

# ASC X9 TR 100–2009

## Organization of Standards for Paper-based and Image-based Check Payments

### Part 1: Organization of Standards

### Part 2: Definitions used in Standards



A Technical Report prepared by:  
Accredited Standards Committee X9, Incorporated  
Financial Industry Standards

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## Foreword

This foreword is informative and not part of X9 TR 100-2009.

Since the advent of magnetic ink character printing in the late 1950s, check standards have been developed as they were required and as a result, a few standards contained duplicate requirements. In 2002, ASC X9 decided it was time to clarify the relationship among check standards. This technical report is a result of those efforts.

In Part 1, all standards (excluding technical reports/guidelines), have been classified as either core standards or application standards. Core standards cover such items as paper requirements, MICR requirements, optical requirements, and image requirements. Application standards cover such items as check documents, deposit tickets, internal documents, image replacement documents, other documents, MICR, security, and electronic.

Part 2 of this technical report contains the definition for all terms defined in X9 check standards and technical reports/guidelines; identifying the standard that defines them and the documents that use them. X9 expects this approach will help facilitate the understanding of check standards.

This publication is a revision of ASC X9 TR 100-2007, *Organization of Standards for Paper-based and Image-based Check Payments*. In order to insure this technical report is up to date, it is revised annually.

Publication of this Technical Report that has been registered with ANSI has been approved by the Accredited Standards Committee X9, Incorporated, 1212 West Street, Suite 200, Annapolis, MD 21401. This document is registered as a Technical Report according to the "Procedures for the Registration of Technical Reports with ANSI." This document is not an American National Standard and the material contained herein is not normative in nature. Comments on the content of this document should be sent to: Attn: Executive Director, Accredited Standards Committee X9, Inc., 1212 West Street, Suite 200, Annapolis, MD 21401.

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## Introduction

NOTE: The user's attention is called to the possibility that compliance with this technical report may require use of an invention covered by patent rights.

By publication of this technical report, no position is taken with respect to the validity of this claim or of any patent rights in connection therewith. The patent holder has, however, filed a statement of willingness to grant a license under these rights on reasonable and nondiscriminatory terms and conditions to applicants desiring to obtain such a license. Details may be obtained from the standards developer.

Suggestions for the improvement or revision of this Technical Report are welcome. They should be sent to the X9 Committee Secretariat, Accredited Standards Committee X9, Inc., Financial Industry Standards, 1212 West Street, Suite 200, Annapolis, MD 21401 USA.

This Technical Report was processed and registered for submittal to ANSI by the Accredited Standards Committee on Financial Services, X9. Committee approval of the Technical Report does not necessarily imply that all the committee members voted for its approval.

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# Organization of Standards for Paper-based and Image-based Check Payments

## Part 1: Organization of Standards (As of 1/1/09)

### 1 Scope & Purpose

#### 1.1 Scope

Part 1 of this technical report provides the numbering scheme for all standards associated with paper-based and image-based check payments. The basic numbering scheme is divided into two sections; core standards and application standards. Core standards cover such items as paper requirements, MICR requirements, optical requirements, and image requirements. Application standards cover such items as check documents, deposit tickets, internal documents, image replacement documents, other documents, MICR, security, and electronic.

Part 2 of this technical report lists the definitions of terms used within X9's paper-based and image-based check payment standards.

This technical report is available in electronic form free of charge to aid the user in identifying the standards for purchase.

#### 1.2 Purpose

The structure covered in this technical report was developed to define and explain the requirements for automated handling of paper-based and image-based check payments.

### 2 Organization

The basic numbering scheme for standards uses two sections: one for core standards and the other for application standards. Technical reports/guidelines are not included in this new numbering scheme.

Standard(s)	Description
X9.100-10 to X9.100-99	Core Standards
X9.100-110 to X9.100-xxx	Application Standards

Table 1 - Numbering Scheme for Standards