



American National Standard for Financial Services

ANSI X9.129–2017

(Version 01)

Legal Orders Exchange



Developed by
Accredited Standards Committee X9, Incorporated
Financial Industry Standards

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American National Standards Institute

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Contents

Page

Foreword.....	vii
Introduction	viii
Legal Orders Exchange.....	1
1 Scope	1
2 Purpose and Application.....	1
3 Terms and Definitions	1
4 File Structure	5
4.1 Record Types	5
4.2 File Structure Requirements.....	5
File Structure Hierarchy Diagrams:	7
4.2.1 File Header Record (Type 01)	8
4.2.2 Requester Supplemental Information Record (Type 10)	8
4.2.3 Request Content Record (Type 20)	8
4.2.2 Request Debtor Record (Type 25)	8
4.2.3 Request Account Record (Type 26)	8
4.2.4 Maintenance Request Record (Type 40).....	8
4.2.5 Response Supplemental Information Record (Type 11).....	8
4.2.6 Response Content Record (Type 30).....	8
4.2.7 Follow Up Response Content Record (Type 31).....	8
4.2.8 Response Debtor Record (Type 35).....	8
4.2.9 Response Account Record (Type 36).....	8
4.2.10 Amended Response Content Record (Type 51)	8
4.2.11 User Defined Record (Type 60-79)	9
4.2.12 File Control Record (Type 99).....	9
5 Data and Field Specifications	9
5.1 Generic Data Types	9
5.1.1 Alphabetic (A).....	9
5.1.2 Alphanumeric (AN)	9
5.1.3 Alphanumeric/special (ANS).....	9
5.1.4 Blank (B)	9
5.1.5 Numeric (N).....	9
5.1.6 Numericblank (NB).....	9
5.1.7 Numeric/special (NS)	9
5.1.8 Special Characters (S).....	9
Table 1 - Special Characters	10
5.2 Fill data.....	10
5.3 Data justification	10
5.3.1 Right justification.....	10
5.3.2 Left justification	10
5.4 General Field Format	10
6 Table Headings and Field Properties.....	11
6.1 Field Name	11
6.2 Field Description	11
6.3 Usage	11
6.4 Conditional Description	11
6.5 Position	11

ANSI X9.129–2017

6.6	Size	11
6.7	Type.....	11
6.8	Format.....	12
6.9	Defined values.....	12
7	File Header Record (Type 01)	13
7.1	Record Length.....	13
7.2	Record Type	13
7.3	File Type Indicator	13
7.4	Legal Order Type	14
7.5	File Name	14
7.6	File Creation Date	14
7.7	File Creation Time	14
7.8	Standard Level	14
8	Requester Supplemental Information Header Record (Type 10)	16
8.1	Record Length.....	16
8.2	Record Type	16
8.3	Requester Name.....	17
8.4	Requester Federal Employer Identification Number (FEIN)	17
8.5	Requester Email Address	17
8.6	Requester Identifier.....	17
8.7	Requester Payment Address Line One	17
8.8	Requester Payment Address Line Two	17
8.9	Requester Payment Address City.....	18
8.10	Requester Payment Address State.....	18
8.11	Requester Payment Address Zip Code	18
8.12	Financial Institution Name	18
8.13	Financial Institution Federal Employer Identification Number (FEIN)	18
8.14	Statutory Authority	18
8.15	User Field.....	19
9	Request Content Record (Type 20).....	20
9.1	Record Length.....	20
9.2	Record Type	20
9.3	Request Action Type	21
9.4	Requester Contact Name	21
9.5	Requester Contact Number for Customer.....	21
9.6	Unique Case Identifier	21
9.7	Request Reference Number.....	21
9.8	Court Case Number.....	21
9.9	Legal Order Issue Date.....	22
9.10	Number of Debtors	22
9.11	Levy/Order Amount	22
9.12	Hold Amount Code	22
9.13	Hold Type.....	23
9.14	Payment Due Date	23
9.15	Minimal Threshold Amount	23
9.16	User Field.....	23
10	Request Debtor Record (Type 25).....	24
10.1	Record Length.....	24
10.2	Record Type	24
10.3	TIN Type	25
10.4	Tax Identification Number/Federal Employer Identification Number (TIN/FEIN)	25
10.5	First Name	25
10.6	Middle Name.....	25
10.7	Last Name.....	25
10.8	Name Suffix	25

