CANADIAN PAYMENTS ASSOCIATION

ASSOCIATION CANADIENNE DES PAIEMENTS

STANDARD 015

COMPANION DOCUMENT TO THE ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data - Domestic"

PART A – FORWARD PRESENTMENT
PART B – RETURNS
PART C – PROCEDURES SPECIFIC TO ICP IN CANADA

© 2020 CANADIAN PAYMENTS ASSOCIATION
2020 ASSOCIATION CANADIENNE DES PAIEMENTS

This Standard is copyrighted by the Canadian Payments Association. All rights reserved, including the right of reproduction in whole or in part, without express written permission by the Canadian Payments Association.

By Publication of this standard, no position is taken with respect to the intellectual property rights of any person or entity. The CPA does not assume any liability to any person or entity for compliance with this standard, including liability (which is denied) if compliance with the standard infringes or is alleged to infringe the intellectual property rights of any person or entity.

PAYMENTS CANADA PAIEMENTS CANADA

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"

Implementation and Revisions

Implemented

August 12, 2013

Amendments

1. Amendments to Record Type 10 and Record Type 20 to allow cash letters from multiple regions to be included in one ICP file, and amendments to correct typos. Approved by the Board February 13, 2014, effective April 7, 2014.

2. Amendments to ICP File Naming Convention to allow files transmitted from server or mainframe platforms. Approved by the Board December 3, 2015, effective February 2, 2016.

3. Amendments to provide additional information around the file reject reason 'invalid date'. Approved by the Board April 7, 2016, effective June 6, 2016.

4. Amendments to provide clarification on the ECE institution. Approved by the Board June 18, 2020, effective, August 17, 2020.

Table of Contents

Overview and Background 1
1 Purpose and Scope 1
2 Permission for Reproduction 1
2.1 Accredited Standards Committee (ASC) X9, Inc. 1
2.2 Symcor Inc. 2
3 References 2
4 Considerations for the use of this Companion Document 2
4.1 General Design of this Document 2
4.2 Technical Layout and Content 2
4.2.1 Section Component – Narrative for Companion Document 2
4.2.2 Section Component – Record Field Summary Table 3
4.2.3 Section Component – Field Specifications 3
4.3 Record Field Data Types 3
4.3.1 Data Type – Mandatory 3
4.3.2 Data Type – Alternate 3
4.3.3 Data Type – Restricted 4
4.3.4 Data Type – Selected 4
4.3.5 Data Type – Required 4
4.3.6 Data Type – Expected 5
4.3.7 Data Type – Intermediate 5
5 PART A – FORWARD PRESENTMENT 5
6 PART B – RETURNS 77
7 PART C – PROCEDURES SPECIFIC TO ICP IN CANADA 154

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"

Overview and Background

1 Purpose and Scope

This document is intended to be an industry-specific companion document for the creation of image files for exchange between CPA member Financial Institutions in Canada. This document is a complement to the US standard ANSI X9.100-187-2008 "Specifications for Electronic Exchange of Check and Image Data – Domestic".

This document is not intended to replace the ANSI X.100-187-2008 standard for image delivery in Canada. Rather, it is intended to provide clarification and substitutive information for the effective adoption of ANSI X9.100-187-2008, for image exchange in Canada.

This document strictly provides the details for the Image Captured Payment File as it is proposed for Inter-Member exchange in Canada. As such, the document makes no other assumptions concerning the business use of the Image Captured Payments File. For example, business decisions not within the scope of this document include, but are not limited to:

- The decision to create and exchange an Image Captured Payment File, versus continuation of traditional paper exchange via original paper Items, Clearing Replacement Documents (CRD), or Return Replacement Documents (RRD).
- The choice of application software used to create the Image Captured Payments File.
- The choice of application software used ingest, parse, and process the Image Captured Payment File, including both exchange gateway 'receive' systems and systems to create paper CRDs from electronic files.
- The use of an Image Captured Payment File for purposes other than Inter-Member exchange, including regional capture, branch capture, corporate capture or other depository line-of-business source capture.
- The use of the Image Captured Payment File for image delivery between the U.S. and Canada.

2 Permission for Reproduction

2.1 Accredited Standards Committee (ASC) X9, Inc.

January 2, 2013 approved by C. Fuller, Executive Director, ASC X9, Inc.

The multiple tables labeled "ANSI X9.100-187-20xx Standard Record Fields Summary" that are used throughout this document are reproduced with the permission of Accredited Standards Committee ASC X9, Inc – Financial Industry Standards* from its standard ANS X9.100-187 "Specifications for Electronic Exchange of Check and Image Data". The dated version of the standard that applies to this document is assumed. This document containing extracts from ASC X9 copyrighted materials is being made available by the Canadian Payments Association (CPA) for general industry use with its Automated Clearing Settlement System (ACSS) Rules and Standards, with the acknowledgement of ASC X9, Inc.

Copies of all ANSI X9 standards, technical reports or draft standards for trial use can be purchased from X9 Online. Go to www.x9.org, click on X9 STANDARDS INFORMATION, then on Standards Store.

* Accredited by the American National Standards Institute.

2.2 Symcor Inc.

Copyrighted materials of Symcor Inc. in this document are made available with the permission of Symcor under license for the use and distribution of this document. Refer to the Canadian Payments Association for rights and limitations pertaining to this licensing arrangement.

3 References

The following list of publications is part of the complete set of materials that may be needed for effective use of this document:

- ANSI X9.100-187-2008 "Specifications for Electronic Exchange of Check and Image Data – Domestic" [Note: The ASC X9 standard referenced in this document represents the most recent version of the standard at the time this document was originally published. It is the responsibility of the user of this document to ensure that the most recently published version of the ASC X9 standard is used for reference purposes.]
- CPA Rule A10 "Image Rule"
- CPA Standard 006 "Specifications for MICR-Encoded Payment Items"
- CPA Standard 012 "Image Security Standard"
- CPA Standard 013 "Return Replacement Document Design Standard"
- CPA Standard 014 "Clearing Replacement Document Design Standard"

4 Considerations for the use of this Companion Document

4.1 General Design of this Document

Parts A and B of this document provide the technical specifications for the Image Captured Payment File in Canada, based upon the technical specification for the image exchange file as detailed in the ANSI X9.100-187-2008 standard.

Each section on each of the record types in the ANSI X9.100-187-2008 standard is specifically addressed in this document. The sections within Parts A and B are numbered according to the convention and numbering scheme used in the original ANSI X9.100-187-2008 standard. This facilitates easy reference between this document and the corresponding section in the original ANSI X9.100-187-2008 standard.

For consistency with the ANSI X9.100-187-2008 standard, the language in the Parts A and B of this document retains the U.S. spelling conventions, and will be available in English only.

4.2 Technical Layout and Content

Parts A and B of this document contain one section for each of the record types in the original ANSI X9.100-187-2008 standard. If a specific record is not relevant for the file in Canada, then the respective section is still included in this document, but is noted as not being applicable.

4.2.1 Section Component – Narrative for Companion Document

The narrative is the description of the specific record type as it appears in the ANSI X9.100-187-2008 standard, with the appropriate modifications and exclusions to tailor and restrict the content to the requirement for Image Captured Payments in Canada.

4.2.2 Section Component – Record Field Summary Table

The summary table is a copy of the summary data table for the respective record fields from the parent ANSI X9.100-187-2008 standard. It is reproduced in this document for expedient visual reference. Refer to **Accredited Standards Committee (ASC) X9, Inc. - Permission for Reproduction** in section 2.0 of this document.

4.2.3 Section Component – Field Specifications

In this section, each field within the respective record type is presented in detail. The field descriptors provide the following information:

- Content that is specific to file delivery in Canada. This content takes precedence over the specification in the ANSI X9.100-187-2008 Standard.
- Fields that have significance for general image exchange in the ANSI X9.100-187-2008 Standard, but have no special overriding content considerations for use in Canada.
- Fields that have no special priority business value in either the US or Canada, and may optionally be used or unused without core business impact.
- Fields that have business use that is specific to facilitate exchange, clearing, and settlement via the Automated Clearing and Settlement System (ACSS) for which additional information is provided in CPA Rule A10, "Image Rule".

4.3 Record Field Data Types

Each field within each record has an associated *data type*. The data type provides basic information as to how that field is used and populated in the parent ANSI X9.100-187-2008 standard, and by comparison how that same field is used and populated according to this companion document, for use in Image Captured Payment Exchange in Canada.

4.3.1 Data Type – Mandatory

In the ANSI X9.100-187-2008 specification:

- The record field is Mandatory;
- The record field has a singular fixed value.

In the Companion Document specification:

- The record field is Mandatory;
- The record field contains the ANSI X9.100-187-2008 fixed value.

4.3.2 Data Type – Alternate

In the ANSI X9.100-187-2008 specification:

- The record field is Mandatory;
- The record field has a singular fixed value.

In the Companion Document specification:
- The record field is Mandatory;
- The record field contains a value other than the ANSI X9.100-187-2008 fixed value, as indicated.

4.3.3 Data Type – Restricted

In the ANSI X9.100-187-2008 specification:
- The record field is Mandatory or Conditional;
- When present (Mandatory) or if present (Conditional):
    - The record field is set to a predetermined singular one of a defined set of possible values.

In the Companion Document specification:
- The record field is Mandatory or Conditional;
- When present (Mandatory) or if present (Conditional):
    - The record field is set to the predetermined singular one of a defined set of ANSI X9.100-187-2008 possible values, as indicated.

4.3.4 Data Type – Selected

In the ANSI X9.100-187-2008 specification:
- The record field is Mandatory or Conditional;
- When present (Mandatory) or if present (Conditional):
    - The record field is set to any one of the defined set of all possible values;
    - The record field is set to any one of a restricted subset of the defined set of all possible values;
    - The record field is set to a value within a predefined continuous range of values.

In the Companion Document specification:
- The record field is Mandatory or Conditional;
- When present (Mandatory) or if present (Conditional):
    - The record field is set to any one of the defined set of all possible ANSI X9.100-187-2008 values;
    - The record field is set to any one of a restricted subset of the defined set of all possible X9.100-187 values;
    - The record field is set to a value within a predefined continuous range of ANSI X9.100-187-2008 values

4.3.5 Data Type – Required

In the ANSI X9.100-187-2008 specification:
- The record field is Mandatory or Conditional;
- When present (Mandatory) or if present (Conditional):

- The record field has a creator-defined value that is recognized and acceptable within the business context of the ANSI X9.100-187-2008 specification.

In the Companion Document specification:

- The record field is Mandatory or Conditional;
- When present (Mandatory) or if present (Conditional):
  - The record field has a creator-defined value, including blanks, that is recognized and acceptable within the business context of the Companion Document specification.
  - The record field has a creator-defined value, including blanks, that has business context significance to the creator of the record, or to the consumer of the record, or to both.

4.3.6 Data Type – Expected

In the ANSI X9.100-187-2008 specification:

- The record field is Mandatory or Conditional;
- If present (Conditional):
  - The record field is used under limited conditions;
- When present (Mandatory) or if present (Conditional):
  - The record field is most often set to a predictable value;
  - The record field value cannot be guaranteed.

In the Companion Document specification:

- The record field is Mandatory or Conditional;
- If present (Conditional):
  - The record field has limited or no business use;
- When present (Mandatory) or if present (Conditional):
  - The record field is most likely set to the value (or choice of values) for that field, as indicated;
  - The record field value cannot be guaranteed.

4.3.7 Data Type – Intermediate

In the ANSI X9.100-187-2008 specification:

- The record field is Conditional;
- The record field is expected to be used;
- If present (Conditional):
  - The record field is set to an unpredictable value.

In the Companion Document specification:

- The record field is Conditional;
- The record field is expected to be used;
- If present (Conditional):
  - The content of the record field may or may not have applicable business use;
  - The record field is most likely set to an unpredictable value.

5 PART A – FORWARD PRESENTMENT

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

Table of Contents – Part A

X9 Section > 7 File Header Record (Type 01) 10
X9 Section > 7.1 Record Type 11
X9 Section > 7.2 Standard Level 12
X9 Section > 7.3 Test File Indicator 12
X9 Section > 7.4 Immediate Destination Routing Number 13
X9 Section > 7.5 Immediate Origin Routing Number 15
X9 Section > 7.6 File Creation Date 17
X9 Section > 7.7 File Creation Time 17
X9 Section > 7.8 Resend Indicator 17
X9 Section > 7.9 Immediate Destination Name 17
X9 Section > 7.10 Immediate Origin Name 18
X9 Section > 7.11 File ID Modifier 18
X9 Section > 7.12 Country Code 18
X9 Section > 7.13 User Field 18
X9 Section > 7.14 Companion Document Indicator 18
X9 Section > 8 Cash Letter Header Record (Type 10) 19
X9 Section > 8.1 Record Type 19
X9 Section > 8.2 Collection Type Indicator 20
X9 Section > 8.3 Destination Routing Number 20
X9 Section > 8.4 ECE Institution Routing Number 20
X9 Section > 8.5 Cash Letter Business Date 20
X9 Section > 8.6 Cash Letter Creation Date 21
X9 Section > 8.7 Cash Letter Creation Time 21
X9 Section > 8.8 Cash Letter Record Type Indicator 22
X9 Section > 8.9 Cash Letter Documentation Type Indicator 22
X9 Section > 8.10 Cash Letter ID 22
X9 Section > 8.11 Originator Contact Name 23
X9 Section > 8.12 Originator Contact Phone Number 23
X9 Section > 8.13 Fed Work Type 23
X9 Section > 8.14 Returns Indicator 23
X9 Section > 8.15 User Field 23
X9 Section > 8.16 Reserved 23
X9 Section > 9 Bundle Header Record (Type 20) 24
X9 Section > 9.1 Record Type 24
X9 Section > 9.2 Collection Type Indicator 25
X9 Section > 9.3 Destination Routing Number 25
X9 Section > 9.4 ECE Institution Routing Number 25
X9 Section > 9.5 Bundle Business Date 25
X9 Section > 9.6 Bundle Creation Date 26
X9 Section > 9.7 Bundle ID 26

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 9.8 Bundle Sequence Number 26
X9 Section > 9.9 Cycle Number 26
X9 Section > 9.10 Reserved 27
X9 Section > 9.11 User Field 27
X9 Section > 9.12 Reserved 27
X9 Section > 10 Check Detail Record (Type 25) 28
X9 Section > 10.1 Record Type 29
X9 Section > 10.2 Auxiliary On-Us 29
X9 Section > 10.3 External Processing Code 29
X9 Section > 10.4 Payor Bank Routing Number (combined with the following field) 30
X9 Section > 10.5 Payor Bank Routing Number Check Digit (combined with the previous field) 30
X9 Section > 10.6 On-Us 31
X9 Section > 10.7 Item Amount 31
X9 Section > 10.8 ECE Institution Item Sequence Number 31
X9 Section > 10.9 Documentation Type Indicator 32
X9 Section > 10.10 Return Acceptance Indicator 32
X9 Section > 10.11 MICR Valid Indicator 32
X9 Section > 10.12 BOFD Indicator 32
X9 Section > 10.13 Check Detail Record Addendum Count 33
X9 Section > 10.14 Correction Indicator 33
X9 Section > 10.15 Archive Type Indicator 33
X9 Section > 11 Check Detail Addendum A Record (Type 26) 34
X9 Section > 11.1 Record Type 35
X9 Section > 11.2 Check Detail Addendum A Record Count 35
X9 Section > 11.3 Return Location Routing Number 36
X9 Section > 11.4 BOFD / Endorsement Date 36
X9 Section > 11.5 BOFD Item Sequence Number 37
X9 Section > 11.6 Deposit Account Number at BOFD 37
X9 Section > 11.7 BOFD Deposit Branch 37
X9 Section > 11.8 Payee Name 38
X9 Section > 11.9 Truncation Indicator 38
X9 Section > 11.10 BOFD Conversion Indicator 38
X9 Section > 11.11 BOFD Correction Indicator 39
X9 Section > 11.12 User Field 39
X9 Section > 11.13 Reserved 39
X9 Section > 12 Check Detail Addendum B Record (Type 27) 40
X9 Section > 12.1 Record Type 41
X9 Section > 12.2 Variable Size Record Indicator 41
X9 Section > 12.4 Length of Image Archive Locator 41
X9 Section > 12.5 Image Archive Locator 41
X9 Section > 13 Check Detail Addendum C Record (Type 28) 42
X9 Section > 13.1 Record Type 43
X9 Section > 13.2 Check Detail Addendum C Record Number 43
X9 Section > 13.3 Endorsing Bank Routing Number 44

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 13.4 BOFD / Endorsement Business Date 45
X9 Section > 13.5 Endorsing Bank item Sequence Number 45
X9 Section > 13.6 Truncation Indicator 46
X9 Section > 13.7 Endorsing Bank Conversion Indicator 46
X9 Section > 13.8 Endorsing Bank Correction Indicator 47
X9 Section > 13.9 Return Reason 47
X9 Section > 13.10 User Field 47
X9 Section > 13.11 Endorsing Bank Identifier 47
X9 Section > 13.12 Reserved 48
X9 Section > 14 Return Record (Type 31) 49
X9 Section > 15 Return Addendum A Record (Type 32) 49
X9 Section > 16 Return Addendum B record (Type 33) 49
X9 Section > 17 Return Addendum C Record (Type 34) 49
X9 Section > 18 Return Addendum D Record (Type 35) 49
X9 Section > 19 Account Totals Detail Record (Type 40) 49
X9 Section > 20 Non-Hit Totals Detail Record (Type 41) 49
X9 Section > 21 Image View Detail Record (Type 50) 50
X9 Section > 21.1 Record Type 51
X9 Section > 21.2 Image Indicator 52
X9 Section > 21.3 Image Creator Routing Number 52
X9 Section > 21.4 Image Creator Date 53
X9 Section > 21.5 Image View Format Indicator 53
X9 Section > 21.6 Image View Compression Algorithm Identifier 53
X9 Section > 21.7 Image View Data Size 53
X9 Section > 21.8 View Side Indicator 54
X9 Section > 21.9 View Descriptor 54
X9 Section > 21.10 Digital Signature Indicator 54
X9 Section > 21.11 Digital Signature Method 54
X9 Section > 21.12 Security Key Size 54
X9 Section > 21.13 Start of Protected Data 54
X9 Section > 21.14 Length of Protected Data 55
X9 Section > 21.15 Image Recreate Indicator 55
X9 Section > 21.16 User Field 55
X9 Section > 21.17 Image TIFF Variance Indicator 55
X9 Section > 21.18 Override Indicator 55
X9 Section > 21.19 Reserved 56
X9 Section > 22 Image View Data Record (Type 52) 56
X9 Section > 22.1 Record Type 58
X9 Section > 22.2 ECE Institution Routing Number 58
X9 Section > 22.3 Bundle Business Date 58
X9 Section > 22.4 Cycle Number 59
X9 Section > 22.5 ECE Institution Item Sequence Number 59
X9 Section > 22.6 Security Originator Name 59
X9 Section > 22.7 Security Authenticator Name 59

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 22.8 Security Key Name 59
X9 Section > 22.9 Clipping Origin 60
X9 Section > 22.10 Clipping Coordinate h1 60
X9 Section > 22.11 Clipping Coordinate h2 60
X9 Section > 22.12 Clipping Coordinate v1 60
X9 Section > 22.13 Clipping Coordinates v2 60
X9 Section > 22.14 Length of Image Reference Key 60
X9 Section > 22.15 Image Reference Key 61
X9 Section > 22.16 Length of Digital Signature 61
X9 Section > 22.17 Digital Signature 61
X9 Section > 22.18 Length of Image Data 61
X9 Section > 22.19 Image Data 61
X9 Section > 23 Image View Analysis Record (Type 54) 62
X9 Section > 24 Bundle Control Record (Type 70) 63
X9 Section > 24.1 Record Type 63
X9 Section > 24.2 Items Within Bundle Count 64
X9 Section > 24.3 Bundle Total Amount 64
X9 Section > 24.4 MICR Valid Total Amount 64
X9 Section > 24.5 Images Within Bundle Count 65
X9 Section > 24.6 User Field 65
X9 Section > 24.7 Reserved 65
X9 Section > 25 Box Summary Record (Type 75) 66
X9 Section > 26 Routing Number Summary Record (Type 85) 66
X9 Section > 27 Cash Letter Control Record (Type 90) 67
X9 Section > 27.1 Record Type 67
X9 Section > 27.2 Bundle Count 67
X9 Section > 27.3 Items Within Cash Letter Count 68
X9 Section > 27.4 Cash Letter Total Amount 68
X9 Section > 27.5 Images Within Cash Letter Count 68
X9 Section > 27.6 ECE Institution Name 69
X9 Section > 27.7 Settlement Date 69
X9 Section > 27.8 Reserved 69
X9 Section > 28 File Control Record (Type 99) 70
X9 Section > 28.1 Record Type 70
X9 Section > 28.2 Cash Letter Count 70
X9 Section > 28.3 Total Record Count 71
X9 Section > 28.4 Total Item Count 72
X9 Section > 28.5 File Total Amount 72
X9 Section > 28.6 Immediate Origin Contact Name 72
X9 Section > 28.7 Immediate Origin Contact Phone Number 72
X9 Section > 28.8 Reserved 72
X9 Annex A > Standard On-Us Field Format 73
A.1 Standard On-Us Field Format 73
X9 Annex B > Return Reason Codes 73

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Annex C > Relationship of Cash Letter Record Type Indicator and Cash Letter Documentation Type Indicator 73
X9 Annex D > Image Record Definition for Image View Not Present 73
X9 Annex E > Variable Length Record File 73
X9 Annex F > Image Record Definitions 73
X9 Annex G > Check Digit Calculation 74
X9 Annex H > Examples of Electronic Exchange File Structures 74
X9 Annex I > Image Keys 75
X9 Annex J > Endorsements 75
X9 Annex K > Differences Between DSTU X9.37 and This Standard 76

X9 Section > 7 File Header Record (Type 01)

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

Narrative for Companion Document

The File Header Record is Mandatory and contains fourteen fields. It is the first record of the file. A corresponding File Control Record (Type 99) shall be associated with this record. The data in the fields is created by, or on behalf of, the Direct Clearer that is delivering the file, which is the immediate origin institution.

