American National Standard for Financial Services

ANSI X9.100-189–2019

Savings Bond Paying Agent Virtual Stamp

Developed by
Accredited Standards Committee X9, Incorporated
Financial Industry Standards

Date Approved: August 8, 2019

American National Standards Institute
This page left intentionally blank
Contents

Foreword ............................................................................................................................................................ iv
Introduction ......................................................................................................................................................... v
Savings Bond Paying Agent Virtual Stamp....................................................................................................... 1
1 Scope ...................................................................................................................................................... 1
2 Purpose .................................................................................................................................................. 1
3 Normative References........................................................................................................................... 1
4 Terms and definitions .................................................................................................................................. 1
   4.1 anchor point (ANSI X9.100-189) ........................................................................................................... 1
   4.2 paying agent (ANSI X9.100-189)........................................................................................................... 1
   4.3 routing number (ANSI X9.100-160-1) ................................................................................................... 1
   4.4 set point (ANSI X9.100-189).................................................................................................................. 2
4 Data Elements ........................................................................................................................................ 2
   5.1 Total Amount Paid including interest .................................................................................................. 2
   5.2 Financial Institution Name .................................................................................................................... 2
   5.3 City and State ......................................................................................................................................... 2
   5.4 Paying agent ID or routing number ..................................................................................................... 2
   5.5 Date of redemption ................................................................................................................................ 2
   5.6 Teller initials and/or unique ID number ............................................................................................... 2
6 Virtual Stamp Design ............................................................................................................................ 3
   6.1 Font ......................................................................................................................................................... 3
   6.2 Placement ............................................................................................................................................... 3
Annex A (Informative)  NEW WORK ITEM PROPOSAL FORM ..................................................................... 5

Figures

Figure 1 – Virtual Stamp on a Sample Savings Bond..................................................................................... 3
Foreword

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.

The use of American National Standards is completely voluntary; their existence does not in any respect preclude anyone, whether he has approved the standards or not from manufacturing, marketing, purchasing, or using products, processes, or procedures not conforming to the standards.

The American National Standards Institute does not develop standards and will in no circumstances give an interpretation of any American National Standard. Moreover, no person shall have the right or authority to issue an interpretation of an American National Standard in the name of the American National Standards Institute. Requests for interpretation should be addressed to the secretariat or sponsor whose name appears on the title page of this standard.

CAUTION NOTICE: This American National Standard may be revised or withdrawn at any time. The procedures of the American National Standards Institute require that action be taken to reaffirm, revise, or withdraw this standard no later than five years from the date of approval.

Published by

Accredited Standards Committee X9, Incorporated
Financial Industry Standards
275 West Street, Suite 107
Annapolis, MD 21401 USA
X9 Online http://www.x9.org

Copyright © 2019 ASC X9, Inc.

All rights reserved.

No part of this publication may be reproduced in any form, in an electronic retrieval system or otherwise, without prior written permission of the publisher. Published in the United States of America.
Introduction

The traditional process for redeeming a Savings Bond involves using a rubber stamp to manually stamp and hand-written information on the face of the Savings Bond. Following a live pilot period with a major financial institution, a new approach has been designed to leverage image technology to facilitate automation for part of the redemption process. With this new approach, Paying Agents may substitute a virtual stamp in lieu of the physical stamp. This standard is necessary to provide consistency and uniformity across all paying agents using the virtual stamp.

In order to use the Savings Bond Paying Agent Virtual Stamp defined in this standard, an agent must have a signed agreement with the U.S. Treasury's Bureau of Fiscal Service.

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.

CAUTION NOTICE: This American National Standard may be revised or withdrawn at any time. The procedures of the American National Standards Institute require that action be taken to reaffirm, revise, or withdraw this standard no later than five years from the date of approval.
At the time this standard was approved, the X9 committee had the following members:

Roy C. DeCicco, X9 Chairman
Angela Hendershott, X9 Vice Chairman
Steve Stevens, X9 Executive Director
Janet Busch, Program Manager

