



American National Standard for Financial Services

ANSI X9.100-183-2010

Electronic Check Adjustments



Accredited Standards Committee X9, Incorporated
Financial Industry Standards

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American National Standards Institute

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Introduction

The purpose of this 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.

This standard has been modified from its original content to allow check images to be linked to and transmitted along with the adjustment requests. This file is comprised entirely of variable length records.

The standard was developed for the Accredited Standards Committee for Financial Services, X9, by the subcommittee on Check Related Transactions, X9AB.

There are fourteen annexes in this standard. Annexes A through F are normative and are considered part of this standard; annexes G through N are informative and are not considered part of this standard.

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Special thanks to Phyllis Meyerson, ECCHO, for all her editing and document formatting corrections.

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Specifications for Electronic Check Adjustments

1 Scope, purpose, and application

1.1 Scope

This 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.

This standard should not replace return functionality as documented in the ANSI X9.100-187 Exchange of Check and Image Data-Domestic specification.

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)

Case Control Record (Type 70)

Batch Control Record (Type 90)

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 L.

2 Normative References

The following referenced documents are indispensable for the application of this document. For dated references, only the specific edition cited applies. For undated references, the most recent edition of the referenced document (including any amendments) applies.

ANSI X9.7-1999(R2007) (X9.100-110), *Bank Check Background and Convenience Amount Field Specification*