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
2	Standard Level	M	03 – 04	2	N
3	Test File Indicator	M	05 – 05	1	A
4	Immediate Destination Routing Number	M	06 – 14	9	N
5	Immediate Origin Routing Number	M	15 – 23	9	N
6	File Creation Date	M	24 – 31	8	N
7	File Creation Time	M	32 – 35	4	N
8	Resend Indicator	M	36 – 36	1	A
9	Immediate Destination Name	C	37 – 54	18	ANS
10	Immediate Origin Name	C	55 – 72	18	ANS
11	File ID Modifier	C	73 – 73	1	AN
12	Country Code	C	74 – 75	2	A
13	User Field	C	76 – 79	4	ANS
14	Companion Document Indicator	C	80 – 80	1	AN

Field Specifications for Companion Document

X9 Section > 7.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '01'

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 7.2 Standard Level

Companion Usage: Mandatory

Companion Data Type: 1) Mandatory

2) Alternate

Companion Values: 1) '30' current X9.100-187-2008 value

2) '03' previous DSTU X9.37-2003 value

Value '03' ensures compatibility of this file for file creating and receiving systems that function according to the predecessor DSTU X9.37-2003 file format specification.

The alternate setting of this value does not imply any functional difference in the use of the ANSI X9.100-187-2008 standard, upon which this document is based.

X9 Section > 7.3 Test File Indicator

Companion Usage: Mandatory

Companion Data Type: Selected

Companion Value: A test file may optionally be sent by clearing arrangement.

Values:

1) 'P' (The file is for exchange and settlement of clearing items)

2) 'T' (The file is for testing purposes, by clearing arrangement)

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 7.4 Immediate Destination Routing Number

Companion Usage:	Mandatory
Companion Data Type:	Required
Companion Value:	This represents the currency, payment type, clearing region, processing site and the Financial Institution number of the Direct Clearer at which the file is received. The format is 'CP00RSNNN' Refer to Table 1 for a description of the subfield structure. Refer to CPA Rules and Standards for allowable values for the Region, Processing Site and FI Number subfields.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

Sub-Field	Name	Value	Meaning	Comment
C	Currency Indicator	'0' '1'	Canadian US	• Indicates the currency stream for the complete file content. • The value shall be *identical to* Field 05 – Immediate Origin Routing Number.
P	Item Type			• Indicates the type of items on this file (forward presentments: cheques and other payment items). • The value is expressed as a single digit, and is the numerical value equivalent of: Cash Letter Header Record (Type 10) Field 02 – Collection Type Indicator • The value shall be *identical to* Field 05 – Immediate Origin Routing Number.
00				• Is fixed value zeroes.
R	Region	'0' to '9'	Exchange reporting region	• Indicates the region at which the clearings exchange is received. • The value shall be *identical to* Field 05 – Immediate Origin Routing Number, unless otherwise indicated in the CPA Rules and Standards.
S	Processing Site	'0' to '9'	Receiver site number	• Indicates the logical or physical site at which the *receiving* Direct Clearer / Group Clearer will accept the file. • Possible values are associated with the specific Direct Clearer / Group Clearer indicated by FI Number **NNN**.
NNN	FI Number	'001' to '999'	Direct Clearer Financial Institution Number	• Indicates the Financial Institution number of the *receiving* Direct Clearer / Group Clearer number. • The value shall be *different from* Field 05 – Immediate Origin Routing Number. • Indirect Clearer Financial Institutions and individual Credit Unions that participate in the clearings exchange will receive through their Direct Clearer or Group Clearer agents as denoted by this field.

Table 1. Immediate Destination Routing Number Values

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 7.5 Immediate Origin Routing Number

Companion Usage:	Mandatory
Companion Data Type:	Required
Companion Value:	This represents the currency, payment type, clearing region, processing site and the Financial Institution number of the Direct Clearer from which the file is delivered. The format is 'CP00RSNNN' Refer to Table 2 for a description of the subfield structure. Refer to CPA Rules and Standards for allowable values for the Region, Processing Site and FI Number subfields.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

Sub-Field	Name	Value	Meaning	Comment
C	Currency Indicator	'0' '1'	Canadian US	• Indicates the currency stream for the complete file content. • The value shall be *identical to* Field 04 – Immediate Destination Routing Number.
P	Item Type			• Indicates the type of items on this file (forward presentments: cheques and other payment items). • The value is expressed as a single digit, and is the numerical value equivalent of: Cash Letter Header Record (Type 10) Field 02 – Collection Type Indicator • The value shall be *identical to* Field 04 – Immediate Destination Routing Number.
00				• Is fixed value zeroes.
R	Region	'0' to '9'	Exchange reporting region	• Indicates the region from which the clearings exchange is delivered. • The value shall be *identical to* Field 04 – Immediate Destination Routing Number, unless otherwise indicated in the CPA Rules and Standards.
S	Processing Site	'0'to '9'	Receiver site number	• Indicates the logical or physical site from which the *delivering* Direct Clearer / Group Clearer delivers the file. • Possible values are associated with the specific Direct Clearer / Group Clearer indicated by FI Number **NNN**.
NNN	FI Number	'001' to '999'	Direct Clearer Financial Institution Number	• Indicates the Financial Institution number of the *delivering* Direct Clearer / Group Clearer number. • The value shall be *different from* Field 04 – Immediate Destination Routing Number. • Indirect Clearer Financial Institutions and individual Credit Unions that participate in the clearings exchange will deliver through their Direct Clearer or Group Clearer agents as denoted by this field.

Table 2. Immediate Origin Routing Number Values

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 7.6 File Creation Date

Companion Usage:	Mandatory
Companion Data Type:	Required
Companion Value:	This represents the calendar date on which the file is created, using the Eastern Time Zone value and according to Standard time or Daylight Savings time. The format is 'YYYYMMDD': YYYY is '20xx'; MM is two-digit numerical month; DD is two-digit numerical day applicable to the month and to the year, in consideration of leap year.

X9 Section > 7.7 File Creation Time

Companion Usage:	Mandatory
Companion Data Type:	Required
Companion Value:	This represents the 24-hour time when the file is created, using the Eastern Time Zone and according to Standard time or Daylight Savings time.

X9 Section > 7.8 Resend Indicator

Companion Usage:	Mandatory
Companion Data Type:	Selected
Companion Value:	A file can optionally be re-sent by clearing arrangement 1) 'N' (This is the original file for exchange and settlement of the clearing items contained in the file) 2) 'Y' (This file is being re-sent by clearing arrangement, containing the same clearing items as the original file)

X9 Section > 7.9 Immediate Destination Name

Companion Usage:	Conditional
Companion Data Type:	Expected
Companion Value:	Blanks

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 7.10 Immediate Origin Name

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 7.11 File ID Modifier

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blank

X9 Section > 7.12 Country Code

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blank

X9 Section > 7.13 User Field

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 7.14 Companion Document Indicator

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blank

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 8 Cash Letter Header Record (Type 10)

Narrative for Companion Document

The Cash Letter Header Record is Mandatory and contains sixteen fields. It always follows a File Header Record (Type 01) unless a file contains multiple cash letters, in which case the Cash Letter Header Record shall follow a Cash Letter Control Record (Type 90). A corresponding Cash Letter Control Record (Type 90) shall be associated to this record. The data in the fields is created by, or on behalf of, the Direct Clearer delivering the file, which is the ECE institution. The ECE institution is assumed to be or to represent the Bank of First Deposit.

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
2	Collection Type Indicator	M	03 – 04	2	N
3	Destination Routing Number	M	05 – 13	9	N
4	ECE Institution Routing Number	M	14 – 22	9	N
5	Cash Letter Business Date	M	23 – 30	8	N
6	Cash Letter Creation Date	M	31 – 38	8	N
7	Cash Letter Creation Time	M	39 – 42	4	N
8	Cash Letter Record Type Indicator	M	43 – 43	1	A
9	Cash Letter Documentation Type Indicator	C	44 – 44	1	AN
10	Cash Letter ID	M	45 – 52	8	AN
11	Originator Contact Name	C	53 – 66	14	ANS
12	Originator Contact Phone Number	C	67 – 76	10	N
13	Fed Work Type	C	77 – 77	1	AN
14	Returns Indicator	C	78 – 78	1	A
15	User Field	C	79 – 79	1	ANS
16	Reserved	M	80 – 80	1	B

Field Specifications for Companion Document

X9 Section > 8.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '10'

X9 Section > 8.2 Collection Type Indicator

Companion Usage: Mandatory
Companion Data Type: Restricted
Companion Value: '01'

This value indicates that the file contains forward presented items (cheques and other payment instruments).

X9 Section > 8.3 Destination Routing Number

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: This represents the currency, payment type, clearing region, processing site and Financial Institution number of the receiving Direct Clearer.

The format is 'CP00RSNNN'

Refer to Part A, section 7.4, table 1 for a description of the subfield structure.

Refer to CPA Rules and Standards for allowable values for the Region, Processing Site and FI Number subfields.

X9 Section > 8.4 ECE Institution Routing Number

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: This represents the currency, payment type, clearing region, processing site and Financial Institution number of the delivering Direct Clearer.

The format is 'CP00RSNNN'

Refer to Part A, section 7.5, table 2 for a description of the subfield structure.

Refer to CPA Rules and Standards for allowable values for the Region, Processing Site and FI Number subfields.

X9 Section > 8.5 Cash Letter Business Date

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: This represents the business date within which the Cash Letter is being created by the delivering Direct Clearer, or on its behalf.

All Cash Letters in the file shall contain the same Cash Letter Business Date value, as all items in the file are intended to be settled on a common business date. The common Cash Letter Business Date is therefore the date that can be used to determine the singular settlement date for all items contained in the file.

The business date is logical. It may begin and/or end on other than a 00:00 hour boundary, it may cross over the 00:00 hour point, and it may span beyond 24 hours.

The format shall be identical to:

File Header Record (Type 01)

Field 06 – File Creation Date

X9 Section > 8.6 Cash Letter Creation Date

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: This represents the calendar date on which the Cash Letter is created for inclusion in the file, using the Eastern Time Zone value and according to Standard time or Daylight Savings time.

The format shall be identical to:

File Header Record (Type 01)

Field 06 – File Creation Date

X9 Section > 8.7 Cash Letter Creation Time

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: This represents the 24-hour time when the Cash Letter is created for inclusion in the file, using the Eastern Time Zone and according to Standard time or Daylight Savings time.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 8.8 Cash Letter Record Type Indicator

Companion Usage: Mandatory
Companion Data Type: Selected
Companion Value: Images of the items may optionally be omitted by clearing arrangement.
Values:
1) 'E' (The items in the Cash Letter *do not* include the Image View records)
2) 'I' (The items in the Cash Letter include the Image View records)

X9 Section > 8.9 Cash Letter Documentation Type Indicator

Companion Usage: Mandatory
Companion Data Type: Selected
Companion Value: Images included in the file:
Value:
'G' (Image View records with images are provided in the file)

Images omitted from the file:
Value:
1) 'C' (images provided separately, no paper provided)
2) 'D' (images provided separately upon request, no paper provided)
3) 'K' (no images provided, no paper provided)
4) 'L' (no images provided, image provided upon request, no paper provided)
The images of the items, or access to the images, are provided by clearing arrangement.

X9 Section > 8.10 Cash Letter ID

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: This value is unique within the file, and may be structured in format according to the specification or convention of the file creator.
The value shall comply with Field 05 – Cash Letter Business Date, and with:
ANSI X9.100-187-2008
Cash Letter Control Record (Type 10)
Field 10 – Cash Letter ID
The uniqueness of this value applies only within the immediate file.

X9 Section > 8.11 Originator Contact Name

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 8.12 Originator Contact Phone Number

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 8.13 Fed Work Type

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blank

X9 Section > 8.14 Returns Indicator

Companion Usage: Mandatory
Companion Data Type: Restricted
Companion Value: Blank

X9 Section > 8.15 User Field

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blank

X9 Section > 8.16 Reserved

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: Blank

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 9 Bundle Header Record (Type 20)

Narrative for Companion Document

The Bundle Header Record is Mandatory and contains twelve fields. It shall be present as the Cash Letter Record Type Indicator (Field 8) in the Cash Letter Header Record (Type 10) is set to 'E' or 'I'. It always follows a Cash Letter Header Record (Type 10) unless the cash letter contains multiple bundles, in which case the Bundle Header Record always follows a Bundle Control Record (Type 70). A corresponding Bundle Control Record (Type 70) shall be associated to this record. The data in the fields is created by, or on behalf of, the Direct Clearer delivering the file, which is the ECE institution. The ECE institution is assumed to be or to represent the Bank of First Deposit.

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
2	Collection Type Indicator	M	03 – 04	2	N
3	Destination Routing Number	M	05 – 13	9	N
4	ECE Institution Routing Number	M	14 – 22	9	N
5	Bundle Business Date	M	23 – 30	8	N
6	Bundle Creation Date	M	31 – 38	8	N
7	Bundle ID	C	39 – 48	10	AN
8	Bundle Sequence Number	C	49 – 52	4	NB
9	Cycle Number	C	53 – 54	2	AN
10	Reserved	M	55 – 63	9	B
11	User Field	C	64 – 68	5	ANS
12	Reserved	M	69 – 80	12	B

Field Specifications for Companion Document

X9 Section > 9.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '20'

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 9.2 Collection Type Indicator

Companion Usage: Mandatory
Companion Data Type: Restricted
Companion Value: The value shall be identical to:
Cash Letter Header Record (Type 10)
Field 02 – Collection Type Indicator

X9 Section > 9.3 Destination Routing Number

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: The value shall be identical to:
Cash Letter Header Record (Type 10)
Field 03 – Immediate Destination Routing Number

X9 Section > 9.4 ECE Institution Routing Number

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: The value shall be identical to:
Cash Letter Header Record (Type 10)
Field 04 – ECE Institution Routing Number

X9 Section > 9.5 Bundle Business Date

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: The value shall be identical to:
Cash Letter Header Record (Type 10)
Field 05 – Cash Letter Business Date

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 9.6 Bundle Creation Date

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: This represents the calendar date on which the Bundle is created for inclusion in the Cash Letter within the file, using the Eastern Time Zone value and according to Standard time or Daylight Savings time.

The format shall be identical to:

File Header Record (Type 01)

Field 06 – File Creation Date

X9 Section > 9.7 Bundle ID

Companion Usage: Conditional

Companion Data Type: Indeterminate

Companion Value: Not defined or restricted

X9 Section > 9.8 Bundle Sequence Number

Companion Usage: Conditional

Companion Data Type: Expected

Companion Value: If present, the value:

Shall be unique among bundles within the immediate Cash Letter;

Shall indicate the ordered placement of the immediate Bundle relative to all other bundles within the immediate Cash Letter;

Shall be assigned in ascending placement order, from first bundle to last bundle, in the immediate Cash Letter;

May be structured according to the specification or convention of the file creator.

X9 Section > 9.9 Cycle Number

Companion Usage: Conditional

Companion Data Type: Indeterminate

Companion Value: Not defined or restricted

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 9.10 Reserved

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: Blanks

X9 Section > 9.11 User Field

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 9.12 Reserved

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: Blanks

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 10 Check Detail Record (Type 25)

Narrative for Companion Document

The Check Detail Record is Mandatory and contains fifteen fields. It shall be present as the Collection Type Indicator (Field 2) in the Bundle Header Record (Type 20) is equal to '01'. One Check Detail Record shall be sent for each cheque or other designated payment item.

If Image View records are included in the file, the Check Detail Record shall always follow a Bundle Header Record (Type 20) or an Image View Data Record (Type 52). If Image View records are omitted from the file, the Check Detail Record shall always follow a Bundle Header Record (Type 20) or a Mandatory Check Detail Addendum C Record (Type 28).

The data in Fields 2 through 6, and optionally field 7 for pre-encoded items, represent the various MICR fields as extracted from the MICR line content of the cheque or other designated payment item. The order of these fields is the order in which they normally physically appear on the cheque, as referenced in ANSI X9.100-160-1 for MICR data placement. The data in the fields is created by, or on behalf of, the Direct Clearer delivering the file, which is the ECE institution. The ECE institution is assumed to be or to represent the Bank of First Deposit.

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
2	Auxiliary On-Us	C	03 – 17	15	NBSM
3	External Processing Code	C	18 – 18	1	NS
4	Payor Bank Routing Number	M	19 – 26	8	N
5	Payor Bank Routing Number Check Digit	M	27 – 27	1	N
6	On-Us	C	28 – 47	20	NBSM OS
7	Item Amount	M	48 – 57	10	N
8	ECE Institution Item Sequence Number	M	58 – 72	15	NB
9	Documentation Type Indicator	C	73 – 73	1	AN
10	Return Acceptance Indicator	C	74 – 74	1	AN
11	MICR Valid Indicator	C	75 – 75	1	N
12	BOFD Indicator	M	76 – 76	1	A
13	Check Detail Record Addendum Count	M	77 – 78	2	N
14	Correction Indicator	C	79 – 79	1	N
15	Archive Type Indicator	C	80 – 80	1	AN

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

Field Specifications for Companion Document

X9 Section > 10.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '25'

X9 Section > 10.2 Auxiliary On-Us

Companion Usage: Conditional
Companion Data Type: Required
Companion Value: The Auxiliary On-Us MICR field:

- Is encoded and expected on most cheques and other designated payment items;
- May be missing from the original item.

The Auxiliary On-Us Field:

- May have numeric content that does not match exactly to the original On-Us MICR Field;
- May contain MICR read error indicator characters.

X9 Section > 10.3 External Processing Code

Companion Usage: Conditional
Companion Data Type: Required
Companion Value: The EPC MICR field is:

- *Not* present on original cheques in Canada for either Canadian or US currency items cleared within Canada;
- Present on Clearing Replacement Documents (CRD) in Canada for either Canadian or US currency items cleared within Canada.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 10.4 Payor Bank Routing Number (combined with the following field)

X9 Section > 10.5 Payor Bank Routing Number Check Digit (combined with the previous field)

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: Field 04 combined with Field 05 comprises 9 consecutive characters.

In order to accommodate a 'dash' character separator, Field 04 type shall be defined as:

ANSI X9.100-187-2008

Section 5.2.4 Numericblank/special MICR (NBSM).

Refer to Table 3 for format and content of the combined field values.

Format Number	Format	Currency	Structured Content	Usage
1	**NNNNN-FFF**	CAD	• 'NNNNN' is a transit number assigned by the Canadian Financial Institution of account; • 'FFF' is the Canadian bank number of the Financial Institution of account; • '-' is the character 'dash'.	All Canadian currency accounts.
2	**NNNNN-FFF**	USD	Refer to the CAD currency description	US currency accounts domiciled in Canadian FIs.
3	**TTTTAAAAC**	USD	• 'TTTT' is the US Federal Reserve pre-fix; • 'AAAA' is the US ABA Institution Number; • 'C' is the check digit (refer to: X9.100-197-2008; Check Detail Record (Type 25); Field 05 – Payor Bank Routing Number Check Digit).	ABA format for: • US currency accounts domiciled in the US; • Certain designated US currency accounts domiciled in Canadian FIs.
4	**TTTT-AAAA**	USD	• 'TTTT' (refer to US ABA format); • 'AAAA' (refer to US ABA format); • '-' is the character 'dash'.	US ABA format items with a stripped and repaired MICR line.

Table 3. Routing Transit Number Formats

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 10.6 On-Us

Companion Usage: Conditional

Companion Data Type: Required

Companion Value: Refer to:

ANSI X9.100-187-2008

Check Record (Type 25)

Field 06 – On-Us.

The On-Us Field:

May be missing any dash characters that were present in the original On-Us MICR Field;

May have numeric content that does not match exactly to the original On-Us MICR Field;

May contain MICR read error indicator characters.

X9 Section > 10.7 Item Amount

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: Canadian Currency item:

The Canadian dollar value of the cheque or designated payment item.

US Currency item:

The US dollar value of the cheque or designated payment item.

X9 Section > 10.8 ECE Institution Item Sequence Number

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: This is the Item Sequence Number assigned by the Direct Clearer creating the file.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 10.9 Documentation Type Indicator

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: Blank
This field is always superseded by:
Cash Letter Header Record (Type 10)
Field 09 - Documentation Type Indicator

X9 Section > 10.10 Return Acceptance Indicator

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blank

X9 Section > 10.11 MICR Valid Indicator

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blank

X9 Section > 10.12 BOFD Indicator

Companion Usage: Mandatory
Companion Data Type: Expected
Companion Value: 'U'
The Direct Clearer that delivers the file may or may not be the Bank of First Deposit (BOFD).

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 10.13 Check Detail Record Addendum Count

Companion Usage: Mandatory
Companion Data Type: Expected
Companion Value: (variable, according to the actual count of Check Detail Addendum records)

Sequence of Addendum records:

1) Conditional: Zero or one Check Detail Addendum A Record (Type 26);
2) Conditional: Zero or one Check Detail Addendum B Record (Type 27)

   Refer to **X9 Section > 12 Check Detail Addendum B Record (Type 27)**;
3) Conditional: Zero or more additional proprietary Check Detail Addendum C Records (Type 28);
4) Mandatory: Final Check Detail Addendum C Record (Type 28), identifying the Direct Clearer delivering the file.

