



## American National Standard for Financial Services

# ANSI X9.100-150-2010 (R2017)

## Check Carrier Envelopes



Developed by  
Accredited Standards Committee X9, Incorporated  
Financial Industry Standards

**Date Approved: September 15, 2010**

**Date Reaffirmed: January 6, 2017**

American National Standards Institute

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Published by

Accredited Standards Committee X9, Incorporated  
Financial Industry Standards  
275 West Street, Suite 107  
Annapolis, MD 21401 USA  
X9 Online <http://www.x9.org>

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## Introduction

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.

This publication addresses check carrier envelopes (carriers) only, and describes the requirements and specifications established for their use in the paper-based financial payment transaction system.

Several approaches exist for satisfying the need for carrier envelopes. Users must select the method that best meets their applications. Different applications have been identified in the system that may require the use of a carrier.

1. If the paper has been damaged during the collection cycle or the MICR is not present or machine readable, a carrier may be used as a means of carrying the document in the mechanized MICR collection system so that it can still be processed with high speed equipment. Under this system, the applicable MICR data from the document must be encoded on the carrier. Full field encoding is encouraged in order to reduce rejects in the system. Care must be taken that the encoded data is accurate.
2. If the original paper document is not processable in a digitized image handling system, a carrier can be used to permit processing by that system. In this case, the entire front and back of the original payment document must be visible to the image camera when the item is processed. However, the translucent front and back sheet of the carrier will deteriorate the scanned image quality.

There are two annexes in this standard. Both annexes are informative and are not considered part of this standard.

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, 275 West Street, Suite 107, Annapolis, MD 21401 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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This is a preview of "ANSI X9.100-150-2010...". [Click here to purchase the full version from the ANSI store.](#)

## Check Carrier Envelope Specifications

### 1 Scope

This Standard covers design considerations applying to carriers used for forward transit items, return items, and other bank interchange purposes.

### 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 for the referenced document (including any amendments) applies.

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

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

ANSI X9.100-30 (X9.7), *Optical Background Measurement Specifications for MICR Documents*

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*

### 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. If a definition starts with the words, "As used in this standard...", it indicates that the definition is altered to meet the needs of this standard and differs from the definition in the referenced defining standard.

#### 3.1 aligning edge (ANSI X9.100-160-1)

The bottom edge of a document when its face is viewed.

#### 3.2 bank of first deposit (BOFD) (ANSI X9.100-111)

Same as "Depository Bank".

#### 3.3 clear band (MICR) (ANSI X9.100-20/X9.27)

A horizontal band, 0.625 inch high, on the front side and back side of the document, measured from the aligning edge, that must be free of any magnetic ink other than that of the E-13B font.

#### 3.4 depository bank (ANSI X9.100-111)

The first bank to which a check is transferred, even if such bank is also the paying bank or payee; or a bank to which a check is transferred for deposit in an account at such bank, even if the check is physically received and indorsed first by another bank.