

# ASC X9 TR 100–2019

## Organization of Check-related Payments Standards

### Part 1: Organization of Standards

### Part 2: Definitions used in Standards



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

Registered with American National Standards Institute

**Date Registered: April 7, 2019**

American National Standards, Technical Reports and Guides developed through the Accredited Standards Committee X9, Inc., are copyrighted. Copying these documents for personal or commercial use outside X9 membership agreements is prohibited without express written permission of the Accredited Standards Committee X9, Inc. For additional information please contact ASC X9, Inc., 275 West Street, Suite 107, Annapolis, Maryland 21401, USA.

This page intentionally left blank.

<b>Contents</b>	<b>Page</b>
Introduction.....	iv
<b>Part 1: Organization of Standards .....</b>	<b>1</b>
1 <b>Scope .....</b>	<b>1</b>
2 <b>Organization.....</b>	<b>1</b>
2.1 <b>Core Standards .....</b>	<b>2</b>
2.2 <b>Application Standards.....</b>	<b>2</b>
2.3 <b>Check and Image Related Standards .....</b>	<b>3</b>
2.3.1 <b>Current standards and historical number .....</b>	<b>3</b>
2.3.2 <b>Current Standards Numbering Scheme .....</b>	<b>5</b>
2.3.3 <b>Stabilized Standards .....</b>	<b>7</b>
2.3.4 <b>Withdrawn Standards.....</b>	<b>7</b>
3 <b>Recommended Formats.....</b>	<b>8</b>
3.1 <b>References .....</b>	<b>8</b>
3.2 <b>Terms and Definitions.....</b>	<b>8</b>
<b>Part 2: Definitions used in Standards .....</b>	<b>11</b>
1 <b>Scope and purpose .....</b>	<b>11</b>
2 <b>Definitions .....</b>	<b>11</b>
<b>ANNEX A References to Technical Reports/Guidelines.....</b>	<b>32</b>
A.1 <b>General .....</b>	<b>32</b>
A.2 <b>ASC X9 TR 2, <i>Understanding, Designing and Producing Checks</i>.....</b>	<b>32</b>
A.3 <b>ASC X9 TR 6, <i>Guide to Quality MICR Printing and Evaluation</i> .....</b>	<b>32</b>
A.4 <b>ASC X9 TR 8, <i>Check Security</i>.....</b>	<b>32</b>
A.5 <b>ASC X9 TR 33, <i>Check Image Quality Assurance – Standards and Processes</i>.....</b>	<b>33</b>
A.6 <b>ASC X9 TR 40, <i>Bridging the ANSI X9.100-187 to the ANSI X9.100-182 Part 2-1: Transferring Data from an Image Cash Letter File to an XML Check Delivery Document</i> .....</b>	<b>33</b>
A.7 <b>ASC X9 TR 47, <i>Universal Companion Document Industry Adoption of X9.100-187</i>.....</b>	<b>33</b>
A.8 <b>ASC X9 TR 100, <i>Organization of Standards for Check-related Payments, Part 1: Organization of Standards and Part 2: Definitions of Terms</i> .....</b>	<b>33</b>
A.9 <b>Withdrawn Technical Reports/Guidelines .....</b>	<b>34</b>

## **Tables**

<b>Table 1 - Numbering Scheme for Standards</b> .....	<b>1</b>
<b>Table 2 - Core Standards Numbering</b> .....	<b>2</b>
<b>Table 3 - Application Standards Numbering</b> .....	<b>2</b>
<b>Table 4 – Active Standards Managed by X9B Payments subcommittee</b> .....	<b>4</b>
<b>Table 5 - Numbering Scheme</b> .....	<b>5</b>
<b>Table 6 - Stabilized Standards</b> .....	<b>7</b>
<b>Table 7 - Withdrawn Standards</b> .....	<b>7</b>

## **Figures**

<b>Figure 1 – Example of X9 Check Standards Usage</b> .....	<b>6</b>
---	----------

## Foreword

This foreword is informative and not part of X9 TR 100-2018.

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 (excludes technical reports), 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; 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 100-2013, *Organization of Standards for Paper-based and Image-based Check Payments*. In order to insure this technical report is up to date, it may be revised annually.

Publication of this Technical Report that has been registered with ANSI has been approved by the Accredited Standards Committee X9, Incorporated, 275 West Street, Suite 107, 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., 275 West Street, Suite 107, Annapolis, MD 21401.

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.

## ASC X9 TR 100–2019

### Introduction

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, 275 West Street, Suite 107, 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.