X9 Section > 10.14 Correction Indicator

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: 1) Blank (unused);
2) '4' (undetermined)

Other allowable values may also appear.

X9 Section > 10.15 Archive Type Indicator

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blank

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 11 Check Detail Addendum A Record (Type 26)

Narrative for Companion Document

The Check Detail Addendum A Record is Conditional and contains thirteen fields. It is one of three addendum type records available that may be used with the Check Detail Record (Type 25). The Check Detail Addendum A Record contains endorsement information that may not be present on the physical item.

Only one Check Detail Addendum A Record is permitted. It is used to identify the return location for the cheque or payment item. The Check Detail Addendum A record may be present at the discretion of the delivering Direct Clearer, or the Bank of First Deposit.

The Check Detail Addendum A Record follows its immediately preceding Check Detail Record (Type 25). The data in the Check Detail Addendum A Record is transferred to the Return Addendum A Record (Type 32) when the item is returned by image. This record may be used to indicate the BOFD, or it may indicate a third party Return Processing Financial Institution designated to process the Customer Return, if the item associated with the preceding Check Detail Record (Type 25) is returned.

When the Return Processing Financial Institution indicated in the Check Detail Addendum A Record is different from the BOFD, the BOFD information shall not be included in the Check Detail Addendum A Record. In this case, the BOFD information, if known, shall be included in a Check Detail Addendum C Record (Type 28), and is so indicated by setting the appropriate value in the Endorsing Bank Identifier - Field 11 of that Check Detail Addendum C Record (Type 28).

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
2	Check Detail Addendum A Record Number	M	03 – 03	1	N
3	Return Location Routing Number	M	04 – 12	9	N
4	BOFD / Endorsement Date	M	13 – 20	8	N
5	BOFD Item Sequence Number	M	21 – 35	15	NB
6	Deposit Account Number at BOFD	C	36 – 53	18	ANS
7	BOFD Deposit Branch	C	54 – 58	5	ANS
8	Payee Name	C	59 – 73	15	ANS
9	Truncation Indicator	M	74 – 74	1	A
10	BOFD Conversion Indicator	C	75 – 75	1	AN
11	BOFD Correction Indicator	C	76 – 76	1	N
12	User Field	C	77 – 77	1	ANS
13	Reserved	M	78 – 80	3	B

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

Field Specifications for Companion Document

X9 Section > 11.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '26'

X9 Section > 11.2 Check Detail Addendum A Record Count

Companion Usage: Mandatory
Companion Data Type: Restricted
Companion Value: '1'

This Conditional record, if present, is the first Check Detail Addendum record that shall follow this Check Detail Record (Type 25).

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 11.3 Return Location Routing Number

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: The provision of the Check Detail Addendum A Record and the identification of the Return Location Routing Number is at the discretion Direct Clearer delivering the item to the exchange.

In order to accommodate a 'dash' character separator, Field 03 type shall be defined as:

ANSI X9.100-187-2008

Section 5.2.4 Numericblank/special MICR (NBSM).

The format shall be identical to:

Check Detail Record (Type 25)

Field 04 – Payor Bank Routing Number

Table 3 - Format Number 1

When representing a Canadian Financial Institution;

Table 3 - Format Number 3

When representing a US resident Financial Institution.

Value:

The Routing Transit identifies the Financial Institution to which the returned item from the preceding Check Detail Record (Type 25) will be directed, if dishonored.

The Financial Institution may be:

- The BOFD;
- A Financial Institution other than the BOFD;
- The Direct Clearer that delivers the item to the exchange;
- A Financial Institution other than the delivering Direct Clearer.

X9 Section > 11.4 BOFD / Endorsement Date

Companion Usage: Mandatory

Companion Data Type: Expected

Companion Value: This is the Business Date assigned by the Financial Institution creating this record.

The format shall be identical to:

File Header Record (Type 01)

Field 06 – File Creation Date

X9 Section > 11.5 BOFD Item Sequence Number

Companion Usage: Mandatory
Companion Data Type: Expected
Companion Value: This is the Item Sequence Number assigned by the Financial Institution creating this record.

X9 Section > 11.6 Deposit Account Number at BOFD

Companion Usage: Conditional
Companion Data Type: Indeterminate
Companion Value: If used,
Field 06 type shall be defined as:
ANSI X9.100-187-2008
Section 5.2.4 Numericblank/special MICR (NBSM).
The usage of this field is according to:
ANSI X9.100-187-2008
Check Detail Addendum A Record (Type 26)
Field 06 – Deposit Account Number at BOFD

X9 Section > 11.7 BOFD Deposit Branch

Companion Usage: Conditional
Companion Data Type: Indeterminate
Companion Value: If used,
Field 07 type shall be defined as:
ANSI X9.100-187-2008
Section 5.1.7 Numericblank (NB).
The usage of this field is according to:
ANSI X9.100-187-2008
Check Detail Addendum A Record (Type 26)
Field 07 – BOFD Deposit Branch

X9 Section > 11.8 Payee Name

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 11.9 Truncation Indicator

Companion Usage: Mandatory
Companion Data Type: Selected
Companion Value: The condition for the use of this field is according to:

ANSI X9.100-187-2008

Check Detail Addendum A Record (Type 26)

Field 09 – Truncation Indicator

Values:

'Y'

This value indicates that the Financial Institution in Field 03 is identified as the Truncator of the original item, and the creator of this record. The Financial Institution Truncator may or may not be the Direct Clearer that delivers the file.

'N'

This value indicates that the Financial Institution in Field 03 is *not* identified as the Truncator of the original item. The Financial Institution identified in Field 03 may be any one of:

1) The Direct Clearer that is the BOFD and delivers the file;
2) Another FI that is the BOFD for the original item;
3) Another third party FI to which the item may be returned.

One, and only one, truncator flag shall always be set to 'Y' per item. This is inclusive of the Check Detail Addendum A Record (Type 26) and all Check Detail Addendum C Records (Type 28).

X9 Section > 11.10 BOFD Conversion Indicator

Companion Usage: Conditional
Companion Data Type: Selected

Companion Value: Values:
1) Blank (unused);
2) '0' (did not convert physical document);
3) '2' (original paper converted to image);
4) '8' (undetermined).

X9 Section > 11.11 BOFD Correction Indicator

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Values:
1) Blank (unused);
2) '0' (no repair);
3) '4' (undetermined).

Other allowable values may also appear.

X9 Section > 11.12 User Field

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blank

X9 Section > 11.13 Reserved

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: Blank

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 12 Check Detail Addendum B Record (Type 27)

Narrative for Companion Document

The Check Detail Addendum C Record is Conditional. It is presented in an abbreviated format. The use of this record is subject to special clearing arrangements between the delivering and the receiving Direct Clearers.

The delivery of an Image Captured Payment file from one Direct Clearer to another can optionally be completed without the transfer of the Image View records for the items, subject to a special clearing arrangement.

Within the ANSI X9.100-187-2008 standard, the Check Detail Addendum B Record is intended to be a mechanism to transfer an electronic image archive locator key for an item that is delivered without image segments, for which the images can be separately extracted from the Archive store.

This Companion Document does not provide specifications or instructions as to how image access is provided under such agreements. However, as the Check Detail Addendum B Record is within the base ANSI X9.100-187-2008 standard, and is intended to assist in archival retrieval for non-image delivery, the Check Detail Addendum B Record is presented as an optional facilitator for such special clearing arrangements.

Data in each Check Detail Addendum B Record is transferred to a corresponding Return Addendum C Record (Type 34) should the item be returned by image.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

Abbreviated Field Specifications for Companion Document

X9 Section > 12.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '27'

X9 Section > 12.2 Variable Size Record Indicator

Companion Usage: Mandatory
Companion Data Type: Restricted
Companion Value: '1'

X9 Section > 12.3 Length of Image Archive Locator

Companion Usage: Mandatory
Companion Data Type: Selected
Companion Value: The value shall be according to:
ANSI X9.100-187-2008
Check Detail Addendum B Record (Type 27)
Field 04 – Length of Image Archive Locator

X9 Section > 12.4 Image Archive Locator

Option 2: Field 2 = 1

Companion Usage: Mandatory
Companion Data Type: Selected
Companion Value: The usage of this field shall be according to:
ANSI X9.100-187-2008
Check Detail Addendum B Record (Type 27)
Field 05 – Image Archive Locator
The format, content and use of the Image Archive Locator key are by agreement between the delivering and receiving Direct Clearers.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 13 Check Detail Addendum C Record (Type 28)

Narrative for Companion Document

The Check Detail Addendum C Record contains thirteen fields. It is one of three addendum type records available that may be used with the Check Detail Record (Type 25).

One Check Detail Addendum C Record is Mandatory. The Mandatory Check Detail Addendum C Record shall always be used with a Check Detail Record (Type 25), although others may also be present. The Mandatory record is used to carry endorsement information identifying the delivering Direct Clearer as the Financial Institution responsible for the delivery of the file to the exchange. The Mandatory Check Detail Addendum C Record contains endorsement information that may not be present on the physical item.

If only one Check Detail Addendum C Record is present, then it shall be considered the Mandatory Check Detail Addendum C Record. If more than one record is present, then the most recent record in chronological order shall be considered the Mandatory Check Detail Addendum C Record.

The Check Detail Addendum C Record shall follow:

1) Another Check Detail Addendum C Record:
   if there are multiple Check Detail Addendum C Records in the file;
2) The Check Detail Addendum B Record (Type 27):
   if one is included in a non-image file to provide an archive locator key;
3) The Check Detail Addendum A Record (Type 26):
   if the Check Detail Addendum C Record (Type 27) is omitted from the file;
4) The Check Detail Record (Type 25):
   if all other Addendum records are omitted from the file.

Data in each Check Detail Addendum C Record is transferred to a corresponding Return Addendum D Record (Type 35) should the item be returned by image.

The Direct Clearer identified in the Mandatory Check Detail Addendum C Record may or may not be the BOFD. The BOFD may be another Financial Institution on whose behalf the Direct Clearer is providing delivery to the exchange.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
2	Check Detail Addendum C Record Number	M	03 – 04	2	N
3	Endorsing Bank Routing Number	M	05 – 13	9	N
4	BOFD / Endorsement Business Date	M	14 – 21	8	N
5	Endorsing Bank Item Sequence Number	M	22 – 36	15	NB
6	Truncation Indicator	M	37 – 37	1	A
7	Endorsing Bank Conversion Indicator	C	38 – 38	1	AN
8	Endorsing Bank Correction Indicator	C	39 – 39	1	N
9	Return Reason	C	40 – 40	1	AN
10	User Field	C	41 – 59	19	ANS
11	Endorsing Bank Identifier	C	60 – 60	1	AN
12	Reserved	M	61 – 80	20	B

Field Specifications for Companion Document

X9 Section > 13.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '28'

X9 Section > 13.2 Check Detail Addendum C Record Number

Companion Usage: Mandatory
Companion Data Type: Expected
Companion Value: (variable, according to the actual count of Check Detail Addendum C Records)

The sequence of Check Detail Addendum C Records is:

1) Conditional: Zero or more additional proprietary Check Detail Addendum C Records;
2) Mandatory: Final Check Detail Addendum C Record, identifying the Direct Clearer delivering the file.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 13.3 Endorsing Bank Routing Number

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: In order to accommodate a 'dash' character separator, Field 03 type shall be defined as:

ANSI X9.100-187-2008

Section 5.2.4 Numericblank/special MICR (NBSM).

The format shall be identical to:

Check Detail Record (Type 25)

Field 04 – Payor Bank Routing Number

Table 3 - Format Number 1

For an endorsement created by or representing a Canadian Financial Institution

Table 3 - Format Number 3

For an endorsement created by or representing a US resident Financial Institution.

Values:

In the Mandatory Check Detail Addendum C Record:

This field represents the Direct Clearer Financial Institution that is responsible for delivery of the file to the clearings exchange.

In any Conditional Check Detail Addendum C Record:

This field represents a Financial Institution that handled the image item within its automated process. This may be the delivering Direct Clearer, or it may be a Financial Institution that is other than the delivering Direct Clearer.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 13.4 BOFD / Endorsement Business Date

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: This is the Business Date assigned by the Financial Institution creating this record.

For all Check Detail Addendum C Records, the format shall be identical to:

File Header Record (Type 01)

Field 06 – File Creation Date

For the Mandatory Check Detail Addendum C Record, the value shall be identical to:

Cash Letter Header Record (Type 10)

Field 05 – Cash Letter Business Date

X9 Section > 13.5 Endorsing Bank item Sequence Number

Companion Usage: Mandatory

Companion Data Type: Expected

Companion Value: This is the Item Sequence Number assigned by the Financial Institution creating this record.

For the Mandatory Check Detail Addendum C Record, the value shall be identical to:

Check Detail Record (Type 25)

Field 08 – ECE Institution Item Sequence Number

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 13.6 Truncation Indicator

Companion Usage: Mandatory

Companion Data Type: Selected

Companion Value: The condition for the use of this field is according to:

ANSI X9.100-187-2008

Check Detail Addendum C Record (Type 28)

Field 06 – Truncation Indicator

Values:

'Y'

This value indicates that the Financial Institution in Field 03 is identifying itself as the Truncator of the original item and the creator of this record. The Financial Institution Truncator may or may not be the Direct Clearer that delivers the file.

'N'

This value indicates that the Financial Institution in Field 03 is *not* identified as the Truncator of the original item. The Financial Institution indicated in Field 03 may be the Direct Clearer that is the BOFD and delivers the file, or another Financial Institution that is the BOFD of the original item.

One, and only one, truncator flag shall always be set to 'Y' per item. This is inclusive of the Check Detail Addendum A Record (Type 26) and all Check Detail Addendum C Records (Type 28).

X9 Section > 13.7 Endorsing Bank Conversion Indicator

Companion Usage: Conditional

Companion Data Type: Selected

Companion Value: Values:

1) Blank (unused);
2) '0' (did not convert physical document);
3) '2' (original paper converted to image);
4) '8' (undetermined).

X9 Section > 13.8 Endorsing Bank Correction Indicator

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Values:
1) Blank (unused);
2) '0' (no repair);
3) '4' (undetermined).
Other allowable values may also appear.

X9 Section > 13.9 Return Reason

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blank
A non-blank character would indicate that this item is being electronically re-cleared or represented following return of the item.
In that event, the non-blank character originates from Field 09 – Return Reason in the Return Addendum D Record (Type 35), from which this Check Detail Addendum C Record is created.

X9 Section > 13.10 User Field

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 13.11 Endorsing Bank Identifier

Companion Usage: Conditional
Companion Data Type: Selected
Companion Value: Values
1) Blank (unused);
2) '0' (The endorsing Financial Institution is identifying itself as the BOFD);
3) '1' (The endorsing Financial Institution is *not* identifying itself as the BOFD).

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 13.12 Reserved

Companion Usage:	Mandatory
Companion Data Type:	Mandatory
Companion Value:	Blanks

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

The following sections in the ANSI X9.100-187-2008 standard are not included in this Companion Document. These sections provide the specifications for records that do not provide any business content to ICP File delivery in Canada.

X9 Section > 14 Return Record (Type 31)

This record is not used for ICP File delivery in Canada.

> The electronic delivery of returned image items is not addressed in this Companion Document. The electronic return by image is addressed in a separate Companion Document.

X9 Section > 15 Return Addendum A Record (Type 32)

This record is not used for ICP File delivery in Canada.

X9 Section > 16 Return Addendum B record (Type 33)

This record is not used for ICP File delivery in Canada.

X9 Section > 17 Return Addendum C Record (Type 34)

This record is not used for ICP File delivery in Canada.

X9 Section > 18 Return Addendum D Record (Type 35)

This record is not used for ICP File delivery in Canada.

X9 Section > 19 Account Totals Detail Record (Type 40)

This record is not used for ICP File delivery in Canada.

X9 Section > 20 Non-Hit Totals Detail Record (Type 41)

This record is not used for ICP File delivery in Canada.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 21 Image View Detail Record (Type 50)

Narrative for Companion Document

The Image View Detail Record is Conditional and contains nineteen fields. If present, this record follows its immediately preceding Mandatory Check Detail Addendum C Record (Type 28). The Image View Detail Record may also follow an Image View Data Record (Type 52) because an item has multiple image views. The Image View Detail Record shall be present if the Cash Letter Record Type Indicator - Field 08 in the Cash Letter Header Record (Type 10) has a defined value of 'I'.

The Image View Detail Record and the Image View Data Record (Type 52) shall be used together to convey an image view associated with the related Check Detail Record (Type 25). When an Image View Detail Record (Type 50) is present, an Image View Data Record (Type 52) shall also be present.

Image segments related to the preceding Check Detail Record (Type 25) shall be ordered in the following sequence:

1) front bitonal; 2) front greyscale (*optional); 3) back bitonal; 4) back greyscale. (*optional)

* *Note: the exchange of greyscale images is optional as outlined in Operational Agreements between Members.*

Front and back image segments shall always be included on the file, unless omitted by a clearing arrangement. Image segments shall either be included for all items in the file, or shall be omitted for all items in the file. If image segments are omitted, then Image View Detail Records (Type 50) shall be omitted from the file. If Image View Detail Records (Type 50) are omitted, then Cash Letter Record Type Indicator - Field 08 in the Cash Letter Header Record (Type 10) shall have a defined value of 'E'. Refer to **X9 Section > 12 Check Detail Addendum B Record (Type 27)** for additional information on non-image file transfer.

The image view is normally created by the Direct Clearer that is delivering the file. However, it may be created by another Financial Institution, and it is then transferred to the Direct Clearer. The data fields reflect the creator of the image view.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
2	Image Indicator	M	03 – 03	1	N
3	Image Creator Routing Number	M	04 – 12	9	N
4	Image Creator Date	M	13 – 20	8	N
5	Image View Format Indicator	C	21 – 22	2	N
6	Image View Compression Algorithm Identifier	C	23 – 24	2	N
7	Image View Data Size	C	25 – 31	7	N
8	View Side Indicator	M	32 – 32	1	N
9	View Descriptor	M	33 – 34	2	N
10	Digital Signature Indicator	C	35 – 35	1	N
11	Digital Signature Method	C	36 – 37	2	N
12	Security Key Size	C	38 – 42	5	N
13	Start of Protected Data	C	43 – 49	7	N
14	Length of Protected Data	C	50 – 56	7	N
15	Image Recreate Indicator	C	57 – 57	1	N
16	User Field	C	58 – 65	8	ANS
17	Image TIFF Variance Indicator	M	66 – 66	1	AN
18	Override Indicator	C	67 – 67	1	AN
19	Reserved	M	68 – 80	13	B

Field Specifications for Companion Document

X9 Section > 21.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '50'

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 21.2 Image Indicator

Companion Usage: Mandatory

Companion Data Type: Expected

Companion Value: '1' The image is identified as the original cheque

Other possible values:

1) '2' The image is identified as *not* the original cheque;

2) '3' The image is *not* specifically identified using either value '1' or '2'.

Value *not* permitted:

'0' The image is not present

Image View Data Record (Type 52) - Field 19 Image Data must include a cheque image.

X9 Section > 21.3 Image Creator Routing Number

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: This value is assigned by the Financial Institution that created the image.

In order to accommodate a 'dash' character separator, Field 03 type shall be defined as:

ANSI X9.100-187-2008

Section 5.2.4 Numericblank/special MICR (NBSM).

The format shall be identical to:

Check Detail Record (Type 25)

Field 04 – Payor Bank Routing Number

Table 3 - Format Number 1

For an image view originating from a Canadian Financial Institution.

Table 3 - Format Number 3

For an image view originating from a US resident Financial Institution.

X9 Section > 21.4 Image Creator Date

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: This value is assigned by the Financial Institution creating the image view at the time it is created.

The format shall be identical to:

File Header Record (Type 01)

Field 06 – File Creation Date

X9 Section > 21.5 Image View Format Indicator

Companion Usage: Mandatory
Companion Data Type: Restricted
Companion Value: '00' (TIFF 6)

X9 Section > 21.6 Image View Compression Algorithm Identifier

Companion Usage: Mandatory
Companion Data Type: Selected
Companion Value: Compression is by industry compliance or by clearing arrangement.

Values:

1) '00' (Group 4 Facsimile compression)
2) '01' (JPEG Baseline compression) - by arrangement

X9 Section > 21.7 Image View Data Size

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blank

Refer to commentary in:

ANSI X9.100-187-2008

Image View Detail Record (Type 50)

Field 07 – Image View Data Size

X9 Section > 21.8 View Side Indicator

Companion Usage: Mandatory
Companion Data Type: Selected
Companion Value: Each permitted value, and according to the Mandatory sequence of image views.

X9 Section > 21.9 View Descriptor

Companion Usage: Mandatory
Companion Data Type: Restricted
Companion Value: '00' (full view)

X9 Section > 21.10 Digital Signature Indicator

Companion Usage: Conditional
Companion Data Type: Selected
Companion Value: 1) Blank (Digital Signature not used)
2) '0' (Digital Signature not present)

X9 Section > 21.11 Digital Signature Method

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 21.12 Security Key Size

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 21.13 Start of Protected Data

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 21.14 Length of Protected Data

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 21.15 Image Recreate Indicator

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blank

X9 Section > 21.16 User Field

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 21.17 Image TIFF Variance Indicator

Companion Usage: Mandatory
Companion Data Type: Expected
Companion Value: Blank

X9 Section > 21.18 Override Indicator

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Values:
1) Blank (no observed test)
2) '0' (no override information; not applicable)

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 21.19 Reserved

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: Blanks

X9 Section > 22 Image View Data Record (Type 52)

Narrative for Companion Document

The Image View Data Record is Conditional and contains nineteen fields. This record follows its immediately preceding Image View Detail Record (Type 50). The Image View Data Record shall be present when the Cash Letter Type Indicator - Field 08 in the Cash Letter Header Record (Type 10) has Defined Value of 'I'.

