



American National Standard for Financial Services

ANSI X9.100-170-2010 (R2017)

Check Fraud Deterrent Icon



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Financial Industry Standards

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Introduction

The Accredited Standards Committee X9, Inc. (ASC X9) and its X9AB Payments Subcommittee are continually looking for methods of reducing check fraud through standards development. In 1995 the ASC X9 published Technical Guideline X9/TG-8, Check Security Guideline, as the first compilation of techniques for reduction of check fraud encompassing the entire life cycle of the check. Since that time, the X9AB Payments subcommittee continued to act on its concern about the growing problem of check fraud; and, as a consequence, continued to determine more specific standardized methods for reducing fraud due to counterfeiting and alterations.

This standard offers check printers and users of negotiable documents a means of indicating that a given check contains some deterrents to casual fraud. It is important to note that no single security feature, nor a combination of features, can be 100% effective in preventing fraud. The security features and techniques are not specified within this standard but are referred to by the type of fraud they deter.

The original 1998 version of this standard included the use of a visual identification lock icon that was deemed obsolete on December 31, 2000. All references to this old design have been removed from this standard. In 2004, in keeping with the change in the naming protocol, this standard was renumbered and renamed from ANS X9.51, *Fraud Deterrent Icon Standard* to become ANS X9.100-170, *Specifications for the Padlock Icon*. During the 2009 review of ANS X9.100-170, X9AB realized this standard needed revision to meet ASC X9 policies. To comply with ASC X9 policies, the standard could not refer to the sole source for the registered lock icon (a mark). X9.100-170 has been revised to make the specifications generic enough to allow for other *equivalent marks* that will indicate the check contains multiple security features to deter several kinds of check fraud. In keeping with this change, the standard was renamed X9.100-170, Check Fraud Deterrent Icon.

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.

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This document cancels and replaces ANS X9.100-170-2004, *Specifications for the Padlock Icon*.

This is a preview of "ANSI X9.100-170:2010...". [Click here to purchase the full version from the ANSI store.](#)

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Check Fraud Deterrent Icon

1 Scope

This standard establishes the design and usage requirements of a check fraud deterrent icon (CFDI) for visually communicating the presence of security features on a check. The standard specifies minimal overt security features which meet the requirements for deterring both counterfeiting and alteration that printers are to use prior to printing a check fraud deterrent icon onto a check. This standard also establishes the requirements for use of a check fraud deterrent icon, the location on the check for the icon, and the location of and requirements for the associated warning box and verbiage.

Information about specific security features and the nature of fraud that they are useful in deterring can be found in ASC X9/TR 8 Guide to Check Security. Although minimal overt security features are required prior to using a check fraud deterrent icon, the additional use of more overt as well as covert security features is highly encouraged as additional enhancements to deter or identify check fraud.

The presence or absence of security features identified in the warning box can assist parties accepting checks to determine whether an alteration or reproduction of the check may have occurred. The presence of a check fraud deterrent icon does not guarantee the authenticity of either the check or of the presenter of the check without additional verification. The presence of a check fraud deterrent icon does not warrant or guarantee that no fraud is present within the document. The presence of a check fraud deterrent icon simply indicates that the check manufacturer has met the requirements within the standard to promote the use of security features to try to protect against some kinds of check fraud.

2 Normative references

ANS X9.7-1999(R2007) (X9.100-110), Bank Check Background and Convenience Amount Field Specifications

ANS X9.100-10-2006, Paper Specifications for MICR Documents

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

ANSI X9.100-111-2009, Physical Check Endorsements

ANSI X9.100-160-1-2009, Magnetic Ink Printing (MICR), Part 1: Placement and Location

ASC X9 TR 2-2005, Understanding, Designing and Producing Checks

ASC X9 TR 6-2007, Guide to Quality MICR Printing and Evaluation

ASC X9 TR 8-2010, Check Security Guideline

ASC X9 TR 100-2009, Organization of Standards for Paper-based and Image-based Check Payments

ANS X9.7-1999(R2007) (X9.100-110), Bank Check Background and Convenience Amount Field Specifications

ANS X9.100-10-2006, Paper Specifications for MICR Documents