At the time this Technical Report was published, the X9 committee had the following members:

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

<b>Organization Represented</b>	<b>Representative</b>
ACI Worldwide .....	Doug Grote
American Bankers Association .....	Diane Poole
American Express Company .....	David Moore
Bank of America .....	Daniel Welch
Bank of New York Mellon .....	Arthur Sutton
BDO .....	Jeffrey Ward
Bloomberg LP .....	Corby Dear
Capital One .....	Marie LaQuerre
Citigroup, Inc. ....	Karla McKenna
Conexus, Inc. ....	Gray Taylor
CUSIP Global Services .....	Gerard Faulkner
Delap LLP .....	Andrea Beatty
Deluxe Corporation .....	Angela Hendershott
Diebold Nixdorf .....	Bruce Chapa
Discover Financial Services .....	Michelle Zhang
Dover Fueling Solutions .....	Henry Fieglein
eCurrency .....	David Wen
Federal Reserve Bank .....	Mary Hughes
First Data Corporation .....	Lisa Curry
FIS .....	Stephen Gibson-Saxty
Fiserv .....	Dan Otten
FIX Protocol Ltd - FPL .....	James Northey
Futurex .....	Ryan Smith
Gilbarco .....	Bruce Welch
Harland Clarke .....	John McCleary
Hyosung TNS Inc. ....	Joe Militello
IBM Corporation .....	Todd Arnold
Ingenico .....	Rob Martin
ISARA Corporation .....	Alexander Truskovsky
ISITC .....	Lisa Iagatta
ITS, Inc. (SHAZAM Networks) .....	Manish Nathwani
J.P. Morgan Chase .....	Roy DeCicco
MagTek, Inc. ....	Mimi Hart
MasterCard Europe Sprl .....	Mark Kamers

NACHA The Electronic Payments Association.....	George Throckmorton
National Security Agency.....	Paul Timmel
NCR Corporation .....	Kevin Spengler
Office of Financial Research, U.S. Treasury Department .....	Thomas Brown Jr.
PCI Security Standards Council .....	Troy Leach
RouteOne .....	Chris Irving
SWIFT/Pan Americas .....	Karin DeRidder
Symcor Inc.....	Debbi Fitzpatrick
TECSEC Incorporated.....	Ed Scheidt
The Clearing House.....	Sharon Jablon
U.S. Bank.....	Michelle Wright
U.S. Commodity Futures Trading Commission (CFTC) .....	Robert Stowsky
USDA Food and Nutrition Service .....	Kathy Ottobre
VeriFone, Inc. ....	Dave Faoro
Viewpointe .....	Richard Luchak
VISA.....	Kim Wagner
Wells Fargo Bank .....	Mark Schaffer

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

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

<b>Organization Represented</b>	<b>Representative</b>
All My Papers.....	Tony Fera
All My Papers.....	Ray Higgins
American Bankers Association .....	Tom Judd
American Bankers Association .....	Steve Kenneally
American Bankers Association .....	Diane Poole
American Express Company .....	Gail Chapman
American Express Company .....	Farid Hatefi
American Express Company .....	Kati Hausman
American Express Company .....	David Moore
American Express Company .....	Wayne Powell
American Express Company .....	John Timar
BancTec, Inc.....	Peter Caporal
BancTec, Inc.....	David Hunt
Bank of America .....	Andi Coleman
Bank of America .....	Greg Nixon
Bank of America .....	Craig Palmer
Bank of America .....	Matthew Sharp
Bank of America .....	Daniel Welch
Bank of New York Mellon .....	Kevin Barnes
Bank of New York Mellon .....	Arthur Sutton
BlackBerry Limited.....	Daniel Brown
Bloomberg LP .....	Rich Robinson
Bose.....	Rama Bhardwaj
Capital One .....	Matthew Hines
Capital One .....	Valerie Hodge
Capital One .....	Marie LaQuerre
Capital One .....	Rick Mistr
Capital One .....	Eric Mull
Capital One .....	Diana Muse

**ASC X9 TR 100–2019**

Capital One.....	Sue Tyler
Cipherithm .....	Scott Spiker
Citigroup, Inc.....	Rajendra Agashe
Citigroup, Inc.....	Karla McKenna
Citigroup, Inc.....	Luis Meneses
Citigroup, Inc.....	Mahantesh Mukartihal
Citigroup, Inc.....	Cathrine Reinecke
Citigroup, Inc.....	Rene Schuurman
Citigroup, Inc.....	La Donna White
Conduent .....	Jennifer Baur
Conexus, Inc.....	Michael Davis
Conexus, Inc.....	Gray Taylor
Deluxe Corporation.....	Jason Clark
Deluxe Corporation.....	Matt Cunningham
Deluxe Corporation.....	Leonard Kaczmarek
Deluxe Corporation.....	Peter Kwasa
Deluxe Corporation.....	Margiore Romay
Deluxe Corporation.....	Andy Vo
Diebold Nixdorf .....	Bruce Chapa
Diebold Nixdorf .....	Thomas VanKirk
Discover Financial Services .....	Cheryl Mish
Discover Financial Services .....	Gordon Searle
Discover Financial Services .....	Brenda Tobias
Discover Financial Services .....	Michelle Zhang
Early Warning Services .....	Laura Weinflash
eCurrency .....	David Wen
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 .....	Edward Hanna
Fiserv .....	Allen Heimerdinger
Fiserv .....	Karen Jackson
Fiserv .....	Dan Otten
Harland Clarke.....	John McCleary
Huntington Bank .....	Patrick Hornyak
IBM Corporation.....	Todd Arnold
IBM Corporation.....	Richard Kisley
IBM Corporation.....	Rod Moon
IBM Corporation.....	Andrew Sutton
ISITC.....	Steve Goswell
iStream Imaging/Bank of Kenney .....	Mike McGuire



