



**American National Standard
For Financial Services
X9.100-180-2006**

(Formerly published as DSTU X9.37–2003)

**Specifications for Electronic
Exchange of Check and Image Data**



Accredited Standards Committee X9, Incorporated
Financial Industry Standards

Date: July 11, 2006

American National Standards Institute

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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

Accredited Standards Committee X9, Inc.

1212 West Street Suite 200

Annapolis, Maryland 21401 USA

X9 Online <http://www.x9.org>

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Introduction

The purpose of this standard is to provide the financial industry with a format necessary to perform electronic check exchange (ECE), with or without images. The format supports forward presentment, posting, return notification, IRD printing and presentment and returns, as well as existing customer information reporting products. The standard also supports multiple check clearing alternatives, e.g., bank-to-bank, bank-to-switch.

This standard has been modified from its original design to allow check images to be linked to and transmitted along with the (financial) posting data. The standard utilizes a cash letter structure to support the exchange of posting data only, posting data and check images, or posting data followed by a file of posting data and check images. This standard can also be used to exchange financial data and images with other applications, such as remote deposit and lockbox processes. This standard defines a variable length formatted file. Some records within the file contain variable content and others retain fixed length content as in previous X9.37 standards.

The standard was designed to accommodate and work with existing data formats used to transmit check-related data, and to provide flexibility in accommodating future developments in check processing and check product offerings. The use of this standard will enable financial institutions to cut processing costs and fraud losses by reducing the number of times a paper item must be handled, and by shortening the forward presentment and return cycle time frames.

Initially conceived as a necessary step in preparation for enactment of the Federal Reserve Board's Same-day Settlement proposal, it quickly became evident that the standard would benefit the US Payments System in other ways.

The standard was originally developed for the Accredited Standards Committee on Financial Services, ASC X9, by the Subcommittee for Electronic Wholesale Payment Related & EDI Financial Services Standards, ASC X9E and has been revised by the Subcommittee for Check Processing, ASC X9B.

There are fifteen annexes in this standard. Annexes A, B, C, D, E, F, and G, are normative and are considered part of this standard; Annexes H, I, J, K, L, M, N and O are informative and are not considered part of this standard. Users of the standard are warned against using clauses of the standard, especially the record layouts, out of context. Clauses 1.0 through 6.8, and the normative annexes, provide information essential to the successful use of the record layouts and to the successful implementation of the standard itself.

X9 intends to develop a new Part 2 to this standard which will establish required TIFF 6.0 tags and associated values to support the exchange of check images. This new Part 2 will be developed within the next twelve months.

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.

Suggestions for the improvement or revision of this standard are welcome. They should be sent to the Accredited Standards Committee X9, Inc., 1212 West Street, Suite 200, Annapolis, Maryland 21401 USA.

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This Standard was processed and approved for submittal to American National Standards Institute (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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(Note: Company names of non-member participants listed only if release form was signed.)

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American National Standard for Financial Services – Specifications for Electronic Exchange of Check and Image Data

1 Scope, Purpose, and Application

1.1 Scope

This standard, including the normative annexes, establishes the file sequences, record types and field formats to be used for the electronic exchange of check MICR line data, associated check processing data, check images and optional user information in the form of cash letters.

This standard does not address operational, implementation or settlement issues. These issues may include, but are not limited to, a choice of: data and image compression, encryption, and transmission specifications and data representation. The informative annexes attached to this standard provide useful information for implementing the standard.

Data security and privacy issues related to the use of this standard are outside the scope of the standard. Users of the standard are advised to refer to ANS X9.73 Cryptographic Message Syntax (CMS), DSTU X9.99-2004, Privacy Impact Assessment Standard and the Gramm Leach Bliley Act.

1.2 Presentment Disclaimer

“Presentment” is used throughout this standard in a colloquial sense only: to refer to or to describe an operational process, the movement of checks and check-related data from a collecting bank to a paying bank.

In no instance shall use of the term “presentment” in the standard be construed as a legal definition of presentment, or as a description of when presentment as a legal event occurs. Nor does its use in any way define the legal rights and responsibilities of parties participating in the check clearing process, or parties otherwise interested in a check.

This standard shall not be used by parties in dispute to define legal standards of conduct in the check clearing process, and cannot be relied upon in that context. Parties interested in the legal standards governing the check clearing process should consult the Uniform Commercial Code, Regulation CC - Availability of Funds and Collection of Checks, Federal Reserve Operating Circulars, Clearinghouse rules, other clearing agreements, relevant case law, and other sources of applicable law.

1.3 Purpose and Application

The purpose of this standard is to provide a structure to facilitate electronic exchange of check-related data and images for the purposes of forward check presentment, IRD creation, return item notification, and returns processing.