**American National Standard
for Financial Services**

ANS X9.100-151–2004

(formerly published as ANS X9.40)

Check Correction Strip Specification

Accredited Standards Committee X9, Incorporated
Financial Industry Standards

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American National Standards Institute

ANS X9.100-151–2004

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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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Published by

Introduction

The check correction strip (the "strip") evolved over a number of years to satisfy the need for modifying or correcting the E-13B encoding on checks, primarily those rejected from the high-speed reader/sorter systems. With the advent of the Expedited Funds Availability Act and the resulting Federal Reserve issuance of Regulation CC in May, 1988, a need developed to rapidly return checks to the Bank of First Deposit ("BOFD"). The strip provided a means to modify the routing number of the check and reroute it, through the high-speed reader/sorters, to the BOFD. This added emphasis on strip use resulted in the formalizing and controlling of the strip characteristics through this specification.

There are two annexes in this standard. One is normative and one is informative and they are not considered part of this standard.

This version of Check Correction Strip Specification was reaffirmed in 2004. No substantive changes were made to this standard. The revisions made to the standard were done to bring it up to date with current document format, reference standard revision dates and nomenclature.

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, and 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 X9B – Check Related Transactions group which updated this reaffirmed standard had the following members:

Curt Siroky – John Harland Co., Chairman and Project Editor

Don Harman ....Carreker

Special thanks to Banc Tec's Creative Services department for their assistance in the graphic arts of this standard when ANS X9.40 - 1998 was created.

This document replaces ANS X9.40 - 1998 – Check Correction Strip Specification in whole.

Check Correction Strip Specification

1   Scope

This standard covers the design and the functional characteristics of the strip extension ("strip") as affixed to a check. These strips provide a new MICR clear band area used to modify or correct the MICR line of items for forward collection, returns, rejects, or other banking interchange systems.

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 X9.7-1999 (ANS X9.100-110), *Bank Check Background and Convenience Amount Field*

ANS X9.18-1998 (ANS X9.100-10), *Paper Specifications for Checks*

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

ANS X9.100-160-1&2-2004 (ANS X9.13), *Placement and Location of Magnetic Ink Printing (MICR)*

3   Terms and definitions

For the purposes of this document, the following terms and definitions apply.

3.1   aligning edge (ANS X9.100-160-1/X9.13): The lower edge of the check when its face is viewed

3.2   clear band (MICR) (ANS X9.27/X9.100-20): 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.

3.3   correction label (ANS X9.100-151/X9.40): A small label with an adhesive backing that is placed over MICR information to give a new MICR encoding surface.

3.4   face (ANS X9.100-151/X9.40): The surface of the check that bears the amount, payee, payor, bank name, signature, etc. The surface of a strip that is intended to be MICR encoded.

3.5   height (ANS X9.100-151/X9.40): The vertical dimension of the check, or strip, when its face is viewed.

3.6   leading edge (ANS X9.100-160-1/X9.13): The right edge of a document when its face is viewed.

3.7   length (ANS X9.100-151/X9.40): The dimension across the face of the check, or strip, parallel to the aligning edge.