The Image View Data Record and the Image View Detail Record (Type 52) shall be used together to convey an image view associated with the related Check Detail Record (Type 25). When an Image View Detail Record (Type 50) is present, an Image View Data Record (Type 52) shall also be present.

The Image View Data Record contains sixteen fixed length fields, and three variable length fields which are optionally used. Only one of the variable length fields, Image Data – Field 19, is actually used and shall be Mandatory when the Image View Data Record is present. The content of the field is always variable.

The image view on the file delivered to the exchange is normally created by the delivering Direct Clearer. An Image View Data Record may be created by another Financial Institution that creates the image segment, and that Image View Data Record is then transferred to the Direct Clearer for delivery. However, the data fields in the Image View Data Record that is delivered by the Direct Clearer reflect the Direct Clearer.

Refer to **X9 Section > 21 Image View Detail Record (Type 50)** for considerations on the optional omission of image segments from the file, the inclusion of various image segments on the file, and the creator of the image segments.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
	Item Reference Key				
2	ECE Institution Routing Number (Clause 9.4)	M	03 – 11	9	N
3	Bundle Business Date (Clause 9.5)	M	12 – 19	8	N
4	Cycle Number (Clause 9.9)	C	20 – 21	2	AN
5	ECE Institution Item Sequence Number (Clause 10.8)	M	22 – 36	15	NB
	Additional Security Information				
6	Security Originator Name	C	37 – 52	16	ANS
7	Security Authenticator Name	C	53 – 68	16	ANS
8	Security Key Name	C	69 – 84	16	ANS
	Clipping Information				
9	Clipping Origin	M	85 – 85	1	NB
10	Clipping Coordinate h1	C	86 – 89	4	N
11	Clipping Coordinate h2	C	90 – 93	4	N
12	Clipping Coordinate v1	C	94 – 97	4	N
13	Clipping Coordinate v2	C	98 – 101	4	N
	Image Reference Key				
14	Length of Image Reference Key	C	102 – 105	4	N
15	Image Reference Key	C	106 – (105+X)	Variable (X)	ANS
	Binary Data Information				
16	Length of Digital Signature	M	(106+X) – (110+X)	5	NB
17	Digital Signature	C	(111+X) – (110+X+Y)	Variable (Y)	Binary
18	Length of Image Data	M	(111+X+Y) – (117+X+Y)	7	NB
19	Image Data	M	(118+X+Y) – (117+X+Y+Z)	Variable (Z)	Binary

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

Field Specifications for Companion Document

X9 Section > 22.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '52'

X9 Section > 22.2 ECE Institution Routing Number

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: The value shall be according to:
ANSI X9.100-187-2008
Image View Data Record (Type 52)
Field 02 – ECE Institution Routing Number

X9 Section > 22.3 Bundle Business Date

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: The value shall be according to:
ANSI X9.100-187-2008
Image View Data Record (Type 52)
Field 03 – Bundle Business Date

The format shall be identical to:
File Header Record (Type 01)
Field 06 – File Creation Date

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 22.4 Cycle Number

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: If present, the value shall be according to:
ANSI X9.100-187-2008
Image View Data Record (Type 52)
Field 04 – Cycle Number

X9 Section > 22.5 ECE Institution Item Sequence Number

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: The value shall be identical to:
Check Detail Record (Type 25)
Field 08 – ECE Institution Item Sequence Number

X9 Section > 22.6 Security Originator Name

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 22.7 Security Authenticator Name

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 22.8 Security Key Name

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 22.9 Clipping Origin

Companion Usage: Mandatory
Companion Data Type: Restricted
Companion Value: '0'

X9 Section > 22.10 Clipping Coordinate h1

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 22.11 Clipping Coordinate h2

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 22.12 Clipping Coordinate v1

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 22.13 Clipping Coordinates v2

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 22.14 Length of Image Reference Key

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: 1) Blanks (reference key is not used)
2) '0000' (reference key length is zero)

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 22.15 Image Reference Key

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Null field (Empty of any content; zero length data)

X9 Section > 22.16 Length of Digital Signature

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: 1) Blanks (digital signature is not used)
2) '0' (digital signature length is zero)
3) '00000' (digital signature length is zero)

X9 Section > 22.17 Digital Signature

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Null field (Empty of any content; zero length data)

X9 Section > 22.18 Length of Image Data

Companion Usage: Mandatory
Companion Data Type: Selected
Companion Value: The value shall be according to:
ANSI X9.100-187-2008
Image View Data Record (Type 52)
Field 18 – Length of Image Data

X9 Section > 22.19 Image Data

Companion Usage: Mandatory
Companion Data Type: Selected
Companion Value: The value shall be according to:
ANSI X9.100-187-2008
Image View Data Record (Type 52)
Field 19 – Image Data

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

The following section in the ANSI X9.100-187-2008 standard is not included in this Companion Document. The section provides the specifications for a record that does not provide any business content to ICP File delivery in Canada.

X9 Section > 23 Image View Analysis Record (Type 54)

This record is not used for ICP File delivery in Canada.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 24 Bundle Control Record (Type 70)

Narrative for Companion Document

The Bundle Control Record is Mandatory and contains seven fields. It shall be present to complete a bundle that began with a Bundle Header Record (Type 20). There shall be one Bundle Control Record corresponding to each Bundle Header Record (Type 20).

If images are included in the file, the Bundle Control Record shall always follow an Image View Data Record (Type 52). If images are omitted from the file, the Bundle Control Record shall always follow a Mandatory Check Detail Addendum C Record (Type 28).

The Bundle Control Record shall be the last record of the bundle. The data in the fields is created by, or on behalf of, the Direct Clearer delivering the file, which is the ECE institution.

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
2	Items Within Bundle Count	M	03 – 06	4	N
3	Bundle Total Amount	M	07 – 18	12	N
4	MICR Valid Total Amount	C	19 – 30	12	N
5	Images within Bundle Count	M	31 – 35	5	N
6	User Field	C	36 – 55	20	ANS
7	Reserved	M	56 – 80	25	B

Field Specifications for Companion Document

X9 Section > 24.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '70'

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 24.2 Items Within Bundle Count

Companion Usage:	Mandatory
Companion Data Type:	Required
Companion Value:	The value shall represent the total number of payment items in the immediate bundle, which is the total number of Check Detail Records (Type 25) in the Bundle. There shall always be at least one payment item within each bundle.

X9 Section > 24.3 Bundle Total Amount

Companion Usage:	Mandatory
Companion Data Type:	Required
Companion Value:	The value shall represent the total dollar value of all payment items in the immediate bundle, which is the total dollar value of all Check Detail Records (Type 25) in the Bundle. Canadian Currency items: The Canadian dollar value. US Currency items: The US dollar value.

X9 Section > 24.4 MICR Valid Total Amount

Companion Usage:	Conditional
Companion Data Type:	Expected
Companion Value:	Blanks

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 24.5 Images Within Bundle Count

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: Images omitted from the file:

Value: '00000'

If images are omitted from the file by arrangement, no Image View Detail Records (Type 50) and no Image View Data Records (Type 52) shall be included in any bundle.

Images included in the file:

Value: Various

Each payment item in the bundle shall have at least two Image View Record pairs (Type 50 and Type 52), representing a full front and back image segment set.

There shall always be at least two such Image View Record pairs within each bundle.

Payment items may have additional Image View Record pairs (Type 50 and Type 52), representing a secondary full front image segment and/or back image segment set.

X9 Section > 24.6 User Field

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 24.7 Reserved

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: Blanks

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

The following sections in the ANSI X9.100-187-2008 standard are not included in this Companion Document. The sections provide the specifications for records that do not provide any business content to ICP File delivery in Canada.

X9 Section > 25 Box Summary Record (Type 75)

This record is not used for ICP File delivery in Canada.

X9 Section > 26 Routing Number Summary Record (Type 85)

This record is not used for ICP File delivery in Canada.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 27 Cash Letter Control Record (Type 90)

Narrative for Companion Document

The Cash Letter Control Record is Mandatory and contains eight fields. There must be one Cash Letter Control Record corresponding to each Cash Letter Header Record (Type 10). The Cash Letter Control Record shall be the last record in the cash letter. It shall always follow a Bundle Control Record (Type 70). The data in the fields is created by, or on behalf of, the Direct Clearer delivering the file, which is the ECE institution.

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
2	Bundle Count	M	03 – 08	6	N
3	Items Within Cash letter Count	M	09 – 16	8	N
4	Cash Letter Total Amount	M	17 – 30	14	N
5	Images Within Cash Letter Count	M	31 – 39	9	N
6	ECE Institution Name	C	40 – 57	18	ANS
7	Settlement Date	C	58 – 65	8	N
8	Reserved	M	66 – 80	15	B

Field Specifications for Companion Document

X9 Section > 27.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '90'

X9 Section > 27.2 Bundle Count

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: There shall always be at least one bundle within each cash letter.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 27.3 Items Within Cash Letter Count

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: The value shall represent the total number of payment items in the immediate cash letter, which is the total number of Check Detail Records (Type 25) in the Cash Letter.

There shall always be at least one payment item within each cash letter.

X9 Section > 27.4 Cash Letter Total Amount

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: The value shall represent the total dollar value of all payment items in the immediate cash letter, which is the total dollar value of all Check Detail Records (Type 25) in the Cash Letter.

Canadian Currency items:

The Canadian dollar value.

US Currency items:

The US dollar value

X9 Section > 27.5 Images Within Cash Letter Count

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: Images omitted from the file:

Value: '000000000'

If images are omitted from the file by arrangement, no Image View Detail Records (Type 50) and no Image View Data Records (Type 52) shall be included in any cash letter.

Images included in the file:

Value: Various

Each payment item in the cash letter shall have at least two Image View Record pairs (Type 50 and Type 52), representing a full front and back image segment set.

There shall always be at least two such Image View Record pairs within each cash letter.

Payment items may have additional Image View Record pairs (Type 50 and Type 52), representing a secondary full front image segment and/or back image segment set.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 27.6 ECE Institution Name

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 27.7 Settlement Date

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks
If present, the format shall be identical to:
File Header Record (Type 01)
Field 06 – File Creation Date

X9 Section > 27.8 Reserved

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: Blanks

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 28 File Control Record (Type 99)

Narrative for Companion Document

The File Control Record is Mandatory and contains eight fields. It is the final record of the file. It shall always follow a Cash Letter Control Record (Type 90). The data in the fields is created by, or on behalf of, the Direct Clearer that is delivering the file, which is the immediate origin institution.

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
2	Cash Letter Count	M	03 – 08	6	N
3	Total Record Count	M	09 – 16	8	N
4	Total Item Count	M	17 – 24	8	N
5	File Total Amount	M	25 – 40	16	N
6	Immediate Origin Contact Name	C	41 – 54	14	ANS
7	Immediate Origin Contact Phone Number	C	55 – 64	10	N
8	Reserved	M	65 – 80	16	B

Field Specifications for Companion Document

X9 Section > 28.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '99'

X9 Section > 28.2 Cash Letter Count

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: There shall always be at least one cash letter within the file.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Section > 28.3 Total Record Count

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: Images omitted from the file:

There shall always be at least the following minimum 8 records in the file:

- One File Header Record (Type 01)
  - One Cash Letter Header Record (Type 10)
    - One Bundle Header Record (Type 20)
      - One Check Detail Record (Type 25)
      - One Check Detail Addendum C Record (Type 28) [Mandatory]
    - One Bundle Control Record (Type 70)
  - One Cash Letter Control record (Type 90)
- One File Control Record (Type 99)

Images included in the file:

There shall always be at least the following minimum 12 records in the file:

- One File Header Record (Type 01)
  - One Cash Letter Header Record (Type 10)
    - One Bundle Header Record (Type 20)
      - One Check Detail Record (Type 25)
      - One Check Detail Addendum C Record (Type 28) [Mandatory]
        - One Image View Detail Record (Type 50) [front]
        - One Image View Data Record (Type 52) [front]
        - One Image View Detail Record (Type 50) [back]
        - One Image View Data Record (Type 52) [back]
    - One Bundle Control Record (Type 70)
  - One Cash Letter Control record (Type 90)
- One File Control Record (Type 99)

X9 Section > 28.4 Total Item Count

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: The value shall represent the total number of payment items in the file, which is the total number of Check Detail Records (Type 25) in the file.

There shall always be at least one payment item in each file.

X9 Section > 28.5 File Total Amount

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: The value shall represent the total dollar value of all payment items in the file, which is the total dollar value of all Check Detail Records (Type 25) in the file.

Canadian Currency items:

The Canadian dollar value.

US Currency items:

The US dollar value

X9 Section > 28.6 Immediate Origin Contact Name

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 28.7 Immediate Origin Contact Phone Number

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 28.8 Reserved

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: Blanks

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Annex A > Standard On-Us Field Format

ANSI X9.100-187-2008 information partially applies to ICP File delivery in Canada.

The specifications for the field apply only to Check Detail Record (Type 25) – Field 05 'On-Us'.

A.1 Standard On-Us Field Format

The exchange agreement allows for the optional presence or absence of dash characters in the On-Us Field, which is at the discretion of the file creator.

X9 Annex B > Return Reason Codes

ANSI X9.100-187-2008 information does not apply to ICP File delivery in Canada.

X9 Annex C > Relationship of Cash Letter Record Type Indicator & Documentation Type Indicator

ANSI X9.100-187-2008 information partially applies to ICP File delivery in Canada.

Cash Letter Header Record (Type 10) – Field 08 'Cash Letter Record Type Indicator' is restricted to values 'E' and 'I';

Cash Letter Header Record (Type 10) – Field 09 'Cash Letter Documentation Type Indicator' is limited to values 'C', 'D', 'G', 'K' and 'L'.

X9 Annex D > Image Record Definition for Image View Not Present

ANSI X9.100-187-2008 information does not apply to ICP File delivery in Canada.

X9 Annex E > Variable Length Record File

ANSI X9.100-187-2008 information applies to ICP File delivery in Canada.

X9 Annex F > Image Record Definitions

ANSI X9.100-187-2008 information does not apply to ICP File delivery in Canada.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Annex G > Check Digit Calculation

ANSI X9.100-187-2008 information partially applies to ICP File delivery in Canada.

The check digit is present in Check Detail Record (Type 25) – Field 05 'Payor Bank Routing Number Check Digit' only when:

Field 04 ' Payor Bank Routing Number' together with Field 05 'Payor Bank Routing Number Check Digit' contains a combined 9-character data format 'AAAABBBBC', indicating a US ABA MICR Routing Number for a US currency ABA item.

X9 Annex H > Examples of Electronic Exchange File Structures

ANSI X9.100-187-2008 information partially applies to ICP File delivery in Canada.

The minimal structure of the file, based on the record types that are detailed in this document, is as follows.

Images omitted from the file:

FILE HEADER RECORD (Type 01)
Cash Letter Header Record (Type 10) (first cash letter of file)
Bundle Header Record (Type 20) (first bundle of cash letter)
Check Detail Record (Type 25) (first item of first bundle, no image records)
Check Detail Addendum C Record (Type 28) (single Mandatory addendum record)
Check Detail Record (Type 25) (second item of first bundle, no image records)
||
Check Detail Record (Type 25) (last item of first bundle, no image records)
||
Bundle Control Record (Type 70) (end of first bundle of cash letter)
Bundle Header Record (Type 20) (second bundle of cash letter)
||
Bundle Control Record (Type 70) (end of second bundle of cash letter)
||
Bundle Header Record (Type 20) (last bundle of cash letter)
||
Bundle Control Record (Type 70) (end of last bundle of cash letter)
Cash Letter Control Record (Type 90) (end of first cash letter)
Cash Letter Header Record (Type 10) (second cash letter of file)
||
Cash Letter Control Record (Type 90) (end of second cash letter)
||
Cash Letter Header Record (Type 10) (last cash letter of file)
||
Cash Letter Control Record (Type 90) (end of last cash letter)
FILE CONTROL RECORD (Type 99)

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

Images included in the file:

FILE HEADER RECORD (Type 01)
Cash Letter Header Record (Type 10) (first cash letter of file)
Bundle Header Record (Type 20) (first bundle of cash letter)
Check Detail Record (Type 25) (first item of first bundle, with image records)
Check Detail Addendum C Record (Type 28) (single Mandatory addendum record)
Image View Detail Record (Type 50) (first item, 1st segment - front view)
Image View Data Record (Type 52) (first item, 1st segment - front view)
Image View Detail Record (Type 50) (first item, 2nd segment - rear view)
Image View Data Record (Type 52) (first item, 2nd segment - rear view)
Check Detail Record (Type 25) (second item of first bundle, with image records)
||
Check Detail Record (Type 25) (last item of first bundle, with image records)
||
Bundle Control Record (Type 70) (end of first bundle of cash letter)
Bundle Header Record (Type 20) (second bundle of cash letter)
||
Bundle Control Record (Type 70) (end of second bundle of cash letter)
||
Bundle Header Record (Type 20) (last bundle of cash letter)
||
Bundle Control Record (Type 70) (end of last bundle of cash letter)
Cash Letter Control Record (Type 90) (end of first cash letter)
Cash Letter Header Record (Type 10) (second cash letter of file)
||
Cash Letter Control Record (Type 90) (end of second cash letter)
||
Cash Letter Header Record (Type 10) (last cash letter of file)
||
Cash Letter Control Record (Type 90) (end of last cash letter)
FILE CONTROL RECORD (Type 99)

X9 Annex I > Image Keys

ANSI X9.100-187-2008 information does not normally apply to ICP File delivery in Canada.
For non-image file delivery, the description of the Image Archive Locator may be of some limited value.

X9 Annex J > Endorsements

ANSI X9.100-187-2008 information does not apply to ICP File delivery in Canada.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART A – FORWARD PRESENTMENT

X9 Annex K > Differences Between DSTU X9.37 and This Standard

ANSI X9.100-187-2008 information partially applies to ICP File delivery in Canada.

This Companion Document provides detailed descriptions of the following record types:

- File Header Record (Type 01)
- Cash Letter Header Record (Type 10)
- Bundle Header Record (Type 20)
- Check Detail Record (Type 25)
- Check Detail Addendum A Record (Type 26)
  - Conditional record
- Check Detail Addendum B Record (Type 27)
  - Conditional record
  - Possible restricted use for non-image files
- Check Detail Addendum C Record (Type 28)
  - Single Mandatory record
  - Other Conditional record(s)
- Image View Detail Record (Type 50)
  - Mandatory record unless omitted by clearing arrangement
- Image View Data Record (Type 52)
  - Mandatory record unless omitted by clearing arrangement
- Bundle Control Record (Type 70)
- Cash Letter Control Record (Type 90)
- File Control Record (Type 99)

Within each of the record types, only specific fields apply, and in some cases, only specific values for certain record fields apply.

