.100-140–2004 to X9.100-140–2008 were more substantive; a summary of those changes can be found in Annex J.

There are ten annexes in this standard. Annexes A, B, and C are normative and considered part of this standard. The remaining annexes are informative and not considered part of this standard. The standard does not address the numerous implementation considerations a financial institution needs to address to fully implement the standard.

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American National Standard for Financial Services – Image Replacement Document – IRD

1 Scope

This standard establishes the construction, layout, data elements, data content, and printing specifications for Image Replacement Documents (IRD). An IRD is a substitute image copy of a check or a replacement for a previous IRD that includes a machine readable MICR line. An IRD that conforms to this standard and meets the requirements of a Substitute Check within Regulation CC is considered the practical and legal equivalent of the original paper check or of a previous IRD. This standard does not address operational, implementation, or settlement issues. These issues may include but are not limited to: the use of security features that are available after imaging, image compression, conversion methods, and IRD printing techniques. The informative annexes attached to this standard provide information that may prove useful to those planning on implementing the standard.

2 Purpose

The purpose of this standard is to provide a structure to facilitate the conversion of original checks to an electronic form for operational processing and exchange by supporting the ability to convert the electronic data into a physical document via the IRD. This converted document will contain a reproduction of the original check, incorporating data indicating the location of the truncated check, IRD creator, and subsequent endorsements. An IRD may be used for forward presentment and return and re-presentment processing. In addition to the conversion of the image of an original check, this standard provides for the conversion of an IRD into a Subsequent IRD.

3 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 current edition of the referenced document (including any amendments) applies.

ANSI INCITS-17[R2000] (X3.17), *Character Set for Optical Character Recognition (OCR-A)*

ANSI X9.100-110 (X9.7), *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 X9.100-111, *Physical Check Endorsements*

ANSI X9.100-151, *Check Correction Strips*

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*

ASC X9 TR 2, *Understanding, Designing and Producing Checks*

ASC X9 TR 6, *Guide to Quality MICR Printing and Evaluation*

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