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for Financial Services

X9.100-171-2005

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Specifications for
Automated Identification of Security Features

Secretariat

Accredited Standards Committee X9, Inc.

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Introduction

Business practice in the US Payments System has changed with the introduction of computer-based technologies. The conversion of checks into electronic based transactions has reduced costs and improved efficiency. Trillions of dollars in funds and securities are transferred daily by telephone, wire services, and other electronic communication mechanisms. The high value or sheer volume of such transactions within an open environment exposes the financial community and its customers to potentially severe risks from accidental or deliberate alteration, substitution or destruction of data. This risk is compounded by interconnected networks, and the increased number and sophistication of malicious adversaries.

Some of the conventional "due care" controls used with paper-based transactions are unavailable in electronic transactions. Examples of such controls are safety paper which protects integrity, and hand-written signatures or embossed seals which indicate the intent of the originator to be legally bound. In an electronic-based environment, controls must be in place that provides the same degree of assurance and certainty as in a paper environment. The financial community is responding to these needs.

This Standard, ANS X9.100-171, Specifications for Automated Identification of Security Features, provides a means of identifying registered security features present on an original check.

While the techniques specified in this Standard are designed to reduce check fraud, the Standard does not guarantee that a particular implementation will meet the requirement of the Standard. It is the responsibility of the financial institution to put an overall process in place with the necessary controls to ensure that the process is securely implemented. Furthermore, the controls should include the application of appropriate audit tests in order to verify compliance with this Standard.

Suggestions for the improvement or revision of this Standard are welcome. They should be sent to the Accredited Standards Committee X9, Inc., PO Box 4035, Annapolis, Maryland 21403 USA.

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.

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When this Standard is processed and approved for submittal to ANSI by the Accredited Standards Committee on Financial Services, X9, committee approval of the Standard does not necessarily imply that all the committee members voted for its approval.

The X9 committee had the following members:
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The X9B subcommittee on Check Processing had the following members:
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The X9B Specifications for Identification of Security Feature Standards group which developed this standard had the following members:

David Hunt, Chairman, BancTec Inc.

Peter Hanna, Secretary, RDM Corporation

A special note of appreciation is extended to Mr. Barney Barnes of MARS Electronics International for providing significant contributions to this work item while serving as the previous chairman. A note of appreciation is also extended to Mrs. Rebecca Webb of Create-A-Check for her service on the workgroup.

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American National Standard for Financial Services - Specifications for Automated Identification of Security Features

1 Scope

This Standard defines a structure to properly identify security features using automation. The Standard enables the incorporation of standard and proprietary security features into the original check by providing a trigger and identification structure. The Standard provides a means of registering security features for use within this Standard, however it does not specify the aspects of security features.

2 Conformance/Purpose

The Standard's trigger and identification structure ensures the security feature can be implemented and used from the point of check creation through acceptance and processing. Automated identification of security features of checks can take place on a wide scale only with the incorporation of standards. Implementation of the Standard is voluntary, but through full implementation by a financial institution, some risks associated with check fraud may be reduced. Financial institutions, retailers and account holders, may realize greater fraud prevention potential by utilizing this Standard.

This Standard takes advantage of many techniques currently in place for automated data capture. Use of image capture, optical character recognition and magnetic character recognition are three examples of current technology that the financial institution will benefit from when implementing this new Standard.

3 Normative References

The following standards contain provisions which, through reference in this text, constitute provisions of this American National Standard. At the time of publication, the editions indicated were valid. All standards are subject to revision, and parties to agreements based on this American National Standard are encouraged to investigate the possibility of applying the most recent editions of the standards indicated below. Accredited Standards Committee X9 (ASC X9) maintains a register of currently valid financial industry standards.

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

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

ANS X9.100-160-1&2-2004 (ANS X9.13) *Specifications for Placement & Location of Magnetic Ink Printing (MICR)*

The referenced standards can be obtained through the following web address.

http://webstore.ansi.org/ansidocstore/dept.asp?dept_id=80