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Guide to Quality MICR Printing and Evaluation

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

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Foreword

Since the introduction of the MICR (Magnetic Ink Character Recognition) document in 1957, which provided for the initial automation of the check processing system, there have been significant advances in technologies involved with the printing, processing, and testing of checks. Developments in these technologies have led to the expansion of the number of people with direct involvement in the production of MICR documents.

It is important to note that MICR quality requirements apply uniformly to all checks. While quality requirements may vary with application, there is generally no way to target documents for a specific application.

In 1988, when a major revision of American National Standard (ANS) X9.27, *Print Specifications for Magnetic Ink Character Recognition (MICR),* was approved and printed, ASC X9B determined that additional work was required regarding MICR print quality. As a result, ASC X9B maintained an Ad Hoc MICR Print Quality Working Group that met at least three times each year until 1995. This group was concerned with addressing the challenges faced with the introduction of new MICR printing technologies.

This technical report is an effort to document much of what the original Ad Hoc MICR Print Quality Working Group felt was essential to be put into a single reference for industry use and as an educational tool for new comers. The initial report, issued as an ASC X9B Technical Guideline, TG-6, was published in 1995, and updated in 2000. The report content has been reviewed and updated to reflect the current MICR environment. In addition to the main body of the report, there are seven annexes in this technical report, which are provided for information purposes only.

This document is the product of many people's efforts over several years; however, our entire group would like to honor the memory of Glenn Mulligan, Xerox Corporation, who was the initial editor. Glenn was instrumental in arranging the original text and composing many of the illustrations prior to his death in 1993.

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Guide to Quality MICR Printing and Evaluation

1 Introduction

1.1 Scope and Purpose

This technical report covers all MICR printing and is intended to improve MICR quality via understanding and uniform interpretation of existing standards and specifications of MICR. The basic elements of MICR are defined in existing American National Standards, which are referenced where appropriate. This document serves as a single reference for the foremost set of elements that will produce quality MICR documents.

The purpose of the document is to aid existing MICR printers as well as a new and ever expanding producer group in the production and evaluation of MICR documents, and, to attain broader MICR print specification conformance. Widespread distribution of this report is encouraged in order to include the following industry groups:

MICR printing equipment manufacturers and vendors – Software and Hardware

- Vendors of impact and non-impact MICR printing components and systems
- Developers of MICR application software
- Check printing equipment manufacturers

Financial Institutions

- Incoming QC inspection of MICR documents by banks
- Evaluation of reader/sorter rejects
- QC of proof encoding equipment
- Evaluating sources of checks for bank customers
- Production groups for the Image Replacement Documents (IRDs)

Check issuers

- Users of high and moderate speed MICR printing equipment
- Users of table top MICR laser printers

Check printing companies

- Check design groups
- Check production groups

MICR reading and sorting equipment vendors – Software and Hardware

- Reader/sorter equipment manufacturers
- MICR quality testing tools and service companies