

Draft Standard for Trial Use

DSTU X9.100-183-2005
(Formerly published as ANS X9.83-2003)

Specifications for Electronic Check Adjustments

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Financial Industry Standards

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Introduction

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

By publication of this draft standard, 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.

The purpose of this draft standard is to provide the financial industry with a format to perform the electronic exchange of check adjustments. The format supports adjustment requests, adjustment notices, and other adjustments related messages.

The draft standard was developed as the second phase of a work effort originally prompted by enactment of the Federal Reserve Board's Same-Day Settlement proposal. The first standard resulting from the work effort was ANS X9.37-1994, Specifications for Electronic Check Exchange. ANS X9.37 was subsequently revised and updated according to ANS procedures in 2000. This second standard completes the work effort, and is designed to work with X9.37 to further facilitate the reduction of check processing costs through automation of the manual adjustment environment. Although the benefits of electronic check exchange would be maximized if the standards were implemented together, each may be implemented independently.

The draft standard was developed for the Accredited Standards Committee for Financial Services, X9, by the subcommittee on Check Related Transactions, X9B.

There are ten annexes in this standard. Annexes A through D are normative and are considered part of this standard; annexes E through J are informative and are not considered part of this standard.

Suggestions for improvement or revision of this draft standard are welcome. They should be sent to the Managing Director of X9 (Secretariat), P.O. Box 4035, Annapolis, MD 21403. Phone: 410-267-7707 or 301-879-7988, Fax: 301-879-5124, Email: Cindy.Fuller@X9.org, X9 online: <http://www.X9.org>.

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(Note: Company names of non-member participants listed only if release form was signed.)

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Specifications for Electronic Check Adjustments

1 Scope, purpose, and application

1.1 Scope

This draft standard establishes the file sequences, record types, and field formats to be used for the electronic exchange of check adjustment messages.

The standard format supports check related adjustment notices and requests for individual checks, bundles of checks, check cash letters and attachment of images. It supports the full range of adjustment types currently in use by financial institutions and will support web-based or mainframe system transmission. The standard may be used whether or not the particular check, bundle of checks, or cash letter was presented via paper or via an electronic check exchange file.

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, or settlement issues. These issues may include, but are not limited to a choice of: data and image compression, encryption, and transmission specifications and data representation.

1.2 Purpose and application

The purpose of this standard is to provide a structure to facilitate the electronic exchange of check adjustment information for the purposes of providing notification of adjustments, requesting adjustments, requesting information, and requesting documentation.

While this standard specifies a file transmission environment, the case related records provide the necessary information for processing adjustments in other environments. All records will be variable record length (beyond 80 bytes). For, example, the standard may be utilized by web-based adjustment message systems to facilitate the creation and transmission of electronic adjustment messages. If providers of web-based adjustment message systems also wish to receive or send adjustment files that conform to this standard, special attention should be given to usage conditions assigned to fields in the following records:

File Header Record (Type 01)

Batch Header Record (Type 10)

Batch Control Record (Type 70)

File Summary Record (Type 99)

Certain processing systems may require an indication of the number of characters in each record. In this case, by agreement between the parties an inserted length field may be added at the beginning of each record as described in Annex K.

2 References

ANS X9.7-1999 (ANS X9.100-110), *Bank Check Background and Convenience Amount Field Specification*

ANS X9.27-2000 (ANS X9.100-20), *Print and Test Specifications for Magnetic Ink Printing (MICR)*