Organization Represented

<table>
<thead>
<tr>
<th>Representation</th>
<th>Representative</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACI Worldwide</td>
<td>Doug Grote</td>
</tr>
<tr>
<td>Amazon</td>
<td>John Britton</td>
</tr>
<tr>
<td>American Bankers Association</td>
<td>Diane Poole</td>
</tr>
<tr>
<td>American Express Company</td>
<td>David Moore</td>
</tr>
<tr>
<td>Bank of America</td>
<td>Daniel Welch</td>
</tr>
<tr>
<td>BBVA Compass</td>
<td>Omar Jarrar</td>
</tr>
<tr>
<td>BDO</td>
<td>Jeffrey Ward</td>
</tr>
<tr>
<td>Bloomberg LP</td>
<td>Corby Dear</td>
</tr>
<tr>
<td>Capital One</td>
<td>Marie LaQuerre</td>
</tr>
<tr>
<td>Citigroup, Inc.</td>
<td>Karla McKenna</td>
</tr>
<tr>
<td>Conexxus, Inc.</td>
<td>Gray Taylor</td>
</tr>
<tr>
<td>CUSIP Global Services</td>
<td>Gerard Faulkner</td>
</tr>
<tr>
<td>Delap LLP</td>
<td>Andrea Beatty</td>
</tr>
<tr>
<td>Deluxe Corporation</td>
<td>Angela Hendershott</td>
</tr>
<tr>
<td>Diebold Nixdorf</td>
<td>Bruce Chapa</td>
</tr>
<tr>
<td>Federal Reserve Bank</td>
<td>Mary Hughes</td>
</tr>
<tr>
<td>First Data Corporation</td>
<td>Lisa Curry</td>
</tr>
<tr>
<td>FIS</td>
<td>Stephen Gibson-Saxty</td>
</tr>
<tr>
<td>Fiserv</td>
<td>Dan Otten</td>
</tr>
<tr>
<td>FIX Protocol Ltd - FPL</td>
<td>James Northey</td>
</tr>
<tr>
<td>Futurex</td>
<td>Ryan Smith</td>
</tr>
<tr>
<td>Gilbarco</td>
<td>Bruce Welch</td>
</tr>
<tr>
<td>Harland Clarke</td>
<td>John McCleary</td>
</tr>
<tr>
<td>Hyosung TNS Inc.</td>
<td>Joe Militello</td>
</tr>
<tr>
<td>IBM Corporation</td>
<td>Todd Arnold</td>
</tr>
<tr>
<td>ISARA Corporation</td>
<td>Alexander Truskovsky</td>
</tr>
<tr>
<td>ISITC</td>
<td>Lisa Iagatta</td>
</tr>
<tr>
<td>ITS, Inc. (SHAZAM Networks)</td>
<td>Manish Nathwani</td>
</tr>
<tr>
<td>J.P. Morgan Chase</td>
<td>Roy DeCicco</td>
</tr>
<tr>
<td>MagTek, Inc.</td>
<td>Mimi Hart</td>
</tr>
<tr>
<td>MasterCard Europe Sprl</td>
<td>Mark Kamers</td>
</tr>
<tr>
<td>NACHA The Electronic Payments Ass.</td>
<td>George Throckmorton</td>
</tr>
<tr>
<td>National Security Agency</td>
<td>Mike Boyle</td>
</tr>
<tr>
<td>NCR Corporation</td>
<td>Kevin Spengler</td>
</tr>
<tr>
<td>PCI Security Standards Council</td>
<td>Troy Leach</td>
</tr>
<tr>
<td>PricewaterhouseCoopers LLP</td>
<td>Michael Versace</td>
</tr>
<tr>
<td>RouteOne</td>
<td>Chris Irving</td>
</tr>
<tr>
<td>SWIFT/Pan Americas</td>
<td>Karin DeRidder</td>
</tr>
<tr>
<td>Symcor Inc.</td>
<td>Debbi Fitzpatrick</td>
</tr>
<tr>
<td>TECSEC Incorporated</td>
<td>Ed Scheidt</td>
</tr>
<tr>
<td>The Clearing House</td>
<td>Sharon Jablon</td>
</tr>
<tr>
<td>U.S. Bank</td>
<td>Michelle Wright</td>
</tr>
<tr>
<td>U.S. Commodity Futures Trading Com.</td>
<td>Robert Stowsky</td>
</tr>
<tr>
<td>USDA Food and Nutrition Service</td>
<td>Lisa Giffaldi</td>
</tr>
</tbody>
</table>
ANSI X9.100-189–2019

VeriFone, Inc. ............................................................................................................Dave Faoro
Viewpointe ...............................................................................................................Richard Luchak
VISA.........................................................................................................................Kim Wagner
Wayne Fueling Solutions .......................................................................................Henry Fieglein
Wells Fargo Bank .....................................................................................................Mark Schaffe

At the time this standard was approved, the X9B subcommittee on Checks and Back-office Operations Subcommittee had the following members:

Daniel Welch, Chairman
Jackie Pagán, Vice-Chairman
Michelle Wright, Vice-Chairman

