



American National Standard for Financial Services

ANSI X9.100-160-2–2014

Magnetic Ink Printing (MICR) Part 2: EPC Field Use



Developed by
Accredited Standards Committee X9, Incorporated
Financial Industry Standards

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American National Standards Institute

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Contents

Page

| | |
|--|----|
| Foreword | iv |
| Introduction..... | v |
| 1 Scope..... | 1 |
| 2 Normative references..... | 1 |
| 3 Terms and definitions | 1 |
| 3.1 character (MICR) (ANSI X9.100-160-1)..... | 1 |
| 3.2 character space (MICR) (ANSI X9.100-160-1) | 1 |
| 3.3 E-13B (ANSI X9.100-20)..... | 2 |
| 3.4 external processing code (EPC) (ANSI X9.100-160-1) | 2 |
| 3.5 external processing code field (EPC field) (ANSI X9.100-160-1) | 2 |
| 3.6 fixed format (ANSI X9.100-160-1)..... | 2 |
| 3.7 image replacement document (IRD) (ANSI X9.100-140)..... | 2 |
| 3.8 magnetic ink character recognition (MICR) (ANSI X9.100-20) | 2 |
| 4 General | 2 |
| 4.1 EPC code use..... | 3 |
| 4.2 EPC composition..... | 3 |
| 4.3 EPC assignment | 3 |
| 4.3.1 New requests for EPC | 3 |
| 4.3.2 Approval process for new usage requests..... | 3 |
| 4.4 Withdrawal of EPC..... | 3 |
| 4.5 Reassignment of EPC | 4 |
| 5 EPC usage/status | 4 |
| 5.1 Character 1..... | 4 |
| 5.2 Character 2..... | 4 |
| 5.3 Character 3..... | 4 |
| 5.4 Character 4..... | 4 |
| 5.5 Character 5..... | 4 |
| 5.6 Character 6..... | 4 |
| 5.7 Character 7..... | 5 |
| 5.8 Character 8..... | 5 |
| 5.9 Character 9..... | 5 |
| 5.10 Character 0..... | 5 |

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Introduction

This publication is a revision of American National Standard Specifications for Placement and Location of MICR Printing, X9.100-160, Part 2: 2009 (originally published as X9.13 - 1999). Material presented in this standard is a result of the combined efforts of financial services organizations.

The purpose of ANSI X9.100-160, Part 2, is to formalize procedures for assignment, approval, usage and management of the External Processing Code (EPC) field and 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 ANSI 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 throughout the payment process. EPCs can be any of the E-13B numeric MICR characters placed within the EPC field of the MICR line that identify unique applications such as return items, forward or return substitute checks (IRDs), or trigger identification and image interchange for that document. Some MICR characters are reserved for future use, with ASC X9 proactively planning for future needs through use of new or different characters or placement.

ASC X9 manages use of 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 may be referenced within Federal Reserve Bank regulations and possibly other payment system rules. There are no independent or unilateral uses permitted for EPCs.

ASC X9 is responsible for assignment of EPC digits for specific future applications as well as monitoring their use within the check processing community. It is expected that printers of checks will continue to exercise careful concern for all specifications in this standard in order to ensure maximum performance and continued success. X9 is the only authority for usage of values in the EPC field. Furthermore, it is important to be aware that certain values may also be stipulated for only certain transaction types and with additional governance by Federal Reserve regulations and Operating Circulars. Also, since many digits will have little meaning to anyone that does not specifically interrogate for a particular EPC value, all values that are have no specific meaning or consequence to a particular intermediary are nonetheless part of the MICR code line and should be passed along to the paying bank. This includes newly listed and retired values that should not be interfered with, and instead simply passed along.

There will be a phase-in approach to EPC changes. The new code will be effective one year after the date of approval of this standard (approval date can be found on the cover of this standard). Institutions using the retired codes should begin phase out immediately, while any items still bearing these retired codes should be allowed to clear until such time that the usage is extinguished via normal attrition processes.

Suggestions for 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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organizations. However, this does not imply that the organization has approved the content of the standard or guideline. (Note: Per X9 policy, company names of non-member participants are listed only if, at the time of publication, the X9 Secretariat received an original signed release permitting such company names to appear in print.)

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This document cancels and replaces X9.100-160-2-2009.

Magnetic Ink Printing (MICR)

Part 2: EPC Field Use

1 Scope

ANSI X9.100-160 Part 1 defines the location of the EPC Field.

Part 2 of this standard establishes external processing code (EPC) assignments and management, and specifies which MICR characters are approved by ASC X9 for use in the U.S. Payments System.

2 Normative references

The following referenced documents are indispensable for the application of this document.

ANSI X9.100-110, *Document Imaging Compatibility*

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

ANSI X9.100-140, *Image Replacement Document – IRD*

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

ASC X9 TR 100, *Organization of Check-related Payments Standards*

Regulation CC (12 CFR part 229), *Availability of Funds and Collection of Checks*

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 the definition is altered to meet the needs of this standard and differs from the definition in the referenced defining standard.

3.1 character (MICR) (ANSI X9.100-160-1)

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

3.2 character space (MICR) (ANSI X9.100-160-1)

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