

# ASC X9 TR 2–2019

## Understanding, Designing, and Producing Checks



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

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### Foreword

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## Introduction

This Technical Report is a product of the Accredited Standards Committee X9 Financial Industry Standards, and was generated by the ASC X9B Payments Subcommittee. This document is the second revision of the original document, reflecting changes in the check printing and processing industry since initial publication in 1988 and the first revision in 2005.

This technical report was developed initially as an effort by the industry to provide direction for the common location of required data elements on checks. It was published with the hope that its availability would simplify the check design process, make checks more amenable to automated processing, and help to reduce the number of different check designs. Adoption of these recommendations by the various producers of checks did in fact result in an improvement of the operational efficiency of the paper check payment system, as well as ensuring image compatibility and survivability within the current image environment.

Over time this technical report has also become useful as an industry reference on the history and evolution of checks and overall information on check processing.

In addition to defining the transfer of funds, the check may be used to handle bookkeeping requirements, the legal rendering of claims, and the details of remittances. Some details of the formatting of checks were also found to be a function of the production processes and the methods used to complete the check. The processes and methods range from documents produced by computer-controlled printers to personal checks that are bound in sets and completed with handwritten entries.

This Technical Report references various normative standards. In the event of any discrepancy, the prevailing standard always takes precedence over a Technical Report.

Note that this document now includes many embedded hyperlinks to aid navigation. To return to a “launch” location from a linked location within this document, simply hold the Alt key on your keyboard and press the left arrow key.

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This document cancels and replaces in whole both the original 1988 document and the revision of 2005.

# Understanding, Designing, and Producing Checks

## 1 Scope, purpose, and application

### 1.1 Scope and Purpose

This report presents guidelines for the design and production of a check and describes the proper location of the data elements on the check, along with the rationale for those requirements. Certain elements of check design are specified in American National Standards Institute (ANSI) standards or are mandated by the Uniform Commercial Code (UCC) and the Federal Reserve Board's Regulation CC. This report provides a summary of these requirements and other optional elements, with references, where appropriate, to standards and legal documents. Method of check production depends on a user's specific needs, with benefits coming at the cost of added responsibility. The guidelines contained in this report are intended to promote greater uniformity in the design and production of checks, which will improve processing and handling throughout the check processing system.

This goal will, in part, be achieved by encouraging widespread distribution of this report throughout the population of check designers and suppliers, as well as to banks and commercial check users. Although the guidelines in this report are not as restrictive as a standard, they do provide many suggestions on the preferred ways to achieve a functional check format within the bounds of existing standards, along with a discussion of the reasons for these requirements.

All recommendations described in this report are compatible with the existing check standards, and should be used to supplement the standards. Certain recommendations may be outside the scope of current standards. Check designers should always, therefore, refer to the details contained in the standards, and consult with the issuing bank to ensure proper design and control of the format of the check.

This technical report does not address the design and printing considerations for Image Replacement Documents (IRDs). For information on IRD design and printing see **X9.100-140 Image Replacement Document – IRD**.

Computer controlled printing systems are becoming more popular. Use of these systems shifts the responsibility for many elements of check design and production, such as check format and MICR quality, from the business form manufacturer or check printer to the check issuer. Organizations that choose to issue checks with these systems will find this report to be a necessary and valuable aid during implementation of an automated check issuing process.

### 1.2 Application

Because of the large variety of check formats, this report does not cover every possible check design requirement. The majority of check formats produced in significant volume will be discussed in clause **5.5, Personal-Size Checks**; clause **5.6, Business-Size Checks**; and clause **5.7, Special Use Checks**. The primary users of these recommendations will be the designers and printers of checks. Other interested parties include developers and users of business software that control the printing of finished checks, and developers and users of check digitization and electronic check image interchange equipment and software.

In addition to checks, this report also includes the design of deposit tickets, since they are frequently printed and distributed with pre-printed checks. Deposit tickets contain many of the same design elements as checks, but there are certain unique requirements that warrant a separate discussion. This discussion parallels that for check formats; most designs are discussed in **Annex D**.

This document may also serve as a source book for educators and publishers to aid in teaching students the proper writing and use of checks and deposit tickets, as well as the benefits of proper use.