**American National Standard
for Financial Services**

X9.100-160-2-2006

Placement and Location of Magnetic Ink Printing (MICR)

Part 2: EPC Field Use

Accredited Standards Committee X9, Incorporated
Financial Industry Standards

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Foreword

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Introduction

This publication is, in part, a revision of American National Standard Specifications for Placement and Location of MICR Printing, X9.100-160, Part 2: 2004 (originally published as X9.13 – 1999).   The material presented in this standard is a result of the combined efforts of financial institutions, check printers, business forms manufacturers, software suppliers and manufacturers of processing and test equipment for the financial services industry.

The purpose of ANS X9.100-160, Part 2, is to formalize procedures for the assignment, approval, usage and management of the External Processing Code (EPC) field and contained associated values within the defined field of the MICR line.   Location and print specifications are not within the scope of Part 2, and are defined in ANS X9.100-160 Part 1 and ANS X9.100-20 (for MICR font E-13B).

EPCs convey special information regarding the correct handling or routing of check or check data, including images. Institutions use these codes as external communication between each other through the payment process. EPCs can be any of the E-13B numeric MICR characters which are placed within the EPC field of the MICR line for specific purposes that identify unique applications such as return items, forward or return IRDs, trigger identification and image interchange for that document. Some MICR characters are reserved for future use, with ASC X9 proactively planning for support of future needs through the use of new or different characters or placement. ASC X9 manages the use of the EPCs within the MICR document processing and image exchange communities. It is very important to remind users of EPCs that Payment system applications for specific codes are referenced within Federal Reserve Bank regulations and possibly other payment system rules, which are promulgated and maintained in conjunction with X9 standards.   There are no independent or unilateral uses permitted for EPCs.

It is important to note that ASC X9 is responsible for the assignment of EPC digits for specific future applications as well as the monitoring of their use within the check processing community.   It is expected that printers of checks will continue to exercise careful concern for all of the considerations specified in this standard in order to ensure maximum performance and continued success.   X9 is the only authority for authorization of usage of values in the EPC field of the check MICR line.   Furthermore, it is important to be aware that certain values are also stipulated for only certain transaction types and with additional governance by Federal Reserve Regulations.

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, 1212 West Street Suite 200, Annapolis, Maryland 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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1 Scope

Part 2 of this standard establishes external processing code (EPC) assignments and management, and specifies the MICR characters approved for use in the U.S. Payments System.

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

ANS X9.100-20-2006 (X9.27), *Print and Test Specifications for Magnetic Ink Printing (MICR)*

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

ANS X9.100-151-2004 (X9.40), *Check Correction Strip Specification*

ASC X9 TR 100-2006 (X9/TG-100), *Organization of Standards for Paper-based and Image-based Payments*

Federal Reserve Regulation CC: Section 229.30-31, *Paying Bank's Responsibility for Return of Checks*

Federal Reserve Regulation CC: Section 229.51, *General Provisions Governing Substitute Checks*

3 Terms and definitions

3.1 character (MICR) (ANS X9.100-160-1/X9.13)

Any of the ten numerals or four special symbols comprising the MICR type font known as E-13B.

3.2 character space (MICR) (ANS X9.100-160-1/X9.13)

A 0.125 inch space in the MICR print band within which one MICR character may appear.

3.3 E-13B (ANS X9.100-20/X9.27)

A special type font consisting of ten numerals and four special symbols, developed for magnetic ink character recognition.

3.4 external processing code (EPC) (ANS X9.100-160-1/X9.13)

A MICR digit that conveys special information regarding the correct handling or routing of a check or check data to financial institutions and other processors.