



American National Standard for Financial Services

ANSI X9.100-161-2010 (R2017)

Creating MICR Document Specification Forms



Developed by:
Accredited Standards Committee X9, Incorporated
Financial Industry Standards

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Introduction

This standard is intended to facilitate the development of Bank MICR document specification forms that reflect the current needs of the financial institutions relative to:

- Products and services;
- Clearing processes; and
- Vendor instructions.

This standard was developed by members of the X9AB sub-committee at the request of the banking community. This work was first started in 1994 when the need for a universal specification sheet was identified. Because of the wide variety of present bank specifications forms in use today it was felt that rather than specify the form itself, it was beneficial to standardize the contents of a MICR document specification form. Since the MICR Document Specification Form is an internal form, the necessity of a standard for this specification form is not immediately evident. However, commercial customers who print their own checks are often unfamiliar with the standards for designing and printing checks especially as they have changed with advances in check processing systems. The MICR Document Specification Form is a common way for banks to communicate the requirements for checks and to refer to specific standards.

This standard was reaffirmed in 2004 and renumbered as ANSI X9.100-161. Effective 2003 all ASC X9AB standards upon their reaffirmation or revision will be renumbered as detailed in ASC X9 TG-100, available as a free download at www.x9.org. 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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The **X9AB7 - MICR Print & Quality Standards** working group that worked on the revision of this standard had the following members:

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Creating MICR Document Specification Forms

1 Scope

This standard specifies the contents for MICR Document Specification Forms. It may be used to create specifications for the design and manufacture of checks and deposit tickets, as well as other financial institution MICR documents. The standard is sufficiently flexible to meet the needs of a variety of financial institutions. The standard is not the specification form itself.

2 Purpose

This standard provides a framework for financial institutions to use in creating MICR Document Specification Forms. It includes all the critical components of MICR document design. Its use will benefit the industry by promoting a higher degree of adherence to the full range of MICR document design requirements, resulting in a higher degree of consistency across checks, deposit tickets and other MICR documents. Greater consistency will result in higher quality, fewer rejects and less waste at all the institutions handling the documents, regardless of their individual processing and business needs.

This document is meant to standardize the communication of a bank's financial document design and production requirements; it does not, however, attempt to standardize the financial document design itself. Check design is specified in ANSI X9.7(X9.100-110), ANSI X9.100-160-1, ANSI X9.100-160-2 and other standards, and is discussed in depth in ASC X9 TR 2. Deposit ticket design is specified in ANSI X9.100-120. The reader should refer to those documents when developing a check or deposit ticket design, and should use this standard when communicating design and manufacturing requirements.

It is expected that the standard will be used primarily by financial institutions and check manufacturers. However, the standard may also be utilized by forms printers, check software developers and others to develop financial documents for financial institution customers. These developers should be aware that bank customers have often signed checking account agreements to comply with bank requirements for their checks.

3 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.

<i>ANSI X9.7 (X9.100-110)</i>	<i>Bank Check Background and Convenience Amount Field Specification</i>
<i>ANSI X9.100-10</i>	<i>Paper Specifications for MICR Documents</i>
<i>ANSI X9.100-20 (X9.27)</i>	<i>Print and Test Specifications for Magnetic Ink Printing (MICR)</i>