10.9	Business Name	26
10.10	Doing Business As / Also Known As.....	26
10.11	Address Line 1	26
10.12	Address Line 2	26
10.13	Address City.....	26
10.14	Address State.....	27
10.15	Address Zip Code	27
10.16	Entity ID Type	27
10.17	User Field.....	27
11	Request Account Record (Type 26)	28
11.1	Record Length.....	28
11.2	Record Type	28
11.3	Account Action	28
11.4	Target Account Number	29
11.5	Other Asset Type	29
11.6	User Field.....	29
12	Maintenance Request Record (Type 40).....	30
12.1	Record Length.....	30
12.2	Record Type	30
12.3	Maintenance Request Action Type	30
12.4	Unique Case Identifier	31
12.5	Original Request Date.....	31
12.6	Modified Levy/Order Amount.....	31
12.7	Modified Payment Due Date.....	31
12.8	User Field.....	32
13	Response Supplemental information Header Record (Type 11).....	33
13.1	Record Length.....	33
13.2	Record Type	33
13.3	Requester Name.....	33
13.4	Requester Federal Employer Identification Number (FEIN)	34
13.5	Requester Identifier	34
13.6	Financial Institution Name	34
13.7	Financial Institution Federal Employer Identification Number (FEIN)	34
13.8	Original Request File Name	34
13.9	User Field.....	34
14	Response Content Record (Type 30)	36
14.1	Record Length.....	36
14.2	Record Type	36
14.3	Request Action Type	37
14.4	Unique Case Identifier	37
14.5	Request Reference Number.....	37
14.6	Court Case Number	37
14.7	Legal Order Issue Date.....	37
14.8	Request File Received Date	38
14.9	Request File Received Time	38
14.10	Request File Creation Date	38
14.11	Request File Creation Time.....	38
14.12	Remit Date	39
14.13	Total Amount Withheld.....	39
14.14	Response Code	39
14.15	User Field.....	40
15	Follow Up Response Content Record (Type 31).....	41
16	Response Debtor Record (Type 35).....	42
16.1	Record Length.....	42

ANSI X9.129–2017

16.2	Record Type	42
16.3	Tax Identification Number/Federal Employer Identification Number (TIN/FEIN).....	42
16.4	First Name	43
16.5	Middle Name.....	43
16.6	Last Name.....	43
16.7	Name Suffix	43
16.8	Business Name	43
16.9	User Field.....	43
17	Response Account Record (Type 36)	45
17.1	Record Length.....	45
17.2	Record Type	45
17.3	Target Account Withheld	45
17.4	Account Ownership Type Account	46
17.5	Other Asset Types Account.....	46
17.6	Response Code.....	46
17.7	User Field.....	47
18	Amended Response Content Record (Type 51)	48
18.1	Record Length.....	48
18.2	Record Type	48
18.3	Unique Case Identifier	48
18.4	Original Request Date.....	49
18.5	Modification Code.....	49
18.6	Modified Amount.....	49
18.7	Comments	49
18.8	User Field.....	50
19	User Defined Record (Type 60 through 79).....	51
20	File Control Record (Type 99).....	52
20.1	Record Length.....	52
20.2	Record Type	52
20.3	Total Detail Record Count.....	52
20.4	Total Case Count.....	53
20.5	Total Amount.....	53
Annex A (Informative)	Security Considerations	54
Annex B (Informative)	Process Flows	56
Annex C (Informative)	Use Case Examples	58
Annex D (Informative)	Change History: X9.129 Legal Order Exchange Standard Updates.....	68
Annex E (Informative)	Change History: Continuous Maintenance Change Requests	70

Foreword

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Introduction

This standard provides the financial industry with a format for electronic exchange of legal orders that they are responsible for fulfilling – both levies and asset based orders. The format supports requests and responses to the requests.

