

## Financial Services

# RETIRED: DSTU X9.37–2003

## Specifications for Electronic Exchange of Check and Image Data

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## Foreword

The purpose of this document is to provide the financial industry with a format necessary to perform electronic check exchange (ECE), with or without images. The format supports forward presentment, posting, return notification, and return requests, as well as existing customer information reporting products. It also supports multiple check clearing alternatives, e.g., bank-to-bank, bank-to-switch.

This specification allows check images to be linked to and transmitted along with the (financial) posting data. It utilizes a cash letter structure to support the exchange of posting data only, posting data and check images, or posting data followed by a file of posting data and check images. This file is comprised entirely of variable length records.

The specification was designed to accommodate and work with existing data formats used to transmit check-related data, and to provide flexibility in accommodating future developments in check processing and check product offerings. The specification will enable financial institutions to cut processing costs and fraud losses by reducing the number of times a paper item must be handled, and by shortening the forward presentment and return cycle time frames.

Initially conceived as a necessary step in preparation for enactment of the Federal Reserve Board's Same-day Settlement proposal, it quickly became evident that the specification would benefit the US Payments System in other ways.

There are eleven annexes in this specification. Annexes A, B, C, D, E and F are normative. Annexes G, H, I, J and K are informative. Users of the specification are warned against using clauses of the specification, especially the record layouts, out of context. Clauses 1.0 through 6.8, and the normative annexes, provide information essential to the successful use of the record layouts and to the successful implementation of the specification.

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

By publication of this retired document, no position is taken with respect to the validity of this claim or of any patent rights in connection therewith.

# **RETIRED: Draft Standard for Trial Use – DSTU X9.37-2003**

## **Specifications for Electronic Exchange of Check and Image Data**

### **1 Scope, Purpose, and Application**

#### **1.1 Scope**

This document, including the normative annexes, establishes the file sequences, record types, and field formats to be used for the electronic exchange of check MICR line, associated check processing data and check images in the form of cash letters.

This document does not address 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. The informative annexes attached to this document provide information that may prove useful to those planning on implementation.

#### **1.2 Presentment Disclaimer**

“Presentment” is used throughout this document in a colloquial sense only: to refer to or to describe an operational process, the movement of checks and check-related data from a collecting bank to a paying bank.

In no instance shall use of the term “presentment” be construed as a legal definition of presentment, or as a description of when presentment as a legal event occurs. Nor does its use in any way define the legal rights and responsibilities of parties participating in the check clearing process, or parties otherwise interested in a check.

This document shall not be used by parties in dispute to define legal standards of conduct in the check clearing process, and cannot be relied upon in that context. Parties interested in the legal standards governing the check clearing process should consult the Uniform Commercial Code, Regulation CC - Availability of Funds and Collection of Checks, Federal Reserve Operating Circulars, Clearinghouse rules, other clearing agreements, relevant case law, and other sources of applicable law.

#### **1.3 Purpose and Application**

The purpose of this document is to provide a structure to facilitate electronic exchange of check-related data and images for the purposes of forward check presentment, return item notification (whether forward presentment occurred via electronic exchange or via traditional physical means), and returns.

### **2 References**

ANS X9.7 (1999) Specifications for Check Background and Convenience Amount Field

ANS X9.13 (2001) Specifications for Placement and Location of MICR Printing

ANS X9.27 (2000) – Print and Testing Specification for Magnetic Ink Printing