



American National Standard for Financial Services

ANSI X9.100-188-2018 Return Reasons for Check Image Exchange and IRDs



Developed by
Accredited Standards Committee X9, Incorporated
Financial Industry Standards

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American National Standards Institute

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Foreword

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Introduction

This standard provides the financial industry with a list of Return Reason codes that are used by the Financial Services industry for image exchange and the creation of IRDs. These codes are currently defined within the ANSI X9.100-187 standard, and will be removed in future releases. The initial release of this standard does not add, remove or change any Return Reason Codes. The separation of the Return Reason Codes into its own standard makes updating of Return Reason codes easier for the industry. It helps facilitate the implementation by banks and vendors when there are any changes to Return Reason codes. It keeps the Return Reason codes in sync between all interested standards, since such standards may not always be updated at the same time.

This standard provides easy access for financial institutions to all Return Reasons in one document. The standard provides a formalized procedure for assignment, approval and management of Return Reason codes. Return Reason codes identify the reason the Paying Bank has dishonored a check to the Depository Bank/Return Location. The UCC allows Paying Banks to dishonor any item, and Regulation CC requires that the Paying Bank provide a return reason, however they do not include a list of specific reasons that an item may be dishonored and returned. Administrative Returns can be made by either an Intermediary or Paying Bank. In image exchange and the creation of IRDs the Return Reason codes identified in this standard have become the industry norm and shall be used.

When new Return Reason codes are established it is likely there will be a phase-in approach allowing the new codes to be effective some period of time after the approval of the standard. This phase-in approach provides the industry a reasonable timeframe to implement needed systems and operational changes, as well as to educate the industry on these new codes.

The standard does not address the numerous implementation considerations a financial institution needs to address to fully implement the Return Reason codes. There are two annexes in this standard that are informative and not considered part of this standard.

This standard is a revision to X9.100-188-2016. The changes to this standard are to accommodate changes to Regulation CC effective July 2018, and some minor requests from industry partners. A summary of the changes can be found in Annex B.

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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This document cancels and replaces ANSI X9.100-188-2016

This is a preview of "ANSI X9.100-188-2018". [Click here to purchase the full version from the ANSI store.](#)

Return Reason Codes for Check Image Exchange and IRDs

1 Scope

This standard lists the Return Reason codes for both Customer and Administrative Returns for image exchange and IRD creation within the U.S. Payments System. It includes the Short Name and Overlay Abbreviation required for an IRD creation. The standard establishes the process to add, change or delete a Return Reason code. It is up to each individual financial institution to determine what Return Reason code they will use when returning a check. The standard also includes guidance for the proper use of Return Reason codes.

This standard does not address operational, implementation or settlement needs. The informative annexes included in this standard provides information that may prove useful to those planning to use the standard.

2 Normative References

The following referenced documents are indispensable for the application of this document. For dated references, only the specific edition cited applies. For undated references, the most recent edition of the referenced document (including any amendments) applies.

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

ANSI X9.100-187, *Electronic Exchange of Check and Image Data*

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

Uniform Commercial Code, *The American Law Institute and National Conference of Commissioner on Uniform State laws, Official Text*

The Electronic Check Clearing House Organization (ECCHO), *Operating Rules and Commentary*

3 Terms and Definitions

Terms and definitions listed within this standard shall be treated as normative information.

The defining standard is listed in parentheses after each term. The first listing is the current defining 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 administrative return (ANSI X9.100-187)

Distinguishes to the presenting bank an item returned for reasons other than a dishonored item. These items are usually handled internally by the presenting bank rather than being charged to a customer. These types of items can also be handled through the adjustment process. Examples include poor quality image, ineligible items, etc.

3.2 bank of first deposit (BOFD) (ANSI X9.100-111)

Same as "Depository Bank"

3.3 cash letter (ANSI X9.100-187)

A group of checks sent by a bank or its agents to another bank, a clearing house, or a Federal Reserve office. A cash letter contains a number of negotiable items, usually checks, accompanied by a transmittal letter that lists the dollar totals of the check bundles.