<table>
<thead>
<tr>
<th>Organization Represented</th>
<th>Representative</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACI Worldwide</td>
<td>Lisa McKee</td>
</tr>
<tr>
<td>All My Papers</td>
<td>Tony Fera</td>
</tr>
<tr>
<td>All My Papers</td>
<td>Ray Higgins</td>
</tr>
<tr>
<td>American Bankers Association</td>
<td>Tom Judd</td>
</tr>
<tr>
<td>American Bankers Association</td>
<td>Steve Kenneally</td>
</tr>
<tr>
<td>American Bankers Association</td>
<td>Diane Poole</td>
</tr>
<tr>
<td>American Express Company</td>
<td>Gail Chapman</td>
</tr>
<tr>
<td>American Express Company</td>
<td>Farid Hatefi</td>
</tr>
<tr>
<td>American Express Company</td>
<td>Kati Hausman</td>
</tr>
<tr>
<td>American Express Company</td>
<td>David Hatefi</td>
</tr>
<tr>
<td>American Express Company</td>
<td>Wayne Moore</td>
</tr>
<tr>
<td>American Express Company</td>
<td>Wayne Powell</td>
</tr>
<tr>
<td>American Express Company</td>
<td>John Timar</td>
</tr>
<tr>
<td>Bank of America</td>
<td>Greg Gates</td>
</tr>
<tr>
<td>Bank of America</td>
<td>Andi Coleman</td>
</tr>
<tr>
<td>Bank of America</td>
<td>Joel Kazin</td>
</tr>
<tr>
<td>Bank of America</td>
<td>Greg Nixon</td>
</tr>
<tr>
<td>Bank of America</td>
<td>Craig Palmer</td>
</tr>
<tr>
<td>Bank of America</td>
<td>Christy Pothier</td>
</tr>
<tr>
<td>Bank of America</td>
<td>Matthew Sharp</td>
</tr>
<tr>
<td>Bank of America</td>
<td>Daniel Welch</td>
</tr>
<tr>
<td>Bank of New York Mellon</td>
<td>Kevin Barnes</td>
</tr>
<tr>
<td>BBVA Compass</td>
<td>Jan Cole</td>
</tr>
<tr>
<td>BBVA Compass</td>
<td>Mark Pynes</td>
</tr>
<tr>
<td>BlackBerry Limited</td>
<td>Daniel Brown</td>
</tr>
<tr>
<td>Bloomberg LP</td>
<td>Rich Robinson</td>
</tr>
<tr>
<td>Bose</td>
<td>Rama Bhardwaj</td>
</tr>
<tr>
<td>Canon Solutions America, Inc.</td>
<td>Tony Ribeiro</td>
</tr>
<tr>
<td>Capital One</td>
<td>Matthew Hines</td>
</tr>
<tr>
<td>Capital One</td>
<td>Valerie Hodge</td>
</tr>
<tr>
<td>Capital One</td>
<td>Marie LaQuerre</td>
</tr>
<tr>
<td>Capital One</td>
<td>Rick Mistr</td>
</tr>
<tr>
<td>Capital One</td>
<td>Eric Mull</td>
</tr>
<tr>
<td>Capital One</td>
<td>Diana Muse</td>
</tr>
<tr>
<td>Capital One</td>
<td>Sue Tyler</td>
</tr>
<tr>
<td>Cipherithm</td>
<td>Scott Spiker</td>
</tr>
<tr>
<td>Citigroup, Inc.</td>
<td>Rajendra Agashe</td>
</tr>
<tr>
<td>Citigroup, Inc.</td>
<td>Karla McKenna</td>
</tr>
<tr>
<td>Citigroup, Inc.</td>
<td>Luis Meneses</td>
</tr>
<tr>
<td>Citigroup, Inc.</td>
<td>Mahantesh Mukartihal</td>
</tr>
</tbody>
</table>
ANSI X9.100-189–2019

