



American National Standard for Financial Services

X9.100-187-2016

Electronic Exchange of Check and Image Data



Developed by
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 necessary to perform electronic check exchange (ECE), with or without images. The format supports forward presentment, posting, return notification, and returns, as well as existing customer information reporting products. The standard also supports multiple check clearing alternatives, e.g., bank-to-bank, bank-to-switch.

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

The standard accommodates and works 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 standard helps 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.

This standard is a revision to X9.100-187-2008. A summary of the substantive changes can be found in Annex L. The standard refers to return reason codes that can be found in ANSI X9.100-188. Clause 1 and Clause 2 have been combined in the 2016 revision so the subsequent clauses will now realign to the Companion Document for use of this standard in Canada (Standard 015); no other technical content has been changed.

There are twelve annexes in this standard. Annexes A, B, C, D and E are normative and are considered part of this standard. With the creation of the separate standard for return reason codes, Annex B is now purposely left blank. All remaining annexes are informative and are not considered part of this standard. Users of the standard are warned against using clauses of the standard, especially the record layouts, out of context. Clauses 1 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 standard itself.

Note that this document includes many embedded hyperlinks to aid navigation. To return to a "launch" location from a linked location within this document, simply hold the Alt key on your keyboard and press the left arrow key.

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Electronic Exchange of Check and Image Data

1 Scope and Application

1.1 Scope

Since the enactment of Check 21, there has been unprecedented adoption of image exchange. This standard establishes the basis for U.S. check image exchange between financial institutions; all financial values in this standard are assumed to represent U.S. Dollars. This standard establishes requirements and limitations that are compatible with current industry practice. It maintains flexibility in order to accommodate the needs of different institutions and exchange networks.

Users of this standard should be aware that most financial exchanges utilize a “companion document” that defines the specific requirements and implementation rules for exchange within a particular network or institution agreement. The companion document should reference the specific edition of this standard that applies with the specific version of the companion document in use.

Generally, US check exchange utilizes the Universal Companion Document (UCD) that can be referenced at the CheckImage Collaborative website, CheckImage Central at www.checkimagecentral.org.

This standard, 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 standard does not address operational, implementation, or settlement needs. These requirements 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 standard provide information that may prove useful to those planning to implement the standard.

1.2 Purpose

The purpose of this standard is to provide a structure to facilitate electronic movement or exchange of check-related data and images for the purposes of forward check presentment, IRD creation, customer deposit, return item notification, and returns processing.

1.3 Presentment Disclaimer

“Presentment” is used throughout this standard 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 the use of the term “presentment” in the standard 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.