ITS, Inc. (SHAZAM Networks).....	Janet LaFrance
J.P. Morgan Chase .....	Clinton Jones
J.P. Morgan Chase .....	Jackie Pagán
MagTek, Inc. ....	Jeff Duncan
MasterCard Europe Sprl.....	Leland Englebardt
MasterCard Europe Sprl.....	Kevin Maxham
MasterCard Europe Sprl.....	Iain Young
Member Emeritus .....	Lawrence LaBella
Member Emeritus .....	Phyllis Meyerson
National Security Agency.....	Paul Timmel
Navy Federal Credit Union .....	Melissa Ayala
Navy Federal Credit Union .....	Michael Deegan
Navy Federal Credit Union .....	April Haynes
Navy Federal Credit Union .....	Erica Livingston
Navy Federal Credit Union .....	Ola Saliu
Navy Federal Credit Union .....	Erica Willis
Navy Federal Credit Union .....	Tynika Wilson
NCR Corporation .....	Richard Clark
NCR Corporation .....	Tanika Eng
NCR Corporation .....	Stephen Gawne
NCR Corporation .....	David Norris
NCR Corporation .....	Gregg Simmons
Office of Financial Research, U.S. Treasury Department .....	Bill Nichols
Paychex Inc .....	Carl Tinch
PCI Security Standards Council .....	Elizabeth Terry
Rosetta Technologies .....	Jose Cortedano
Rosetta Technologies .....	Rob Hullar
Rosetta Technologies .....	Jim Walling
Source Technologies .....	Wally Burlingham
Source Technologies .....	Chuck Freeman
SWIFT/Pan Americas .....	Karin DeRidder
Symcor Inc. ....	Debbi Fitzpatrick
Symcor Inc. ....	Ivan Welsh
Taylor Communications .....	Melissa Kirk
TECSEC Incorporated.....	Ed Scheidt
TECSEC Incorporated.....	Jay Wack
The Clearing House.....	Ellen Heffner
The Clearing House.....	Jenny Johnson
U.S. Bank.....	Michelle Copher
U.S. Bank.....	Tim Dawe
U.S. Bank.....	Gina Hebner
U.S. Bank.....	Scott LaPlante
U.S. Bank.....	Maureen Latendresse
U.S. Bank.....	Renee Myers
U.S. Bank.....	Christopher Stickney
U.S. Bank.....	Michelle Wright
VeriFone, Inc. ....	Karl Chrisman
VeriFone, Inc. ....	Dave Faoro
Viewpointe .....	Richard Luchak
VISA.....	John Aafedt
VISA.....	Kristina Breen
VISA.....	Brian Hamilton
VISA.....	Glenn Powell
VISA.....	Dan Sanford
VISA.....	Kim Wagner
VISA.....	Kevin Weller

**ASC X9 TR 100–2019**

Wells Fargo Bank .....	Jared Anderson
Wells Fargo Bank .....	Sotos Barkas
Wells Fargo Bank .....	William Davis
Wells Fargo Bank .....	Veronica Flanagan
Wells Fargo Bank .....	Alexandra Greenfield
Wells Fargo Bank .....	Phillip Griffin
Wells Fargo Bank .....	Ryan Hegland
Wells Fargo Bank .....	Ann Kirk
Wells Fargo Bank .....	Garrett Macey
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 technical report(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 technical report.

At the time this Technical Report was revised, the X9B1 - Org of Standards Paper/Image Standards work group had the following active members:

Michelle Wright, Co-Chair  
John McCleary, Co-Chair

<b>Organization Represented</b>	<b>Representative</b>
All My Papers.....	Ray Higgins
Bank of America .....	Matthew Sharp
Bank of America .....	Daniel Welch
Federal Reserve Bank .....	Mark Kielman
FIS .....	Stephen Gibson-Saxty
Fiserv .....	Allen Heimerdinger
Harland Clarke.....	John McCleary
J.P. Morgan Chase .....	Jackie Pagán
Member Emeritus .....	Phyllis Meyerson
Paychex Inc .....	Carl Tinch
Rosetta Technologies.....	Jim Walling
Source Technologies .....	Wally Burlingham
Symcor Inc.....	Debbi Fitzpatrick
The Clearing House.....	Jenny Johnson
The Clearing House.....	Ellen Heffner
U.S. Bank.....	Michelle Wright
Viewpointe .....	Richard Luchak

# Organization of Check-related Payments Standards

## Part 1: Organization of Standards

### 1 Scope

Part 1 of this technical report provides the numbering scheme for all standards associated with paper-based and image-based check payments that collectively will be referred to as check-related 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 check-related payment standards.

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. It also offers a repository of definitions used in these standards.

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

### 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
X9.100-00 to X9.100-99	Core Standards
X9.100-100 to X9.100-999	Application Standards

**Table 1 - Numbering Scheme for Standards**