6 PART B – RETURNS

ANSI X9.100-187-2008 Specifications for the Companion Document

Table of Contents – Part B

X9 Section > 7 File Header Record (Type 01) 82
X9 Section > 7.1 Record Type 82
X9 Section > 7.2 Standard Level 83
X9 Section > 7.3 Test File Indicator 83
X9 Section > 7.4 Immediate Destination Routing Number 83
X9 Section > 7.5 Immediate Origin Routing Number 85
X9 Section > 7.6 File Creation Date 87
X9 Section > 7.7 File Creation Time 87
X9 Section > 7.8 Resend Indicator 87
X9 Section > 7.9 Immediate Destination Name 87
X9 Section > 7.10 Immediate Origin Name 88
X9 Section > 7.11 File ID Modifier 88
X9 Section > 7.12 Country Code 88
X9 Section > 7.13 User Field 88
X9 Section > 7.14 Companion Document Indicator 88
X9 Section > 8 Cash Letter Header Record (Type 10) 89
X9 Section > 8.1 Record Type 89
X9 Section > 8.2 Collection Type Indicator 90
X9 Section > 8.3 Destination Routing Number 90
X9 Section > 8.4 ECE Institution Routing Number 90
X9 Section > 8.5 Cash Letter Business Date 91
X9 Section > 8.6 Cash Letter Creation Date 91
X9 Section > 8.7 Cash Letter Creation Time 91
X9 Section > 8.8 Cash Letter Record Type Indicator 92
X9 Section > 8.9 Cash Letter Documentation Type Indicator 92
X9 Section > 8.10 Cash Letter ID 93
X9 Section > 8.11 Originator Contact Name 93
X9 Section > 8.12 Originator Contact Phone Number 93
X9 Section > 8.13 Fed Work Type 93
X9 Section > 8.14 Returns Indicator 94
X9 Section > 8.15 User Field 94
X9 Section > 8.16 Reserved 94
X9 Section > 9 Bundle Header Record (Type 20) 95
X9 Section > 9.1 Record Type 95
X9 Section > 9.2 Collection Type Indicator 96

X9 Section > 9.3 Destination Routing Number 96
X9 Section > 9.4 ECE Institution Routing Number 96
X9 Section > 9.5 Bundle Business Date 96
X9 Section > 9.6 Bundle Creation Date 97
X9 Section > 9.7 Bundle ID 97
X9 Section > 9.8 Bundle Sequence Number 97
X9 Section > 9.9 Cycle Number 97
X9 Section > 9.10 Reserved 98
X9 Section > 9.11 User Field 98
X9 Section > 9.12 Reserved 98
X9 Section > 10 Check Detail Record (Type 25) 99
X9 Section > 11 Check Detail Addendum A Record (Type 26) 99
X9 Section > 12 Check Detail Addendum B Record (Type 27) 99
X9 Section > 13 Check Detail Addendum C Record (Type 28) 99
X9 Section > 14 Return Record (Type 31) 100
X9 Section > 14.1 Record Type 100
X9 Section > 14.2 Payor Bank Routing Number (combined with the following field) 101
X9 Section > 14.3 Payor Bank Routing Number Check Digit (combined with the previous field) 101
X9 Section > 14.4 On-Us 102
X9 Section > 14.5 Item Amount 102
X9 Section > 14.6 Return Reason 102
X9 Section > 14.7 Return Record Addendum Count 103
X9 Section > 14.8 Return Documentation Type Indicator 103
X9 Section > 14.9 Forward Bundle Date 104
X9 Section > 14.10 ECE Institution Item Sequence Number 104
X9 Section > 14.11 External Processing Code 104
X9 Section > 14.12 Return Notification Indicator 105
X9 Section > 14.13 Archive Type Indicator 105
X9 Section > 14.14 Number of Times Returned 105
X9 Section > 14.15 Reserved 105
X9 Section > 15 Return Addendum A Record (Type 32) 106
X9 Section > 15.1 Record Type 107
X9 Section > 15.2 Return Addendum A Record Number 107
X9 Section > 15.3 Return Location Routing Number 108
X9 Section > 15.4 BOFD / Endorsement Business Date 109
X9 Section > 15.5 BOFD Item Sequence Number 109
X9 Section > 15.6 Deposit Account Number at BOFD 109
X9 Section > 15.7 BOFD Deposit Branch 110
X9 Section > 15.8 Payee Name 110
X9 Section > 15.9 Truncation Indicator 110
X9 Section > 15.10 BOFD Conversion Indicator 111
X9 Section > 15.11 BOFD Correction Indicator 111
X9 Section > 15.12 User Field 111

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 15.13 Reserved 111
X9 Section > 16 Return Addendum B Record (Type 33) 112
X9 Section > 16.1 Record Type 112
X9 Section > 16.2 Payee Name 113
X9 Section > 16.3 Auxiliary On-Us 113
X9 Section > 16.4 Payor Bank Item Sequence Number 113
X9 Section > 16.5 Payor Bank Business Date 114
X9 Section > 16.6 Payor Account Name 114
X9 Section > 17 Return Addendum C Record (Type 34) 115
X9 Section > 17.1 Record Type 116
X9 Section > 17.2 Variable Size Record Indicator 116
X9 Section > 17.4 Length of Image Archive Locator 116
X9 Section > 17.5 Image Archive Locator 116
X9 Section > 18 Return Addendum D Record (Type 35) 117
X9 Section > 18.1 Record Type 118
X9 Section > 18.2 Return Addendum D Record Number 118
X9 Section > 18.3 Endorsing Bank Routing Number 119
X9 Section > 18.4 BOFD / Endorsement Business Date 119
X9 Section > 18.5 Endorsing Bank item Sequence Number 120
X9 Section > 18.6 Truncation Indicator 120
X9 Section > 18.7 Endorsing Bank Conversion Indicator 121
X9 Section > 18.8 Endorsing Bank Correction Indicator 121
X9 Section > 18.9 Return Reason 121
X9 Section > 18.10 User Field 122
X9 Section > 18.11 Endorsing Bank Identifier 122
X9 Section > 18.12 Reserved 122
X9 Section > 19 Account Totals Detail Record (Type 40) 123
X9 Section > 20 Non-Hit Totals Detail Record (Type 41) 123
X9 Section > 21 Image View Detail Record (Type 50) 124
X9 Section > 21.1 Record Type 125
X9 Section > 21.2 Image Indicator 126
X9 Section > 21.3 Image Creator Routing Number 126
X9 Section > 21.4 Image Creator Date 127
X9 Section > 21.5 Image View Format Indicator 127
X9 Section > 21.6 Image View Compression Algorithm Identifier 127
X9 Section > 21.7 Image View Data Size 127
X9 Section > 21.8 View Side Indicator 128
X9 Section > 21.9 View Descriptor 128
X9 Section > 21.10 Digital Signature Indicator 128
X9 Section > 21.11 Digital Signature Method 128
X9 Section > 21.12 Security Key Size 128
X9 Section > 21.13 Start of Protected Data 128
X9 Section > 21.14 Length of Protected Data 129

X9 Section > 21.15 Image Recreate Indicator 129
X9 Section > 21.16 User Field 129
X9 Section > 21.17 Image TIFF Variance Indicator 129
X9 Section > 21.18 Override Indicator 129
X9 Section > 21.19 Reserved 129
X9 Section > 22 Image View Data Record (Type 52) 130
X9 Section > 22.1 Record Type 132
X9 Section > 22.2 ECE Institution Routing Number 132
X9 Section > 22.3 Bundle Business Date 132
X9 Section > 22.4 Cycle Number 133
X9 Section > 22.5 ECE Institution Item Sequence Number 133
X9 Section > 22.6 Security Originator Name 133
X9 Section > 22.7 Security Authenticator Name 133
X9 Section > 22.8 Security Key Name 133
X9 Section > 22.9 Clipping Origin 134
X9 Section > 22.10 Clipping Coordinate h1 134
X9 Section > 22.11 Clipping Coordinate h2 134
X9 Section > 22.12 Clipping Coordinate v1 134
X9 Section > 22.13 Clipping Coordinates v2 134
X9 Section > 22.14 Length of Image Reference Key 134
X9 Section > 22.15 Image Reference Key 135
X9 Section > 22.16 Length of Digital Signature 135
X9 Section > 22.17 Digital Signature 135
X9 Section > 22.18 Length of Image Data 135
X9 Section > 22.19 Image Data 136
X9 Section > 23 Image View Analysis Record (Type 54) 137
X9 Section > 24 Bundle Control Record (Type 70) 138
X9 Section > 24.1 Record Type 138
X9 Section > 24.2 Items Within Bundle Count 139
X9 Section > 24.3 Bundle Total Amount 139
X9 Section > 24.4 MICR Valid Total Amount 139
X9 Section > 24.5 Images Within Bundle Count 140
X9 Section > 24.6 User Field 140
X9 Section > 24.7 Reserved 140
X9 Section > 25 Box Summary Record (Type 75) 141
X9 Section > 26 Routing Number Summary Record (Type 85) 141
X9 Section > 27 Cash Letter Control Record (Type 90) 142
X9 Section > 27.1 Record Type 142
X9 Section > 27.2 Bundle Count 142
X9 Section > 27.3 Items Within Cash Letter Count 143
X9 Section > 27.4 Cash Letter Total Amount 143
X9 Section > 27.5 Images Within Cash Letter Count 143
X9 Section > 27.6 ECE Institution Name 144

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 27.7 Settlement Date 144
X9 Section > 27.8 Reserved 144
X9 Section > 28 File Control Record (Type 99) 145
X9 Section > 28.1 Record Type 145
X9 Section > 28.2 Cash Letter Count 145
X9 Section > 28.3 Total Record Count 146
X9 Section > 28.4 Total Item Count 147
X9 Section > 28.5 File Total Amount 147
X9 Section > 28.6 Immediate Origin Contact Name 147
X9 Section > 28.7 Immediate Origin Contact Phone Number 147
X9 Section > 28.8 Reserved 147
X9 Annex A > Standard On-Us Field Format 148
X9 Annex B > Return Reason Codes 149
B.1 General Comments 149
B.2 Customer / "Monetary" Returns 149
B.3 Administrative Returns 149
X9 Annex C > Relationship of Cash Letter Record Type Indicator & Documentation Type Indicator 150
X9 Annex D > Image Record Definition for Image View Not Present 150
X9 Annex E > Variable Length Record File 150
X9 Annex F > Image Record Definitions 150
X9 Annex G > Check Digit Calculation 150
X9 Annex H > Examples of Electronic Exchange File Structures 151
X9 Annex I > Image Keys 152
X9 Annex J > Endorsements 152
X9 Annex K > Differences Between DSTU X9.37 and This Standard 153

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 7 File Header Record (Type 01)

Narrative for Companion Document

The File Header Record is Mandatory and contains fourteen fields. It is the first record of the file. A corresponding File Control Record (Type 99) shall be associated with this record. The data in the fields is created by, or on behalf of, the Direct Clearer that is delivering the file, which is the immediate origin institution.

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
2	Standard Level	M	03 – 04	2	N
3	Test File Indicator	M	05 – 05	1	A
4	Immediate Destination Routing Number	M	06 – 14	9	N
5	Immediate Origin Routing Number	M	15 – 23	9	N
6	File Creation Date	M	24 – 31	8	N
7	File Creation Time	M	32 – 35	4	N
8	Resend Indicator	M	36 – 36	1	A
9	Immediate Destination Name	C	37 – 54	18	ANS
10	Immediate Origin Name	C	55 – 72	18	ANS
11	File ID Modifier	C	73 – 73	1	AN
12	Country Code	C	74 – 75	2	A
13	User Field	C	76 – 79	4	ANS
14	Companion Document Indicator	C	80 – 80	1	AN

Field Specifications for Companion Document

X9 Section > 7.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '01'

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 7.2 Standard Level

Companion Usage: Mandatory

Companion Data Type: 1) Mandatory

2) Alternate

Companion Values: 1) '30' current X9.100-187-2008 value

2) '03' previous DSTU X9.37-2003 value

Value '03' ensures compatibility of this file for file creating and receiving systems that function according to the predecessor DSTU X9.37-2003 file format specification.

The alternate setting of this value does not imply any functional difference in the use of the ANSI X9.100-187-2008 standard, upon which this document is based.

X9 Section > 7.3 Test File Indicator

Companion Usage: Mandatory

Companion Data Type: Selected

Companion Value: A test file may optionally be sent by clearing arrangement.

Values:

1) 'P' (The file is for exchange and settlement of returned items)

2) 'T' (The file is for testing purposes, by clearing arrangement)

X9 Section > 7.4 Immediate Destination Routing Number

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: This represents the currency, payment type, clearing region, processing site and the Financial Institution number of the Direct Clearer at which the file is received.

The format is 'CP00RSNNN'

Refer to Table 1 for a description of the subfield structure.

Refer to CPA Rules and Standards for allowable values for the Region, Processing Site and FI Number subfields..

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

Sub-Field	Name	Value	Meaning	Comment
C	Currency Indicator	'0' '1'	Canadian US	• Indicates the currency stream for the complete file content. • The value shall be *identical to* Field 05 – Immediate Origin Routing Number.
P	Item Type			• Indicates the type of items on this file (forward presentments: cheques and other payment items). • The value is expressed as a single digit, and is the numerical value equivalent of: Cash Letter Header Record (Type 10) Field 02 – Collection Type Indicator • The value shall be *identical to* Field 05 – Immediate Origin Routing Number.
00				• Is fixed value zeroes.
R	Region	'0' to '9'	Exchange reporting region	• Indicates the region at which the clearings exchange is received. • The value shall be *identical to* Field 05 – Immediate Origin Routing Number, unless otherwise indicated in the CPA Rules and Standards.
S	Processing Site	'0' to '9'	Receiver site number	• Indicates the logical or physical site at which the *receiving* Direct Clearer / Group Clearer will accept the file. • Possible values are associated with the specific Direct Clearer / Group Clearer indicated by FI Number **NNN**.
NNN	FI Number	'001' to '999'	Direct Clearer Financial Institution Number	• Indicates the Financial Institution number of the *receiving* Direct Clearer / Group Clearer number. • The value shall be *different from* Field 05 – Immediate Origin Routing Number. • Indirect Clearer Financial Institutions and individual Credit Unions that participate in the clearings exchange will receive through their Direct Clearer or Group Clearer agents as denoted by this field.

Table 1. Immediate Destination Routing Number Values

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 7.5 Immediate Origin Routing Number

Companion Usage:	Mandatory
Companion Data Type:	Required
Companion Value:	This represents the currency, payment type, clearing region, processing site and the Financial Institution number of the Direct Clearer from which the file is delivered. The format is 'CP00RSNNN' Refer to Table 2 for a description of the subfield structure. Refer to CPA Rules and Standards for allowable values for the Region, Processing Site and FI Number subfields.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

Sub-Field	Name	Value	Meaning	Comment
C	Currency Indicator	'0' '1'	Canadian US	• Indicates the currency stream for the complete file content. • The value shall be *identical to* Field 04 – Immediate Destination Routing Number.
P	Item Type			• Indicates the type of items on this file (forward presentments: cheques and other payment items). • The value is expressed as a single digit, and is the numerical value equivalent of: Cash Letter Header Record (Type 10) Field 02 – Collection Type Indicator • The value shall be *identical to* Field 04 – Immediate Destination Routing Number.
00				• Is fixed value zeroes.
R	Region	'0' to '9'	Exchange reporting region	• Indicates the region from which the clearings exchange is delivered. • The value shall be *identical to* Field 04 – Immediate Destination Routing Number, unless otherwise indicated in the CPA Rules and Standards.
S	Processing Site	'0'to '9'	Receiver site number	• Indicates the logical or physical site from which the *delivering* Direct Clearer / Group Clearer delivers the file. • Possible values are associated with the specific Direct Clearer / Group Clearer indicated by FI Number **NNN**.
NNN	FI Number	'001' to '999'	Direct Clearer Financial Institution Number	• Indicates the Financial Institution number of the *delivering* Direct Clearer / Group Clearer number. • The value shall be *different from* Field 04 – Immediate Destination Routing Number. • Indirect Clearer Financial Institutions and individual Credit Unions that participate in the clearings exchange will deliver through their Direct Clearer or Group Clearer agents as denoted by this field.

Table 2. Immediate Origin Routing Number Values

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 7.6 File Creation Date

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: This represents the calendar date on which the file is created, using the Eastern Time Zone value and according to Standard time or Daylight Savings time.

The format is 'YYYYMMDD':

YYYY is '20xx';

MM is two-digit numerical month;

DD is two-digit numerical day applicable to the month and to the year, in consideration of leap year.

X9 Section > 7.7 File Creation Time

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: This represents the 24-hour time when the file is created, using the Eastern Time Zone and according to Standard time or Daylight Savings time.

X9 Section > 7.8 Resend Indicator

Companion Usage: Mandatory

Companion Data Type: Selected

Companion Value: A file can optionally be re-sent by clearing arrangement

1) 'N' (This is the original file for exchange and settlement of the returned items contained in the file)

2) 'Y' (This file is being re-sent by clearing arrangement, containing the same returned items as the original file)

X9 Section > 7.9 Immediate Destination Name

Companion Usage: Conditional

Companion Data Type: Expected

Companion Value: Blanks

X9 Section > 7.10 Immediate Origin Name

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 7.11 File ID Modifier

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blank

X9 Section > 7.12 Country Code

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blank

X9 Section > 7.13 User Field

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 7.14 Companion Document Indicator

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blank

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 8 Cash Letter Header Record (Type 10)

Narrative for Companion Document

The Cash Letter Header Record is Mandatory and contains sixteen fields. It always follows a File Header Record (Type 01) unless a file contains multiple cash letters, in which case the Cash Letter Header Record shall follow a Cash Letter Control Record (Type 90). A corresponding Cash Letter Control Record (Type 90) shall be associated to this record. The data in the fields is created by, or on behalf of, the Direct Clearer delivering the file, which is the ECE institution. The ECE institution is assumed to be or to represent the Payor Bank.

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
2	Collection Type Indicator	M	03 – 04	2	N
3	Destination Routing Number	M	05 – 13	9	N
4	ECE Institution Routing Number	M	14 – 22	9	N
5	Cash Letter Business Date	M	23 – 30	8	N
6	Cash Letter Creation Date	M	31 – 38	8	N
7	Cash Letter Creation Time	M	39 – 42	4	N
8	Cash Letter Record Type Indicator	M	43 – 43	1	A
9	Cash Letter Documentation Type Indicator	C	44 – 44	1	AN
10	Cash Letter ID	M	45 – 52	8	AN
11	Originator Contact Name	C	53 – 66	14	ANS
12	Originator Contact Phone Number	C	67 – 76	10	N
13	Fed Work Type	C	77 – 77	1	AN
14	Returns Indicator	C	78 – 78	1	A
15	User Field	C	79 – 79	1	ANS
16	Reserved	M	80 – 80	1	B

Field Specifications for Companion Document

X9 Section > 8.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '10'

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 8.2 Collection Type Indicator

Companion Usage:	Mandatory
Companion Data Type:	Restricted
Companion Value:	'03'
	This value indicates that the file contains returned items (from cheques and other payment items).

X9 Section > 8.3 Destination Routing Number

Companion Usage:	Mandatory
Companion Data Type:	Required
Companion Value:	This represents the currency, payment type, clearing region, processing site and the Financial Institution number of the Direct Clearer at which the file is received.
	The format is 'CP00RSNNN'
	Refer to Part B, Section 7.4, table 1 for a description of the subfield structure.
	Refer to CPA Rules and Standards for allowable values for the Region, Processing Site and FI Number subfields.

X9 Section > 8.4 ECE Institution Routing Number

Companion Usage:	Mandatory
Companion Data Type:	Required
Companion Value:	This represents the currency, payment type, clearing region, processing site and the Financial Institution number of the Direct Clearer from which the file is delivered.
	The format is 'CP00RSNNN'
	Refer to Part B, section 7.5, Table 2 for a description of the subfield structure.
	Refer to CPA Rules and Standards for allowable values for the Region, Processing Site and FI Number subfields.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 8.5 Cash Letter Business Date

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: This represents the business date within which the Cash Letter is being created by the delivering Direct Clearer, or on its behalf.

All Cash Letters in the file shall contain the same Cash Letter Business Date value, as all items in the file are intended to be settled on a common business date. The common Cash Letter Business Date is therefore the date that can be used to determine the singular settlement date for all items contained in the file.

The business date is logical. It may begin and/or end on other than a 00:00 hour boundary, it may cross over the 00:00 hour point, and it may span beyond 24 hours.

The format shall be identical to:

File Header Record (Type 01)

Field 06 – File Creation Date

X9 Section > 8.6 Cash Letter Creation Date

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: This represents the calendar date on which the Cash Letter is created for inclusion in the file, using the Eastern Time Zone value and according to Standard time or Daylight Savings time.

The format shall be identical to:

File Header Record (Type 01)

Field 06 – File Creation Date

X9 Section > 8.7 Cash Letter Creation Time

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: This represents the 24-hour time when the Cash Letter is created for inclusion in the file, using the Eastern Time Zone and according to Standard time or Daylight Savings time.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 8.8 Cash Letter Record Type Indicator

Companion Usage: Mandatory

Companion Data Type: Selected

Companion Value: Images of the returned items may optionally be omitted by clearing arrangement.

Values:

1) 'E' (The returned items in the Cash Letter *do not* include the Image View records)

2) 'I' (The returned items in the Cash Letter include the Image View records)

X9 Section > 8.9 Cash Letter Documentation Type Indicator

Companion Usage: Mandatory

Companion Data Type: Selected

Companion Value: Images included in the file:

Value:

'G' (Image View records with images are provided in the file)

Images omitted from the file:

Value:

1) 'C' (images provided separately, no paper provided)

2) 'D' (images provided separately upon request, no paper provided)

3) 'K' (no images provided, no paper provided)

4) 'L' (no images provided, image provided upon request, no paper provided)

The images of the returns, or access to the images, are provided by clearing arrangement.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 8.10 Cash Letter ID

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: This value is unique within the file, and may be structured in format according to the specification or convention of the file creator.

The value shall comply with Field 05 – Cash Letter Business Date, and with:

ANSI X9.100-187-2008

Cash Letter Control Record (Type 10)

Field 10 – Cash Letter ID

The uniqueness of this value applies only within the immediate file.

X9 Section > 8.11 Originator Contact Name

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 8.12 Originator Contact Phone Number

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 8.13 Fed Work Type

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blank

X9 Section > 8.14 Returns Indicator

Companion Usage:	Mandatory
Companion Data Type:	Restricted
Companion Value:	'R' Only ''Customer / Monetary Returns" are eligible to be returned by ICP File. Refer to **X9 Annex B > Return Reason Codes (Canada)**.

X9 Section > 8.15 User Field

Companion Usage:	Conditional
Companion Data Type:	Expected
Companion Value:	Blank

X9 Section > 8.16 Reserved

Companion Usage:	Mandatory
Companion Data Type:	Mandatory
Companion Value:	Blank

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 9 Bundle Header Record (Type 20)

Narrative for Companion Document

The Bundle Header Record is Mandatory and contains twelve fields. It shall be present as the Cash Letter Record Type Indicator (Field 8) in the Cash Letter Header Record (Type 10) is set to 'E' or 'I'. It always follows a Cash Letter Header Record (Type 10) unless the cash letter contains multiple bundles, in which case the Bundle Header Record always follows a Bundle Control Record (Type 70). A corresponding Bundle Control Record (Type 70) shall be associated to this record. The data in the fields is created by, or on behalf of, the Direct Clearer delivering the file, which is the ECE institution. The ECE institution is assumed to be or to represent the Payor Bank.