Legal orders are received through a variety of channels and in a variety of formats from federal, state and local government and legal entities. The introduction of a set of standards for electronic presentment and remittance of legal orders will result in efficiency gains through improved quality and speed, as well as an overall reduction in processing costs.

In today's environment, legal orders are generated in a large number of formats by a variety of different government agencies. These documents are then sent to the bank for processing. When the bank receives the requests (mail, fax, spreadsheet) the process for fulfilling them is highly manual, which is time consuming and can be prone to errors, and there are limited areas where automation is applied. In most cases, the basic types of information, required for processing, are the same across the different request types. This standard defines a set of standardized electronic file formats for the different request types, providing benefits for both the requester and the receiver through automation of the process.

Records defined in this standard have variable, but defined lengths. File attributes (record format/length) is defined at the program level so it is important to understand that programs coded for variable length records will not expect a file defined as fixed length and that failing to recognize that could be problematic.

The informative annexes attached to this standard provide information, which may prove useful to those planning on implementing the standard. This standard does not address certain operational implementation specifics. This may include, but is not limited to a choice of: data and image compression, encryption, and transmission specifications. Annex D is a running history of changes between editions, with Annex E consisting of continuous maintenance change requests specific to this edition.

The standard was developed for the Accredited Standards Committee for Financial Services, X9, by the X9AB Payments Subcommittee under the leadership of the X9AB22 Legal Orders Working Group.

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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ANSI X9.129–2017

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ANSI X9.129–2017

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ANSI X9.129–2017

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Special recognition is given to April Haynes, Navy Federal Credit Union, for her services as past co-chair and significant contributor to this standard.

This document cancels and replaces ANSI X9.129-2016.

Legal Orders Exchange

1 Scope

This standard establishes the file sequences, record types, and field formats to be used for the electronic bilateral exchange of legal orders, specific to levies and asset based orders.

The standard file format will enable an automated transport of standard formats for legal order presentment request types. This will include electronic legal services, presentment, ingestion of the document into a Financial Institution and its outbound response.

The file transmission specifications will contain data fields only. Future versions of this Standard may include transmission of supporting documentation.

The Financial Institution will follow the mandated state/federal regulations in the processing of legal orders. The standard does not address any changes to Regulations. The Financial Institutions and Requesters will abide by independent service level agreements established between the two parties to detail the specific expectations of service (included, but not limited to scope, quality, turnaround time and responsibilities).

2 Purpose and Application

The purpose of this standard is to provide a structure to facilitate the electronic bi-lateral exchange of legal order information including legal service of levies, or other asset based orders, Financial Institution response notifications, and payout/release requests.

Although this standard is formatted for levies, it will serve as the foundation for future legal order types.

This standard does not include or cover remittance of monetary transactions and or levies/garnishments that by statute or jurisdiction cannot be fulfilled by this standard.

The standard specifies a file transmission environment with legal order related records providing the necessary information for processing them in other environments.

3 Terms and Definitions

For the purposes of this document, the terms and definitions given in X9.129 and the following apply.

Term	Definition
account closed	The customer does not have any open accounts. (FI response code 01)
account held	The account has been put in a status to only receive funds and no withdrawals can come out of it. (FI response code 13)
account not attachable (i.e. ACF, Trust)	The accounts available are legally not attachable because of the type of account, i.e. ACF, Trust. (FI response code 09)
account number	A number that identifies the customer account held at the Financial Institution.
account ownership	Identifies whether the customer is a Single or Joint owner on the account.
amount withheld	The account specific amount of funds the Financial Institution is holding per customer account in response to the Request file that was received (one or more accounts may be used to meet amount due).