Citigroup, Inc. ................................................................. Cathrine Reinecke
Citigroup, Inc. ................................................................. Rene Schuermann
Citigroup, Inc. ................................................................. La Donna White
Conexxus, Inc. ................................................................. Michael Davis
Conexxus, Inc. ................................................................. Gray Taylor
Deluxe Corporation ......................................................... Jason Clark
Deluxe Corporation ......................................................... Matt Cunningham
Deluxe Corporation ......................................................... Leonard Kazmirek
Deluxe Corporation ......................................................... Peter Kwasa
Deluxe Corporation ......................................................... Margiore Romay
Deluxe Corporation ......................................................... Leo Tintinalli
Deluxe Corporation ......................................................... Donald Vezina
Deluxe Corporation ......................................................... Andy Vo
Diebold Nixdorf .............................................................. Bruce Chapa
Discover Financial Services ........................................... Cheryl Mish
Discover Financial Services ........................................... Gordon Searle
Discover Financial Services ........................................... Brenda Tobias
Federal Reserve Bank .................................................... Todd Albers
Federal Reserve Bank .................................................... Guy Berg
Federal Reserve Bank .................................................... Scott Brubaker
Federal Reserve Bank .................................................... Amanda Dorphy
Federal Reserve Bank .................................................... Mary Hughes
Federal Reserve Bank .................................................... Brooke Imhoff
Federal Reserve Bank .................................................... Raphael Johnson
Federal Reserve Bank .................................................... Mark Kielman
Federal Reserve Bank .................................................... Patti Ritter
Fifth Third Bank ............................................................ Craig Jones
Fifth Third Bank ............................................................ Rosie Meyer
Fifth Third Bank ............................................................ Juan Munoz
Fifth Third Bank ............................................................ Jerry Poe
Fifth Third Bank ............................................................ Jonathan Taylor
Fifth Third Bank ............................................................ Mark Woodward
First Data Corporation ................................................... Theodore Sanchious
FIS .................................................................................. Denise Bender
FIS .................................................................................. Stephen Gibson-Saxty
Fiserv ............................................................................. Joe Altizer
Fiserv ............................................................................. Edward Hanna
Fiserv ............................................................................. Allen Heimerdinger
Fiserv ............................................................................. Karen Jackson
Fiserv ............................................................................. Dan Otten
Harland Clarke .............................................................. Diana Diaz
Harland Clarke .............................................................. Todd Herndon
Harland Clarke .............................................................. Jonathan Lee
Harland Clarke .............................................................. John McCleary
Harland Clarke .............................................................. Maria Thomas
Huntington Bank ........................................................... Patrick Hornyak
IBM Corporation ........................................................ Richard Kisley
IBM Corporation ........................................................ Rod Moon
IBM Corporation ........................................................ Andrew Sutton
ISITC ................................................................................. Steve Goswell
iStream Imaging ............................................................ Mike McGuire
ITS, Inc. (SHAZAM Networks) ......................................... Janet LaFrence
J.P. Morgan Chase ........................................................ Roy DeCicco
Wells Fargo Bank..................................................................................................... Ryan Hegland
Wells Fargo Bank..................................................................................................... Ann Kirk
Wells Fargo Bank..................................................................................................... Alan Nguyen
Wells Fargo Bank..................................................................................................... Steve Puffer
Wells Fargo Bank..................................................................................................... John Quinn
Wells Fargo Bank..................................................................................................... Mark Schaffer
Wells Fargo Bank..................................................................................................... Tom Stacy
Wells Fargo Bank..................................................................................................... John Walker
Wells Fargo Bank..................................................................................................... Dawn Ward

Under ASC X9, Inc. procedures, a working group may be established to address specific segments of work under the ASC X9 Committee or one of its subcommittees. A working group exists only to develop standard(s) or guideline(s) in a specific area and is then disbanded. The individual experts are listed with their affiliated organizations. However, this does not imply that the organization has approved the content of the standard or guideline.

**X9B6 - Check Image Related Standards** working group had the following members

Mark Kielman, Chairman
Daniel Welch – Work Group Editor

<table>
<thead>
<tr>
<th>Organization Represented</th>
<th>Representative</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Reserve Bank</td>
<td>Mark Kielman</td>
</tr>
<tr>
<td>Harland Clarke</td>
<td>John McCleary</td>
</tr>
<tr>
<td>J.P. Morgan Chase</td>
<td>Jackie Pagán</td>
</tr>
<tr>
<td>Paychex Inc</td>
<td>Carl Tinch</td>
</tr>
<tr>
<td>Bank of America</td>
<td>Daniel Welch</td>
</tr>
<tr>
<td>U.S. Bank</td>
<td>Michelle Wright</td>
</tr>
</tbody>
</table>
Savings Bond Paying Agent Virtual Stamp

1 Scope

This standard defines requirements for a virtual stamp for U.S. Savings Bond that are eligible for electronic redemption. Paying agents with a signed agreement with the U.S. Treasury’s Bureau of Fiscal Service, may use this virtual stamp in lieu of a physical stamp. This specification includes the content and proper placement of the virtual stamp only and does not supersede requirements for other information required on the back of savings bond items.

2 Purpose

The current process for redeeming a Savings Bond involves using a rubber stamp to manually stamp and hand-write information on the face of the Savings Bond. Use of a virtual stamp will leverage existing technology to automate the stamping process. A standard is necessary to provide consistency and uniformity across all paying agents using the virtual stamp.

3 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 X9.100-110, Document Imaging Compatibility

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

Image-enabled Savings Bond Processing Quick Reference Guide (frbservices.org)

4 Terms and definitions

The 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 standard and the second listing, if present, is the past or future defining standard.

4.1 anchor point (ANSI X9.100-189)
The right most location on the bottom of the document image.

4.2 paying agent (ANSI X9.100-189)
An entity that is appointed by an issuer of securities, which makes payments of principal and interest on the issuer’s behalf.

4.3 routing number (ANSI X9.100-160-1)
The numeric identifier of a financial institution as assigned by the American Bankers Association or its agent. Routing numbers are used for routing purposes on checks, and virtually all other MICR documents, such as deposit tickets and batch tickets. A specific numeric series is reserved for internal bank usage.