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
2	Collection Type Indicator	M	03 – 04	2	N
3	Destination Routing Number	M	05 – 13	9	N
4	ECE Institution Routing Number	M	14 – 22	9	N
5	Bundle Business Date	M	23 – 30	8	N
6	Bundle Creation Date	M	31 – 38	8	N
7	Bundle ID	C	39 – 48	10	AN
8	Bundle Sequence Number	C	49 – 52	4	NB
9	Cycle Number	C	53 – 54	2	AN
10	Reserved	M	55 – 63	9	B
11	User Field	C	64 – 68	5	ANS
12	Reserved	M	69 – 80	12	B

Field Specifications for Companion Document

X9 Section > 9.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '20'

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 9.2 Collection Type Indicator

Companion Usage: Mandatory
Companion Data Type: Restricted
Companion Value: The value shall be identical to:
Cash Letter Header Record (Type 10)
Field 02 – Collection Type Indicator

X9 Section > 9.3 Destination Routing Number

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: The value shall be identical to:
Cash Letter Header Record (Type 10)
Field 03 – Immediate Destination Routing Number

X9 Section > 9.4 ECE Institution Routing Number

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: The value shall be identical to:
Cash Letter Header Record (Type 10)
Field 04 – ECE Institution Routing Number

X9 Section > 9.5 Bundle Business Date

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: The value shall be identical to:
Cash Letter Header Record (Type 10)
Field 05 – Cash Letter Business Date

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 9.6 Bundle Creation Date

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: This represents the calendar date on which the Bundle is created for inclusion in the Cash Letter within the file, using the Eastern Time Zone value and according to Standard time or Daylight Savings time.

The format shall be identical to:

File Header Record (Type 01)

Field 06 – File Creation Date

X9 Section > 9.7 Bundle ID

Companion Usage: Conditional

Companion Data Type: Indeterminate

Companion Value: Not defined or restricted

X9 Section > 9.8 Bundle Sequence Number

Companion Usage: Conditional

Companion Data Type: Expected

Companion Value: If present, the value:

Shall be unique among bundles within the immediate Cash Letter;

Shall indicate the ordered placement of the immediate Bundle relative to all other bundles within the immediate Cash Letter;

Shall be assigned in ascending placement order, from first bundle to last bundle, in the immediate Cash Letter;

May be structured according to the specification or convention of the file creator.

X9 Section > 9.9 Cycle Number

Companion Usage: Conditional

Companion Data Type: Indeterminate

Companion Value: Not defined or restricted

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 9.10 Reserved

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: Blanks

X9 Section > 9.11 User Field

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 9.12 Reserved

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: Blanks

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

The following sections in the ANSI X9.100-187-2008 standard are not included in this Companion Document. These sections provide the specifications for records that do not provide any business content to ICP Return File Delivery in Canada.

X9 Section > 10 Check Detail Record (Type 25)

This record is not used for ICP Return File Delivery in Canada.

Forward presentment by image is addressed in Part A of this Companion Document.

X9 Section > 11 Check Detail Addendum A Record (Type 26)

This record is not used for ICP Return File Delivery in Canada.

Refer to Return Addendum A Record (Type 32) in this document.

X9 Section > 12 Check Detail Addendum B Record (Type 27)

This record is not used for ICP Return File Delivery in Canada.

Refer to Return Addendum C Record (Type 34) in this document.

X9 Section > 13 Check Detail Addendum C Record (Type 28)

This record is not used for ICP Return File Delivery in Canada.

Refer to Return Addendum D Record (Type 35) in this document.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 14 Return Record (Type 31)

Narrative for Companion Document

The Return Record is Mandatory, and contains fifteen fields. It shall be present as the Collection Type Indicator (Field 2) in the Bundle Header Record (Type 20) is equal to '03'. One Return Record shall be sent for each cheque or other designated payment item that is being returned.

If Image View records are included in the file, the Return Record shall always follow a Bundle Header Record (Type 20) or an Image View Data Record (Type 52). If Image View records are omitted from the file, the Return Record shall always follow a Bundle Header Record (Type 20) or a Mandatory Return Addendum D Record (Type 35).

The ECE institution is assumed to be or to represent the Bank of First Deposit.

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
2	Payor Bank Routing Number	M	03 – 10	8	N
3	Payor Bank Routing Number Check Digit	M	11 – 11	1	N
4	On-Us	C	12 – 31	20	NBSM OS
5	Item Amount	M	32 – 41	10	N
6	Return Reason	M	42 – 42	1	AN
7	Return Record Addendum Count	M	43 – 44	2	N
8	Return Documentation Type Indicator	C	45 – 45	1	AN
9	Forward Bundle Date	C	46 – 53	8	N
10	ECE Institution Item Sequence Number	C	54 – 68	15	NB
11	External Processing Code	C	69 – 69	1	NS
12	Return Notification Indicator	C	70 – 70	1	N
13	Archive Type Indicator	C	71 – 71	1	AN
14	Number of Times Returned	C	72 – 72	1	AN
15	Reserved	M	73 – 80	8	B

Field Specifications for Companion Document

X9 Section > 14.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '31'

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 14.2 Payor Bank Routing Number (combined with the following field)

X9 Section > 14.3 Payor Bank Routing Number Check Digit (combined with the previous field)

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: Field 04 combined with Field 05 comprises 9 consecutive characters.

In order to accommodate a 'dash' character separator, Field 04 type shall be defined as:

ANSI X9.100-187-2008

Section 5.2.4 Numericblank/special MICR (NBSM).

Refer to Table 3 for format and content of the combined field values.

For items presented electronically, this may contain a value that is *different* from the incoming Check Detail Record (Type 25) Field 04 Payor Bank Routing Number with Field 05 Check Digit. The paying Financial Institution or its processing agent, at its discretion, may have replaced, augmented, modified or corrected the originally received value to meet its proprietary requirements.

Format Number	Format	Currency	Structured Content	Usage
1	**NNNNN-FFF**	CAD	• 'NNNNN' is a transit number assigned by the Canadian Financial Institution of account; • 'FFF' is the Canadian bank number of the Financial Institution of account; • '-' is the character 'dash'.	All Canadian currency accounts.
2	**NNNNN-FFF**	USD	Refer to the CAD currency description	US currency accounts domiciled in Canadian FIs.
3	**TTTTAAAAC**	USD	• 'TTTT' is the US Federal Reserve pre-fix; • 'AAAA' is the US ABA Institution Number; • 'C' is the check digit (refer to: X9.100-197-2008; Return Record (Type 31); Field 03 – Payor Bank Routing Number Check Digit).	ABA format for: • US currency accounts domiciled in the US; • Certain designated US currency accounts domiciled in Canadian FIs.
4	**TTTT-AAAA**	USD	• 'TTTT' (refer to US ABA format); • 'AAAA' (refer to US ABA format); • '-' is the character 'dash'.	US ABA format items with a stripped and repaired MICR line.

Table 3. Routing Transit Number Formats

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 14.4 On-Us

Companion Usage: Conditional

Companion Data Type: Required

Companion Value: Refer to:

ANSI X9.100-187-2008

Return Record (Type 31)

Field 04 – On-Us.

For items presented electronically, this may contain a value that is *different* from the incoming Check Detail Record (Type 25) Field 06 On-Us. The paying Financial Institution or its processing agent, at its discretion, may have replaced, augmented, modified or corrected the originally received value to meet its proprietary requirements.

X9 Section > 14.5 Item Amount

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: Canadian Currency item:

The Canadian dollar value of the returned cheque or designated payment item.

US Currency item:

The US dollar value of the returned cheque or designated payment item.

X9 Section > 14.6 Return Reason

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: 'A' to 'Z'; '0' to '9'

Note: The value in the field does *not* correspond in meaning to the same value as referenced in:

ANSI X9.100-187-2008

Annex B – Return Reason Codes [for US]

Refer to Annex B of this document.

X9 Section > 14.7 Return Record Addendum Count

Companion Usage: Mandatory

Companion Data Type: Expected

Companion Value: (variable, according to the actual count of Return Addendum records)

Sequence of Addendum records:

1) Mandatory: One Return Addendum A Record (Type 32):
   a) From transposed Check Detail Addendum A Record (Type 26);
   b) Created, if no Check Detail Addendum A Record (Type 26);
2) Mandatory: One Return Addendum B Record (Type 33);
3) Conditional: Zero or one Return Addendum C Record (Type 34):
   a) From transposed Check Detail Addendum B Record (Type 27);
   b) Created if required, if no Check Detail Addendum B Record (Type 27):

      Refer to **X9 Section > 17 Return Addendum C Record (Type 34)**;
4) Conditional: Zero or more Return Addendum D Records (Type 35):
   a) From transposed Check Detail Addendum C Records (Type 28);
5) Mandatory: One Return Addendum D Record (Type 35), identifying the Direct Clearer delivering the file.

X9 Section > 14.8 Return Documentation Type Indicator

Companion Usage: Mandatory

Companion Data Type: Mandatory

Companion Value: Blank

This field is always superseded by:

Cash Letter Header Record (Type 10)

Field 09 - Documentation Type Indicator

X9 Section > 14.9 Forward Bundle Date

Companion Usage: Conditional
Companion Data Type: Required
Companion Value: If present, the format shall be identical to:
File Header Record (Type 01)
Field 06 – File Creation Date

The condition for the use of this field is according to:
ANSI X9.100-187-2008
Return Record (Type 31)
Field 09 – Forward Bundle Date

X9 Section > 14.10 ECE Institution Item Sequence Number

Companion Usage: Conditional
Companion Data Type: Required
Companion Value: The use of this field is according to:
ANSI X9.100-187-2008
Return Record (Type 31)
Field 10 – ECE Institution Item Sequence Number

X9 Section > 14.11 External Processing Code

Companion Usage: Conditional
Companion Data Type: Required
Companion Value: The use of this field is according to:
ANSI X9.100-187-2008
Return Record (Type 31)
Field 11 – External Processing Code.

X9 Section > 14.12 Return Notification Indicator

Companion Usage: Conditional
Companion Data Type: Indeterminate
Companion Value: The content of this field provides no value.
The relevance of this field is always superseded by the restricted value in:
Cash Letter Header Record (Type 10)
Field 09 - Documentation Type Indicator

X9 Section > 14.13 Archive Type Indicator

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blank

X9 Section > 14.14 Number of Times Returned

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Values:
1) Blank (unused);
2) '1' (returned once)

X9 Section > 14.15 Reserved

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: Blanks

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 15 Return Addendum A Record (Type 32)

Narrative for Companion Document

The Return Addendum A Record is Mandatory and contains thirteen fields. It is one of four addendum type records that may be used with the Return Record (Type 31), three of which are Mandatory.

The Return Addendum A Record follows its immediately preceding Return Record (Type 31). The Return Addendum A Record shall be used to indicate the Financial Institution designated to receive and process the return of the item associated with the preceding Return Record (Type 31). The Return Processing Bank may or may not be the BOFD. The Financial Institution that is indicated as the Return Processing Bank shall be responsible for the proper disposition of the image return upon receipt.

If the Forward item corresponding to this return was originally presented by image and a Check Detail Addendum A Record (Type 26) was included, then the Return Addendum A Record shall contain the same information from the corresponding Check Detail Addendum A Record (Type 26).

If the Forward item corresponding to this Return was originally presented by image, but there was no Check Detail Addendum A Record (Type 26), then a Return Addendum A Record shall be created and will contain information that is keyed from viewing areas on the Forward presented image.

If the Forward item corresponding to this Return was originally presented as paper, either in the form of the original paper item or a paper substitution CRD, then the Return Addendum A Record shall be created and will contain endorsement information that is keyed from viewing the surface of the original physical item or its image following processing of the item.

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
2	Return Addendum A Record Number	M	03 – 03	1	N
3	Return Location Routing Number	M	04 – 12	9	N
4	BOFD / Endorsement Business Date	M	13 – 20	8	NS
5	BOFD Item Sequence Number	M	21 – 35	15	NB
6	Deposit Account Number at BOFD	C	36 – 53	18	ANS
7	BOFD Deposit Branch	C	54 – 58	5	ANS
8	Payee Name	C	59 – 73	15	ANS
9	Truncation Indicator	M	74 – 74	1	A
10	BOFD Conversion Indicator	C	75 – 75	1	AN
11	BOFD Correction Indicator	C	76 – 76	1	N
12	User Field	C	77 – 77	1	ANS
13	Reserved	M	78 – 80	3	B

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

Field Specifications for Companion Document

X9 Section > 15.1 Record Type

Companion Usage:	Mandatory
Companion Data Type:	Mandatory
Companion Value:	'32'

X9 Section > 15.2 Return Addendum A Record Number

Companion Usage:	Mandatory
Companion Data Type:	Restricted
Companion Value:	'1'
	This Mandatory record is the first Return Addendum record that shall follow this Return Record (Type 31).

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 15.3 Return Location Routing Number

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: In order to accommodate a 'dash' character separator, Field 03 type shall be defined as:

ANSI X9.100-187-2008

Section 5.2.4 Numericblank/special MICR (NBSM).

The format shall be identical to:

Return Record (Type 31)

Field 02 – Payor Bank Routing Number

Table 3 - Format Number 1

When representing a Canadian Financial Institution;

Table 3 - Format Number 3

When representing a US resident Financial Institution.

Value:

The Routing Transit identifies the Financial Institution to which the item in the preceding Return Record (Type 31) is being directed as a return.

The Financial Institution may be:

- The BOFD;
- A Financial Institution other than the BOFD;
- The Direct Clearer that delivered the original item to the exchange;
- A Financial Institution other than the original delivering Direct Clearer.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 15.4 BOFD / Endorsement Business Date

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: The format shall be identical to:
File Header Record (Type 01)
Field 06 – File Creation Date

The use of this field is according to:
ANSI X9.100-187-2008
Return Addendum A Record (Type 32)
Field 04 – BOFD / Endorsement Business Date

X9 Section > 15.5 BOFD Item Sequence Number

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: The use of this field is according to:
ANSI X9.100-187-2008
Return Addendum A Record (Type 32)
Field 05 – BOFD Item Sequence Number

X9 Section > 15.6 Deposit Account Number at BOFD

Companion Usage: Conditional
Companion Data Type: Indeterminate
Companion Value: If used,
Field 06 type shall be defined as:
ANSI X9.100-187-2008
Section 5.2.4 Numericblank/special MICR (NBSM).

The use of this field is according to:
ANSI X9.100-187-2008
Return Addendum A Record (Type 32)
Field 06 - Deposit Account Number at BOFD

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 15.7 BOFD Deposit Branch

Companion Usage: Conditional
Companion Data Type: Indeterminate
Companion Value: If used,
Field 07 type shall be defined as:
ANSI X9.100-187-2008
Section 5.1.7 Numericblank (NB).

The use of this field is according to:
ANSI X9.100-187-2008
Return Addendum A Record (Type 32)
Field 07 – BOFD Deposit Branch

X9 Section > 15.8 Payee Name

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 15.9 Truncation Indicator

Companion Usage: Mandatory
Companion Data Type: Restricted
Companion Value: The condition for the use of this field is according to:
ANSI X9.100-187-2008
Return Addendum A Record (Type 32)
Field 09 – Truncation Indicator

Values:
'Y'
This value indicates that the Financial Institution in Field 03 is identified as the Truncator of the original item.
'N'
This value indicates that the Financial Institution in Field 03 is *not* identified as the Truncator of the original item.

X9 Section > 15.10 BOFD Conversion Indicator

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: The use of this field is according to:
ANSI X9.100-187-2008
Return Addendum A Record (Type 32)
Field 10 – BOFD Conversion Indicator

X9 Section > 15.11 BOFD Correction Indicator

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: The use of this field is according to:
ANSI X9.100-187-2008
Return Addendum A Record (Type 32)
Field 11 – BOFD Correction Indicator

X9 Section > 15.12 User Field

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blank

X9 Section > 15.13 Reserved

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: Blank

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 16 Return Addendum B Record (Type 33)

Narrative for Companion Document

The Return Addendum B Record is Mandatory and contains six fields. It is one of four addendum type records that may be used with the Return Record (Type 31), three of which are Mandatory.

Only one Return Addendum B Record is permitted for a Return Record (Type 31). The Return Addendum B Record shall always follow its immediately preceding Return Addendum A Record (Type 32).

The Return Addendum B Record is used to carry the Auxiliary On-Us MICR Field information that was included in Check Detail Record (Type 25) for the original Forward presented item, that is now is now associated with the preceding Return Record (Type 31).

The Forward item corresponding to this Return may have been presented by image, or it may have been presented as paper, either in the form of the original paper item or a paper substitution CRD. The Auxiliary On-Us MICR Field on a presented item is normally present, however it may have been absent, in which case the Mandatory Return Addendum B Record shall still be included.

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
2	Payor Bank Name	C	03 – 20	18	ANS
3	Auxiliary On-Us	C	21 – 35	15	NBSM
4	Payor Bank Item Sequence Number	C	36 – 50	15	NB
5	Payor Bank Business Date	C	51 – 58	8	N
6	Payor Account Name	C	59 – 80	22	ANS

Field Specifications for Companion Document

X9 Section > 16.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '33'

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 16.2 Payee Name

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 16.3 Auxiliary On-Us

Companion Usage: Conditional
Companion Data Type: Required
Companion Value: Refer to:

ANSI X9.100-187-2008

Return Record (Type 33)

Field 03 – Auxiliary On-Us.

Most cheques and other payment items in Canada, including retail and commercial items, contain an encoded Auxiliary On-Us MICR field (the "Serial" field).

If the original item did not contain an encoded Auxiliary On-Us MICR field, the Return Addendum B Record shall nonetheless be included with the Return Record (Type 31). In this event, the value in this field shall be blanks.

For items presented electronically, this field may contain a value that is *different* from the original Check Detail Record (Type 25) Field 02 - Auxiliary On-Us. The paying Financial Institution, or its processing agent, at its discretion, may have replaced, modified or corrected the originally received value of the Auxiliary On-Us field to meet its requirements.

X9 Section > 16.4 Payor Bank Item Sequence Number

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: The use of this field is according to:

ANSI X9.100-187-2008

Return Addendum B Record (Type 33)

Field 04 - Payor Bank Item Sequence Number

X9 Section > 16.5 Payor Bank Business Date

Companion Usage: Conditional
Companion Data Type: Indeterminate
Companion Value: If present, then the format shall be identical to:
File Header Record (Type 01)
Field 06 – File Creation Date

X9 Section > 16.6 Payor Account Name

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 17 Return Addendum C Record (Type 34)

Narrative for Companion Document

The Return Addendum C Record is Conditional. It is presented in an abbreviated format. The use of this record is subject to special clearing arrangements between the delivering and the receiving Direct Clearers.

The delivery of an Image Captured Payment file from one Direct Clearer to another can optionally be completed without the transfer of the Image View records for the returned items, subject to a special clearing arrangement.

Within the ANSI X9.100-187-2008 standard, the Return Addendum C Record is intended to be a mechanism to transfer an electronic image archive locator key for a returned item that is delivered without image segments, for which the images can be separately extracted from the Archive store.

This Companion Document does not provide specifications or instructions as to how image access is provided under such agreements. However, as the Return Addendum C Record is within the base ANSI X9.100-187-2008 standard, and is intended to assist in archival retrieval for non-image delivery, the Return Addendum C Record is presented as an optional facilitator for such special clearing arrangements.

If the Forward item corresponding to this return was originally presented by ICP File without Image View record pairs (Type 50/52), and a Check Detail Addendum B Record (Type 27) was included, then the Return Addendum C Record shall contain the same information from the corresponding Check Detail Addendum B Record (Type 27), even if the image segments are included in Image View record pairs (Type 50/52) with the Return Record (Type 31).

If the Forward item corresponding to this Return was originally presented by ICP File with Image View record pairs (Type 50/52), and therefore there was no Check Detail Addendum B Record (Type 27), and the item is being returned by ICP File without Image View record pairs (Type 50/52), then a new Return Addendum C Record may be included to provide the image archive locator key.

If the Forward item corresponding to this Return was originally presented as paper, either as the original paper item or a paper substitution CRD, and the item is being returned by ICP File without Image View record pairs (Type 50/52), then a new Return Addendum C Record may be included to provide the image archive locator key.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

Abbreviated Field Specifications for Companion Document

X9 Section > 17.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '34'

X9 Section > 17.2 Variable Size Record Indicator

Companion Usage: Mandatory
Companion Data Type: Restricted
Companion Value: '1'

X9 Section > 17.4 Length of Image Archive Locator

Companion Usage: Mandatory
Companion Data Type: Selected
Companion Value: The value shall be according to:
ANSI X9.100-187-2008
Return Addendum C Record (Type 34)
Field 04 – Length of Image Archive Locator

X9 Section > 17.5 Image Archive Locator

Option 2: Field 2 = 1

Companion Usage: Mandatory
Companion Data Type: Selected
Companion Value: The usage of this field shall be according to:
ANSI X9.100-187-2008
Return Addendum C Record (Type 34)
Field 05 – Image Archive Locator
The format, content and use of the Image Archive Locator key are by agreement between the delivering and receiving Direct Clearers.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 18 Return Addendum D Record (Type 35)

Narrative for Companion Document

The Return Addendum D Record contains thirteen fields. It is one of four addendum type records available that may be used with the Return Record (Type 31), three of which are Mandatory.

One Return Addendum D Record is Mandatory. A Mandatory Return Addendum D Record shall always be used with a Return Record (Type 31). Only the Mandatory Check Detail Addendum C Record is expected with a Return Record (Type 31), although others may be present. The Mandatory record is used to carry endorsement information identifying the delivering Direct Clearer as the Financial Institution responsible for the delivery of the file to the exchange.

If only one Return Addendum D Record is present, then it shall be considered the Mandatory Return Addendum D Record. If more than one record is present, then the most recent record in chronological order shall be considered the Mandatory Return Addendum D Record.

The Return Addendum D Record shall follow:

5) Another Return Addendum D Record:
   if there are multiple Return Addendum D Records in the file;
6) The Return Addendum C Record (Type 34):
   if one is included in a non-image returns file to provide an archive locator key;
7) The Mandatory Return Addendum B Record (Type 33):
   if the Return Addendum C Record (Type 34) is omitted from the file.

If the Forward item corresponding to this Return was originally presented by image, then one or more Check Detail Addendum C Records (Type 28) were included, because at least one Check Detail Addendum C Record (Type 28) was Mandatory. In this case, a Return Addendum D Record shall be included for each Check Detail Addendum C Record (Type 28), and each shall contain the same information from the corresponding Check Detail Addendum C Record (Type 28).

If the Forward item corresponding to this Return was originally presented as paper, either in the form of the original paper item or a paper substitution CRD, then a Mandatory Return Addendum D Record shall still be included.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
2	Check Detail Addendum D Record Number	M	03 – 04	2	N
3	Endorsing Bank Routing Number	M	05 – 13	9	N
4	BOFD / Endorsement Business Date	M	14 – 21	8	N
5	Endorsing Bank Item Sequence Number	M	22 – 36	15	NB
6	Truncation Indicator	M	37 – 37	1	A
7	Endorsing Bank Conversion Indicator	C	38 – 38	1	AN
8	Endorsing Bank Correction Indicator	C	39 – 39	1	N
9	Return Reason	C	40 – 40	1	AN
10	User Field	C	41 – 59	19	ANS
11	Endorsing Bank Identifier	C	60 – 60	1	AN
12	Reserved	M	61 – 80	20	B

Field Specifications for Companion Document

X9 Section > 18.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '35'

X9 Section > 18.2 Return Addendum D Record Number

Companion Usage: Mandatory
Companion Data Type: Expected
Companion Value: (variable, according to the actual count of Return Addendum D Records)

Sequence of Return Addendum D Records:

1) Conditional: Zero or more Return Addendum D Records:
   a) From transposed Check Detail Addendum C Records (Type 28):
      (1) Proprietary Check Detail Addendum C Records (Type 28);
      (2) Single Mandatory Check Detail Addendum C Record (Type 28) for forward image presentment;
2) Mandatory: One Return Addendum D Record, identifying the Direct Clearer delivering the file.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 18.3 Endorsing Bank Routing Number

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: In order to accommodate a 'dash' character separator, Field 03 type shall be defined as:

ANSI X9.100-187-2008

Section 5.2.4 Numericblank/special MICR (NBSM).

The format shall be identical to:

Return Record (Type 31)

Field 02 – Payor Bank Routing Number

Table 3 - Format Number 1

For an endorsement originally created by or representing a Canadian Financial Institution

Table 3 - Format Number 3

For an endorsement originally created by or representing a US resident Financial Institution.

The use of this field is according to:

ANSI X9.100-187-2008

Return Addendum D Record (Type 35)

Field 03 – Endorsing Bank Routing Number

X9 Section > 18.4 BOFD / Endorsement Business Date

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: The format shall be identical to:

File Header Record (Type 01)

Field 06 – File Creation Date

The use of this field is according to:

ANSI X9.100-187-2008

Return Addendum D Record (Type 35)

Field 04 – Endorsement Business Date

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 18.5 Endorsing Bank item Sequence Number

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: The use of this field is according to:

ANSI X9.100-187-2008

Return Addendum D Record (Type 35)

Field 05 – Endorsing Bank Item Sequence Number

X9 Section > 18.6 Truncation Indicator

Companion Usage: Mandatory
Companion Data Type: Selected
Companion Value: The condition for the use of this field is according to:

ANSI X9.100-187-2008

Return Addendum D Record (Type 35)

Field 06 – Truncation Indicator

Values

'Y'

This value indicates that the Financial Institution in Field 03 is identified as the Truncator of the original item.

'N'

This value indicates that the Financial Institution in Field 03 is *not* identified as the Truncator of the original item.

Subject to the condition of use:

- Return Addendum D Records created from transposed Check Detail Addendum C Records (Type 28) may contain either value;
- For a Forward item presented by image, the Mandatory Return Addendum D Record identifying the returning Direct Clearer shall have value 'N';
- For a Forward item presented as the original cheque, the Mandatory Return Addendum D Record identifying the returning Direct Clearer shall have value 'Y';
- For a Forward item presented as a CRD, the Mandatory Return Addendum D Record identifying the returning Direct Clearer shall have value 'N'.

X9 Section > 18.7 Endorsing Bank Conversion Indicator

Companion Usage: Conditional

Companion Data Type: Selected

Companion Value: The use of this field is according to:

ANSI X9.100-187-2008

Return Addendum D Record (Type 35)

Field 07 – Endorsing Bank Conversion Indicator

Values:

1) Blank (unused);
2) '0' (did not convert physical document);
3) '2' (original paper converted to image);
4) '8' (undetermined).

X9 Section > 18.8 Endorsing Bank Correction Indicator

Companion Usage: Conditional

Companion Data Type: Expected

Companion Value: The use of this field is according to:

ANSI X9.100-187-2008

Return Addendum D Record (Type 35)

Field 08 – Endorsing Bank Correction Indicator

X9 Section > 18.9 Return Reason

Companion Usage: Conditional

Companion Data Type: Required

Companion Value: For Return Addendum D Record created from a transposed Check Detail Addendum C Record (Type 28):

Value: Blank

For Mandatory Return Addendum D Record identifying the returning Direct Clearer:

The value shall be identical to

Return Record (Type 31)

Field 06 – Return Reason.

X9 Section > 18.10 User Field

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blank

X9 Section > 18.11 Endorsing Bank Identifier

Companion Usage: Conditional
Companion Data Type: Selected
Companion Value: The use of this field is according to:

ANSI X9.100-187-2008

Return Addendum D Record (Type 35)

Field 11 – Endorsing Bank Identifier

Values:

Blank

(field unused);

'0' or '1'

Value transposed from

Check Detail Addendum C Record (Type 28)

Field 11 – Endorsing Bank Identifier;

'2'

For Mandatory Return Addendum D Record:

Indicates the endorsing Financial Institution is *not* specifically identifying itself as the Payor Financial Institution;

'3'

For Mandatory Return Addendum D Record:

Indicates the endorsing Financial Institution is identifying itself as the Payor Financial Institution.

X9 Section > 18.12 Reserved

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: Blanks

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

The following sections in the ANSI X9.100-187-2008 standard are not included in this Companion Document. These sections provide the specifications for records that either do not provide any business content to ICP Return File Delivery in Canada, or provide business value in specific circumstances.

X9 Section > 19 Account Totals Detail Record (Type 40)

This record is not used for ICP Return File Delivery in Canada.

X9 Section > 20 Non-Hit Totals Detail Record (Type 41)

This record is not used for ICP Return File Delivery in Canada.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 21 Image View Detail Record (Type 50)

Narrative for Companion Document

The Image View Detail Record is Conditional and contains nineteen fields. If present, this record follows its immediately preceding Mandatory Return Addendum D Record (Type 35). The Image View Detail Record shall also follow an Image View Data Record (Type 52) because an item has multiple image views. The Image View Detail Record shall be present if the Cash Letter Record Type Indicator - Field 08 in the Cash Letter Header Record (Type 10) has a defined value of 'I'.

The Image View Detail Record and the Image View Data Record (Type 52) shall be used together to convey an image view associated with the related Return Record (Type 31). When an Image View Detail Record (Type 50) is present, an Image View Data Record (Type 52) shall also be present.

Image segments related to the Return Record (Type 31) shall be ordered in the following sequence:

1) front bitonal; 2) front greyscale (*optional); 3) back bitonal; 4) back greyscale. (*optional)

* *Note: the exchange of greyscale images is optional as outlined in Operational Agreements between Members.*

Front and back image segments shall always be included on the file, unless omitted by a clearing arrangement. Image segments shall either be included for all items in the file, or omitted for all items in the file. If image segments are omitted, then Image View Detail Records (Type 50) shall be omitted from the file. If Image View Detail Records (Type 50) are omitted, then Cash Letter Record Type Indicator - Field 08 in the Cash Letter Header Record (Type 10) shall have a defined value of 'E'. Refer to **X9 Section > 17 Return Addendum C Record (Type 34)** for additional information on non-image returns file transfer.

The image view for a returned item corresponding to an image presented Forward item was created by the Direct Clearer that delivered the original Forward item, or by another Financial Institution that created the image view and passed it to the forwarding Direct Clearer.

The image view for a returned item corresponding to a Forward item that was presented as an original cheque or a CRD is created by the Direct Clearer that delivers the returned item.

The data fields reflect the creator of the image view.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
2	Image Indicator	M	03 – 03	1	N
3	Image Creator Routing Number	M	04 – 12	9	N
4	Image Creator Date	M	13 – 20	8	N
5	Image View Format Indicator	C	21 – 22	2	N
6	Image View Compression Algorithm Identifier	C	23 – 24	2	N
7	Image View Data Size	C	25 – 31	7	N
8	View Side Indicator	M	32 – 32	1	N
9	View Descriptor	M	33 – 34	2	N
10	Digital Signature Indicator	C	35 – 35	1	N
11	Digital Signature Method	C	36 – 37	2	N
12	Security Key Size	C	38 – 42	5	N
13	Start of Protected Data	C	43 – 49	7	N
14	Length of Protected Data	C	50 – 56	7	N
15	Image Recreate Indicator	C	57 – 57	1	N
16	User Field	C	58 – 65	8	ANS
17	Image TIFF Variance Indicator	M	66 – 66	1	AN
18	Override Indicator	C	67 – 67	1	AN
19	Reserved	M	68 – 80	13	B

Field Specifications for Companion Document

X9 Section > 21.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '50'

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 21.2 Image Indicator

Companion Usage: Mandatory

Companion Data Type: Expected

Companion Value: '1' The image is identified as the original cheque

Other possible values:

1) '2' The image is identified as *not* the original cheque;

2) '3' The image is *not* specifically identified using either value '1' or '2'.

Value *not* permitted:

'0' The image is not present

Image View Data Record (Type 52) - Field 19 Image Data must include a cheque image.

X9 Section > 21.3 Image Creator Routing Number

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: This value is assigned by the Financial Institution that created the image.

In order to accommodate a 'dash' character separator, Field 03 type shall be defined as:

ANSI X9.100-187-2008

Section 5.2.4 Numericblank/special MICR (NBSM).

The format shall be identical to:

Return Record (Type 31)

Field 02 – Payor Bank Routing Number

Table 3 - Format Number 1

For an image view originating from a Canadian Financial Institution.

Table 3 - Format Number 3

For an image view originating from a US resident Financial Institution.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 21.4 Image Creator Date

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: This value is assigned by the Financial Institution creating the image view at the time it is created.

The format shall be identical to:

File Header Record (Type 01)
Field 06 – File Creation Date

X9 Section > 21.5 Image View Format Indicator

Companion Usage: Mandatory
Companion Data Type: Restricted
Companion Value: '00' (TIFF 6)

X9 Section > 21.6 Image View Compression Algorithm Identifier

Companion Usage: Mandatory
Companion Data Type: Selected
Companion Value: Compression is by industry compliance or by clearing arrangement.

Values:

1) '00' (Group 4 Facsimile compression)
2) '01' (JPEG Baseline compression) - by arrangement

X9 Section > 21.7 Image View Data Size

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blank

Refer to commentary in:

ANSI X9.100-187-2008
Image View Detail Record (Type 50)
Field 07 – Image View Data Size

X9 Section > 21.8 View Side Indicator

Companion Usage: Mandatory
Companion Data Type: Selected
Companion Value: Each permitted value, and according to the Mandatory sequence of image views.

X9 Section > 21.9 View Descriptor

Companion Usage: Mandatory
Companion Data Type: Restricted
Companion Value: '00' (full view)

X9 Section > 21.10 Digital Signature Indicator

Companion Usage: Conditional
Companion Data Type: Selected
Companion Value: 1) Blank (Digital Signature not used)
2) '0' (Digital Signature not present)

X9 Section > 21.11 Digital Signature Method

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 21.12 Security Key Size

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 21.13 Start of Protected Data

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 21.14 Length of Protected Data

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 21.15 Image Recreate Indicator

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blank

X9 Section > 21.16 User Field

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 21.17 Image TIFF Variance Indicator

Companion Usage: Mandatory
Companion Data Type: Expected
Companion Value: Blank

X9 Section > 21.18 Override Indicator

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Values:
1) Blank (no observed test)
2) '0' (no override information; not applicable)

X9 Section > 21.19 Reserved

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: Blanks

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 22 Image View Data Record (Type 52)

Narrative for Companion Document

The Image View Data Record is Conditional and contains nineteen fields. This record follows its immediately preceding Image View Detail Record (Type 50). The Image View Data Record shall be present when the Cash Letter Type Indicator - Field 08 in the Cash Letter Header Record (Type 10) has Defined Value of 'I'.

The Image View Data Record and the Image View Detail Record (Type 52) shall be used together to convey an image view associated with the related Return Record (Type 31). When an Image View Detail Record (Type 50) is present, an Image View Data Record (Type 52) shall also be present.

The Image View Data Record contains sixteen fixed length fields, and three variable length fields which are optionally used. Only one of the variable length fields, Image Data – Field 19, is actually used and shall be Mandatory when the Image View Data Record is present. The content of the field is always variable.

The image view for a returned item corresponding to an image presented Forward item was created by the Direct Clearer that delivered the original Forward item, or by another Financial Institution that created the image view and passed it to the forwarding Direct Clearer.

The image view for a returned item corresponding to a Forward item that was presented as an original cheque or a CRD is created by the Direct Clearer that delivers the returned item.

The data fields in the Image View Data Record for the item that is returned by a Direct Clearer reflect the returning Direct Clearer.

Refer to **X9 Section > 21 Image View Detail Record (Type 50)** for considerations on the optional omission of image segments from the file, the inclusion of various image segments on the file, and the creator of the image segments.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
	Item Reference Key				
2	ECE Institution Routing Number (Clause 9.4)	M	03 – 11	9	N
3	Bundle Business Date (Clause 9.5)	M	12 – 19	8	N
4	Cycle Number (Clause 9.9)	C	20 – 21	2	AN
5	ECE Institution Item Sequence Number (Clause 10.8)	M	22 – 36	15	NB
	Additional Security Information				
6	Security Originator Name	C	37 – 52	16	ANS
7	Security Authenticator Name	C	53 – 68	16	ANS
8	Security Key Name	C	69 – 84	16	ANS
	Clipping Information				
9	Clipping Origin	M	85 – 85	1	NB
10	Clipping Coordinate h1	C	86 – 89	4	N
11	Clipping Coordinate h2	C	90 – 93	4	N
12	Clipping Coordinate v1	C	94 – 97	4	N
13	Clipping Coordinate v2	C	98 – 101	4	N
	Image Reference Key				
14	Length of Image Reference Key	C	102 – 105	4	N
15	Image Reference Key	C	106 – (105+X)	Variable (X)	ANS
	Binary Data Information				
16	Length of Digital Signature	M	(106+X) – (110+X)	5	NB
17	Digital Signature	C	(111+X) – (110+X+Y)	Variable (Y)	Binary
18	Length of Image Data	M	(111+X+Y) – (117+X+Y)	7	NB
19	Image Data	M	(118+X+Y) – (117+X+Y+Z)	Variable (Z)	Binary

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

Field Specifications for Companion Document

X9 Section > 22.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '52'

X9 Section > 22.2 ECE Institution Routing Number

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: The value shall be according to:
ANSI X9.100-187-2008
Image View Data Record (Type 52)
Field 02 – ECE Institution Routing Number

X9 Section > 22.3 Bundle Business Date

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: The value shall be according to:
ANSI X9.100-187-2008
Image View Data Record (Type 52)
Field 03 – Bundle Business Date

The format shall be identical to:
File Header Record (Type 01)
Field 06 – File Creation Date

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 22.4 Cycle Number

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: If present, the value shall be according to:
ANSI X9.100-187-2008
Image View Data Record (Type 52)
Field 04 – Cycle Number

X9 Section > 22.5 ECE Institution Item Sequence Number

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: The value shall be identical to:
Return Record (Type 31)
Field 10 – ECE Institution Item Sequence Number

X9 Section > 22.6 Security Originator Name

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 22.7 Security Authenticator Name

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 22.8 Security Key Name

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 22.9 Clipping Origin

Companion Usage: Mandatory
Companion Data Type: Restricted
Companion Value: '0'

X9 Section > 22.10 Clipping Coordinate h1

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 22.11 Clipping Coordinate h2

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 22.12 Clipping Coordinate v1

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 22.13 Clipping Coordinates v2

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Blanks

X9 Section > 22.14 Length of Image Reference Key

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: 1) Blanks (reference key is not used)
2) '0000' (reference key length is zero)

X9 Section > 22.15 Image Reference Key

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Null field (Empty of any content; zero length data)

X9 Section > 22.16 Length of Digital Signature

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: 1) Blanks (digital signature is not used)
2) '0' (digital signature length is zero)
3) '00000' (digital signature length is zero)

X9 Section > 22.17 Digital Signature

Companion Usage: Conditional
Companion Data Type: Restricted
Companion Value: Null field (Empty of any content; zero length data)

X9 Section > 22.18 Length of Image Data

Companion Usage: Mandatory
Companion Data Type: Selected
Companion Value: The value shall be according to:
ANSI X9.100-187-2008
Image View Data Record (Type 52)
Field 18 – Length of Image Data

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 22.19 Image Data

Companion Usage: Mandatory

Companion Data Type: Selected

Companion Value: The value shall be according to::

ANSI X9.100-187-2008

Image View Data Record (Type 52)

Field 19 – Image Data

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

The following section in the ANSI X9.100-187-2008 standard is not included in this Companion Document. The section provides the specifications for a record that does not provide any business content to ICP Return File Delivery in Canada.

X9 Section > 23 Image View Analysis Record (Type 54)

This record is not used for ICP Return File Delivery in Canada.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 24 Bundle Control Record (Type 70)

Narrative for Companion Document

The Bundle Control Record is Mandatory and contains seven fields. It shall be present to complete a bundle that began with a Bundle Header Record (Type 20). There shall be one Bundle Control Record corresponding to each Bundle Header Record (Type 20).

If images are included in the file, the Bundle Control Record shall always follow an Image View Data Record (Type 52). If images are omitted from the file, the Bundle Control Record shall always follow a Mandatory Return Addendum D Record (Type 35).

The Bundle Control Record shall be the last record of the bundle. The data in the fields is created by, or on behalf of, the Direct Clearer delivering the file, which is the ECE institution.

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
2	Items Within Bundle Count	M	03 – 06	4	N
3	Bundle Total Amount	M	07 – 18	12	N
4	MICR Valid Total Amount	C	19 – 30	12	N
5	Images within Bundle Count	M	31 – 35	5	N
6	User Field	C	36 – 55	20	ANS
7	Reserved	M	56 – 80	25	B

Field Specifications for Companion Document

X9 Section > 24.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '70'

X9 Section > 24.2 Items Within Bundle Count

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: The value shall represent the total number of return items in the immediate bundle, which is the total number of Return Records (Type 31) in the Bundle.

There shall always be at least one return item within each bundle.

X9 Section > 24.3 Bundle Total Amount

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: The value shall represent the total dollar value of all return items in the immediate bundle, which is the total dollar value of all Return Records (Type 31) in the Bundle.

Canadian Currency items:

The Canadian dollar value.

US Currency items:

The US dollar value.

X9 Section > 24.4 MICR Valid Total Amount

Companion Usage: Conditional

Companion Data Type: Expected

Companion Value: Blanks

X9 Section > 24.5 Images Within Bundle Count

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: Images omitted from the file:

Value: '00000'

If images are omitted from the file by arrangement, no Image View Detail Records (Type 50) and no Image View Data Records (Type 52) shall be included in any bundle.

Images included in the file:

Value: Various

Each return item in the bundle shall have at least two Image View Record pairs (Type 50 and Type 52), representing a full front and back image segment set.

There shall always be at least two such Image View Record pairs within each bundle.

Return items may have additional Image View Record pairs (Type 50 and Type 52), representing a secondary full front image segment and/or back image segment set.

X9 Section > 24.6 User Field

Companion Usage: Conditional

Companion Data Type: Expected

Companion Value: Blanks

X9 Section > 24.7 Reserved

Companion Usage: Mandatory

Companion Data Type: Mandatory

Companion Value: Blanks

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

The following sections in the ANSI X9.100-187-2008 standard are not included in this Companion Document. The sections provide the specifications for records that do not provide any business content to ICP Return File Delivery in Canada.

X9 Section > 25 Box Summary Record (Type 75)

This record is not used for ICP Return File Delivery in Canada.

X9 Section > 26 Routing Number Summary Record (Type 85)

This record is not used for ICP Return File Delivery in Canada.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 27 Cash Letter Control Record (Type 90)

Narrative for Companion Document

The Cash Letter Control Record is Mandatory and contains eight fields. There must be one Cash Letter Control Record corresponding to each Cash Letter Header Record (Type 10) and shall be the last record in the cash letter. It shall always follow a Bundle Header Record (Type 70). The data in the fields is created by, or on behalf of, the Direct Clearer delivering the file, which is the ECE institution.

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
2	Bundle Count	M	03 – 08	6	N
3	Items Within Cash letter Count	M	09 – 16	8	N
4	Cash Letter Total Amount	M	17 – 30	14	N
5	Images Within Cash Letter Count	M	31 – 39	9	N
6	ECE Institution Name	C	40 – 57	18	ANS
7	Settlement Date	C	58 – 65	8	N
8	Reserved	M	66 – 80	15	B

Field Specifications for Companion Document

X9 Section > 27.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '90'

X9 Section > 27.2 Bundle Count

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: There shall always be at least one bundle within each cash letter.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 27.3 Items Within Cash Letter Count

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: The value shall represent the total number of return items in the immediate cash letter, which is the total number of Return Records (Type 31) in the Cash Letter.

There shall always be at least one return item within each cash letter.

X9 Section > 27.4 Cash Letter Total Amount

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: The value shall represent the total dollar value of all return items in the immediate cash letter, which is the total dollar value of all Return Records (Type 31) in the Cash Letter.

Canadian Currency items:

The Canadian dollar value.

US Currency items:

The US dollar value

X9 Section > 27.5 Images Within Cash Letter Count

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: Images omitted from the file:

Value: '000000000'

If images are omitted from the file by arrangement, no Image View Detail Records (Type 50) and no Image View Data Records (Type 52) shall be included in any cash letter.

Images included in the file:

Value: Various

Each return item in the cash letter shall have at least two Image View Record pairs (Type 50 and Type 52), representing a full front and back image segment set.

There shall always be at least two such Image View Record pairs within each cash letter.

Return items may have additional Image View Record pairs (Type 50 and Type 52), representing a secondary full front image segment and/or back image segment set.

X9 Section > 27.6 ECE Institution Name

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 27.7 Settlement Date

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks
If present, the format shall be identical to:
File Header Record (Type 01)
Field 06 – File Creation Date

X9 Section > 27.8 Reserved

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: Blanks

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 28 File Control Record (Type 99)

Narrative for Companion Document

The File Control Record is Mandatory and contains eight fields. It is the final record of the file. It shall always follow a Cash Letter Control Record (Type 90). The data in the fields is created by, or on behalf of, the Direct Clearer that is delivering the file, which is the immediate origin institution.

ANSI X9.100-187-2008 Standard Record Fields Summary

FIELD	FIELD NAME	USAGE	POSITION	SIZE	TYPE
1	Record Type	M	01 – 02	2	N
2	Cash Letter Count	M	03 – 08	6	N
3	Total Record Count	M	09 – 16	8	N
4	Total Item Count	M	17 – 24	8	N
5	File Total Amount	M	25 – 40	16	N
6	Immediate Origin Contact Name	C	41 – 54	14	ANS
7	Immediate Origin Contact Phone Number	C	55 – 64	10	N
8	Reserved	M	65 – 80	16	B

Field Specifications for Companion Document

X9 Section > 28.1 Record Type

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: '99'

X9 Section > 28.2 Cash Letter Count

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: There shall always be at least one cash letter within the file.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Section > 28.3 Total Record Count

Companion Usage: Mandatory

Companion Data Type: Required

Companion Value: Images omitted from the file:

There shall always be at least the following minimum 10 records in the file:

One File Header Record (Type 01)
One Cash Letter Header Record (Type 10)
One Bundle Header Record (Type 20)
One Return Record (Type 31)
One Return Addendum A Record (Type 32)
One Return Addendum B Record (Type 33)
One Return Addendum D record (Type 35) [Mandatory]
One Bundle Control Record (Type 70)
One Cash Letter Control record (Type 90)
One File Control Record (Type 99)

Images included in the file:

There shall always be at least the following minimum 14 records in the file:

One File Header Record (Type 01)
One Cash Letter Header Record (Type 10)
One Bundle Header Record (Type 20)
One Return Record (Type 31)
One Return Addendum A Record (Type 32)
One Return Addendum B Record (Type 33)
One Return Addendum D record (Type 35) [Mandatory]
One Image View Detail Record (Type 50) [front]
One Image View Data Record (Type 52) [front]
One Image View Detail Record (Type 50) [back]
One Image View Data Record (Type 52) [back]
One Bundle Control Record (Type 70)
One Cash Letter Control record (Type 90)
One File Control Record (Type 99)

X9 Section > 28.4 Total Item Count

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: The value shall represent the total number of return items in the file, which is the total number of Return Records (Type 31) in the file.

There shall always be at least one return item in each file.

X9 Section > 28.5 File Total Amount

Companion Usage: Mandatory
Companion Data Type: Required
Companion Value: The value shall represent the total dollar value of all return items in the file, which is the total dollar value of all Return Records (Type 31) in the file.

Canadian Currency items:

The Canadian dollar value.

US Currency items:

The US dollar value

X9 Section > 28.6 Immediate Origin Contact Name

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 28.7 Immediate Origin Contact Phone Number

Companion Usage: Conditional
Companion Data Type: Expected
Companion Value: Blanks

X9 Section > 28.8 Reserved

Companion Usage: Mandatory
Companion Data Type: Mandatory
Companion Value: Blanks

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Annex A > Standard On-Us Field Format

ANSI X9.100-187-2008 information applies to ICP Return File delivery in Canada.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Annex B > Return Reason Codes

B.1 General Comments

ANSI X9.100-187-2008 information concerning US returns does not apply directly to ICP Return File delivery in Canada.

For image returns in the Canadian clearings, there can be a maximum of 36 Return Reason codes that are applied to the Return Record (Type 31) Field 06 – Return Reason.

The values of the Return Reason codes, together with their respective descriptors, in both English and French, are listed in the CPA Rules and Standards.

B.2 Customer / "Monetary" Returns

The US customer / account Return Reason values as documented in ANSI X9.100-187-2008 do not directly apply to image returns in the Canadian clearings.

Refer to the CPA Rules and Standards.

B.3 Administrative Returns

The US Administrative Returns as documented in ANSI X9.100-187-2008 do not directly apply to image returns in the Canadian clearings.

Items that are returned for administrative reasons, which are errors or conditions associated with the item itself and not the account from which it is ordered to be paid, cannot be returned by image on an ICP File. Refer to the CPA Rules and Standards.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Annex C > Relationship of Cash Letter Record Type Indicator & Documentation Type Indicator

ANSI X9.100-187-2008 information partially applies to ICP Return File delivery in Canada.

Cash Letter Header Record (Type 10) – Field 08 'Cash Letter Record Type Indicator' is restricted to values 'E' and 'I';

Cash Letter Header Record (Type 10) – Field 09 'Cash Letter Documentation Type Indicator' is limited to values 'C', 'D', 'G', 'K' and 'L'.

X9 Annex D > Image Record Definition for Image View Not Present

ANSI X9.100-187-2008 information does not apply to ICP Return File delivery in Canada.

X9 Annex E > Variable Length Record File

ANSI X9.100-187-2008 information applies to ICP Return File delivery in Canada.

X9 Annex F > Image Record Definitions

ANSI X9.100-187-2008 information does not apply to ICP Return File delivery in Canada.

X9 Annex G > Check Digit Calculation

ANSI X9.100-187-2008 information partially applies to ICP Return File delivery in Canada.

The check digit is present in Return Record (Type 31) – Field 03 'Payor Bank Routing Number Check Digit' only when:

Field 02 'Payor Bank Routing Number' together with Field 03 'Payor Bank Routing Number Check Digit' contains a combined 9-character data format 'AAAABBBBC', indicating a US ABA MICR Routing Number for a US currency ABA item.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

X9 Annex H > Examples of Electronic Exchange File Structures

ANSI X9.100-187-2008 information partially applies to ICP Return File delivery in Canada.

The minimal structure of the file, based on the record types that are detailed in this document, is as follows.

Images omitted from the file:

FILE HEADER RECORD (Type 01)
Cash Letter Header Record (Type 10) (first cash letter of file)
Bundle Header Record (Type 20) (first bundle of cash letter)
Return Record (Type 31) (first return item of first bundle, no image records)
Return Addendum A Record (Type 32)
Return Addendum B Record (Type 33)
Return Addendum D Record (Type 35) (single Mandatory Return Addendum D Record)
Return Record (Type 31) (second return item of first bundle, no image records)
||
Return Record (Type 31) (last return item of first bundle, no image records)
||
Bundle Control Record (Type 70) (end of first bundle of cash letter)
Bundle Header Record (Type 20) (second bundle of cash letter)
||
Bundle Control Record (Type 70) (end of second bundle of cash letter)
||
Bundle Header Record (Type 20) (last bundle of cash letter)
||
Bundle Control Record (Type 70) (end of last bundle of cash letter)
Cash Letter Control Record (Type 90) (end of first cash letter)
Cash Letter Header Record (Type 10) (second cash letter of file)
||
Cash Letter Control Record (Type 90) (end of second cash letter)
||
Cash Letter Header Record (Type 10) (last cash letter of file)
||
Cash Letter Control Record (Type 90) (end of last cash letter)
FILE CONTROL RECORD (Type 99)

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART B – RETURNS

Images included in the file:

FILE HEADER RECORD (Type 01)
Cash Letter Header Record (Type 10) (first cash letter of file)
Bundle Header Record (Type 20) (first bundle of cash letter)
Return Record (Type 31) (first return item of first bundle)
Return Addendum A Record (Type 32)
Return Addendum B Record (Type 33)
Return Addendum D Record (Type 35) (single Mandatory Return Addendum D Record)
Image View Detail Record (Type 50) (first item, 1st segment - front view)
Image View Data Record (Type 52) (first item, 1st segment - front view)
Image View Detail Record (Type 50) (first item, 2nd segment - rear view)
Image View Data Record (Type 52) (first item, 2nd segment - rear view)
Return Record (Type 31) (second return item of first bundle, with image records)
||
Return Record (Type 31) (last return item of first bundle, with image records)
||
Bundle Control Record (Type 70) (end of first bundle of cash letter)
Bundle Header Record (Type 20) (second bundle of cash letter)
||
Bundle Control Record (Type 70) (end of second bundle of cash letter)
||
Bundle Header Record (Type 20) (last bundle of cash letter)
||
Bundle Control Record (Type 70) (end of last bundle of cash letter)
Cash Letter Control Record (Type 90) (end of first cash letter)
Cash Letter Header Record (Type 10) (second cash letter of file)
||
Cash Letter Control Record (Type 90) (end of second cash letter)
||
Cash Letter Header Record (Type 10) (last cash letter of file)
||
Cash Letter Control Record (Type 90) (end of last cash letter)
FILE CONTROL RECORD (Type 99)

X9 Annex I > Image Keys

ANSI X9.100-187-2008 information does not normally apply to ICP Return File delivery in Canada.

For non-image returns file delivery, the description of the Image Archive Locator may be of some limited value.

X9 Annex J > Endorsements

ANSI X9.100-187-2008 information does not apply to ICP Return File delivery in Canada.

X9 Annex K > Differences Between DSTU X9.37 and This Standard

ANSI X9.100-187-2008 information partially applies to ICP Return File delivery in Canada.

This Companion Document provides detailed descriptions of the following record types:

File Header Record (Type 01)
Cash Letter Header Record (Type 10)
Bundle Header Record (Type 20)
Return Record (Type 31)
Return Addendum A Record (Type 32)
- Mandatory record

Return Addendum B Record (Type 33)
- Mandatory record

Return Addendum C Record (Type 34)
- Conditional record
- Possible restricted use for non-image files

Return Addendum D Record (Type 35)
- Single Mandatory record
- Other Conditional record(s)

Image View Detail Record (Type 50)
- Mandatory record unless omitted by clearing arrangement

Image View Data Record (Type 52)
- Mandatory record unless omitted by clearing arrangement

Bundle Control Record (Type 70)
Cash Letter Control Record (Type 90)
File Control Record (Type 99)

Within each of the record types, only specific fields apply, and in some cases, only specific values for certain record fields apply.

7 PART C – PROCEDURES SPECIFIC TO ICP IN CANADA

Table of Contents – Part C

7 PART C – PROCEDURES SPECIFIC TO ICP IN CANADA 154
7.1 Procedures for the population of ANSI X9.100-187-2008 files for Forward Presentment & Returns of Eligible ICP Items 155
7.2 ICP File Naming Convention 163
7.3 Rejected ICP File Notification 166
7.4 End-of-Day ICP Transmission Notice 168

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART C – PROCEDURES SPECIFIC TO ICP IN CANADA

7.1 Procedures for the population of ANSI X9.100-187-2008 files for Forward Presentment & Returns of Eligible ICP Items

The following table is intended to provide industry specific business usage rules for specified fields in **ANSI X9.100-187-2008** files for Inter-Member exchange of ICP Items in Canada. This table should be read in conjunction with the **ANSI X9.100-187-2008** Standard, as well as Parts A & B of this Standard.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART C – PROCEDURES SPECIFIC TO ICP IN CANADA

Procedures for the population of ANSI X9.100-187-2008 files for Forward Presentment & Returns of Eligible ICP Items

<table>
<tr><th>Record</th><th>Field</th><th>Business Usage Rule for ICP Files</th></tr>
<tr><td>File Header Record (Type 01)</td><td>04 - Immediate Destination Routing Number</td><td>The format is 'CP00RSNNN'
Content as follows
<table>
<tr><th>Sub-Field</th><th>Value</th><th>Comments</th></tr>
<tr><td>C – Currency Indicator</td><td>'0' = Canadian
'1' = US</td><td>Indicated the currency of the Items in the file and the value shall be identical to Record Type 01, Field 05.</td></tr>
<tr><td>P – Item Type</td><td>'1' = Forward Presentment Items</td><td>Indicates the type of Items in the file. The value is expressed as a single digit and shall be the numerical equivalent of Record Type 10, Field 02.</td></tr>
<tr><td>00</td><td>'00'</td><td>Fixed value zeroes.</td></tr>
<tr><td>R - Region</td><td>'0' = Vancouver
'1' = Montreal
'2' = Toronto
'3' = Halifax
'7' = Winnipeg
'8' = National
'9' - Calgary</td><td>The value shall be identical to Record Type 01, Field 05.</td></tr>
<tr><td>S – Processing Site</td><td>'0' = Primary Site
'1' through '9' = Multi Site</td><td>Value '0' is for single site Direct Clearers only.</td></tr>
<tr><td>NNN – FI Number</td><td>'001' = BMO
'002' = BNS
'003' = RBC
'004' = TD
'006' = NBC
'010' = CIBC
'016' = HSBC
'039' = LBC
'177' = BOC
'219' = ATB
'815' = FCDQ
'869' = Central1</td><td>Indicates the FI number of the receiving Direct Clearer.</td></tr>
</table></td></tr>
<tr><td>File Header</td><td>05 –</td><td>The format is 'CP00RSNNN'</td></tr>
</table>

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART C – PROCEDURES SPECIFIC TO ICP IN CANADA

<table>
<tr><th>Record</th><th>Field</th><th>Business Usage Rule for ICP Files</th></tr>
<tr><td>Record (Type 01)</td><td>Immediate Origin Routing Number</td><td>Content as follows
<table>
<tr><th>Sub-Field</th><th>Value</th><th>Comments</th></tr>
<tr><td>C – Currency Indicator</td><td>‘0’ = Canadian
‘1’ = US</td><td>Indicated the currency of the Items in the file and the value shall be identical to Record Type 01, Field 05.</td></tr>
<tr><td>P – Item Type</td><td>‘3’ = Returned Items</td><td>Indicates the type of Items in the file. The value is expressed as a single digit and shall be the numerical equivalent of Record Type 10, Field 02.</td></tr>
<tr><td>00</td><td>‘00’</td><td>Fixed value zeroes.</td></tr>
<tr><td>R - Region</td><td>‘0’ = Vancouver
‘1’ = Montreal
‘2’ = Toronto
‘3’ = Halifax
‘7’ = Winnipeg
‘8’ = National
‘9’ = Calgary</td><td>The value shall be identical to Record Type 01, Field 04.</td></tr>
<tr><td>S – Processing Site</td><td>‘0’ = Primary Site
‘1’ through ‘9’ = Multi Site</td><td>Value ‘0’ is for single site Direct Clearers only.</td></tr>
<tr><td>NNN – FI Number</td><td>‘001’ = BMO
‘002’ = BNS
‘003’ = RBC
‘004’ = TD
‘006’ = NBC
‘010’ = CIBC
‘016’ = HSBC
‘039’ = LBC
‘177’ = BOC
‘219’ = ATB
‘815’ = FCDQ
‘869’ = Central1</td><td>Indicates the FI number of the delivering Direct Clearer.</td></tr>
</table></td></tr>
<tr><td>Cash Letter Header Record (Type 10)</td><td>05 – Cash Letter Business Date</td><td>The format is ‘YYYYMMDD’
This represents the current processing date on the Paper Cash List (i.e. ACSS Cycle Date)</td></tr>
</table>

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART C – PROCEDURES SPECIFIC TO ICP IN CANADA

Record	Field	Business Usage Rule for ICP Files
Cash Letter Header Record (Type 10)	08 – Cash Letter Record Type Indicator	The format is 'I' = File with Image records, or 'E' = File without Image Records. Where Record Type 10, Field 02 = '01' (Forward Presentment Items), the value may be 'E' or 'I'. Where Record Type 10, Field 02 – '03' (Returned Items), the value shall be 'I'.
Cash Letter Header Record (Type 10)	09 – Cash Letter Documentation Type Indicator	Permitted Values for Forward Presentment Items: 'C' = If Record Type 10, Field 08 is populated with 'E' 'G' = If Record Type 10, Field 08 is populated with 'I' Permitted Values for Returned Items: 'G' = If Record Type 10, Field 08 is populated with 'I'
Check Detail Record (Type 25)	02 – Auxiliary On-Us	Subject to the note below, the population of this field shall be an exact replica of the printing in the Auxiliary On-Us Field (positions 45-58) of the original payment item. Dashes in the Auxiliary On-Us field shall be omitted. Note: Where the MICR encoding of the Auxiliary On-Us field of an original paper payment item is not readable by a MICR reader/sorter machine, Intelligent Character recognition (ICR), or other automated processes, any unreadable characters shall be replaced by an asterisk (*) in Record Type 25, Field 02.
Check Detail Record (Type 25)	03 – External Processing Code	Subject to the note below, the population of this field shall be an exact replica of the printing in the CRD Identifier Code section (position 44) of the original payment item. Note: Where the MICR encoding of the CRD Identified Code section of an original paper payment item is not readable by a MICR reader/sorter machine, Intelligent Character recognition (ICR), or other automated processes, any unreadable characters shall be replaced by an asterisk (*) in Record Type 25, Field 03.
Check Detail Record (Type 25)	04 – Payor Bank Routing Number 05 – Payor Bank Routing Number Check Digit	Record Type 25, Fields 04 and 05 combined, contain 9 characters. The format is: NNNNN-FFF 'NNNNN' = The five digit number designated by a Member to identify a Branch. '-' = the character 'dash' 'FFF' = The financial institution number allocated by the CPA. Subject to the note below, the population of this field shall be an exact replica of the printing in the Transit Number Field (positions 33-43) of the original payment item.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART C – PROCEDURES SPECIFIC TO ICP IN CANADA

Record	Field	Business Usage Rule for ICP Files
		Note: The three digit financial institution number (FFF) is mandatory. Where the MICR encoding of the five digit branch number (NNNNN) of an original paper payment item is not readable by a MICR reader/sorter machine, Intelligent Character recognition (ICR), or other automated processes, the corresponding section of Record Type 25, Field 02 shall be replaced by zeros. Alternate formats for this field, for use with USD items that contain an ABA Routing Number is: TTTTAAAAC or TTTT-AAAA Subject to the note below, the population of this field shall be an exact replica of the printing on the original payment item. Note: The ABA routing number is mandatory. Where the MICR encoding of the ABA routing number is not readable by a MICR reader/sorter machine, Intelligent Character recognition (ICR), or other automated processes, the Item would need to be repaired.
Check Detail Record (Type 25)	06 – On-Us	Subject to the note below, the population of this field shall be an exact replica of the printing in the On-Us Field (positions 14-31) of the original payment item (i.e. Account/Trans. Code). The transaction code portion of this field shall be separated from the account number portion of the field by a forward slash (/). Dashed may be omitted from the field. Note: Where the MICR encoding of the On-Us field of an original paper payment item is not readable by a MICR reader/sorter machine, Intelligent Character recognition (ICR), or other automated processes, the corresponding character (s) of Record Type 25, Field 06 shall be replaced by an asterisk (*).
Check Detail Record (Type 25)	07 – Item Amount	Where the payment type is Canadian, the amount shall not exceed $25,000,000.00 Unless the item is an Inter-member payment to manage settlement account balances in which case it shall not exceed $90,000,000.00 If the payment type is USD, the amount shall not exceed $99,999,999.99
Check Detail Record (Type 25)	08 – ECE Institution Item Sequence Number	The format is proprietary to each Financial Institution.
Check	03 – Return	The format is 'NNNNN-FFF'

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART C – PROCEDURES SPECIFIC TO ICP IN CANADA

Record	Field	Business Usage Rule for ICP Files
Detail Addendum A Record (Type 26)	Location Routing Number	'NNNNN' = The five digit number designated by a Member to identify a Branch. '-' = the character 'dash' 'FFF' = The financial institution number allocated by the CPA. This field indicates the branch and financial institution number of the negotiating institution branch to which the item should be returned, if dishonoured.
Check Detail Addendum C Record (Type 28)	03 – Endorsing Bank Routing Number	The format is 'NNNNN-FFF' 'NNNNN' = The five digit number designated by a Member to identify a Branch. '-' = the character 'dash' 'FFF' = The financial institution number allocated by the CPA. This field shall contain the branch and financial institution number of the Direct Clearer which entered this item into the clearing. This field indicates the Direct Clearers identification of the item in accordance with CPA Rule A3.
Check Detail Addendum C Record (Type 28)	09 – Return Reason	This field may not be used, as re-presentment is not permitted.
Return Record (Type 31)	02 – Payor Bank Routing Number 03 – Payor Bank Routing Number Check Digit	Record Type 31, Fields 02 and 03 combined, contain 9 characters. The format may is: NNNNN-FFF 'NNNNN' = The five digit number designated by a Member to identify a Branch. '-' = the character 'dash' 'FFF' = The financial institution number allocated by the CPA. For items presented electronically, this may be the same as Record Type 25, Field 04 and 05, unless the Drawee institution has replaced, modified or corrected the originally received value to meet its proprietary requirements. For items presented as paper, the following business rules apply: Subject to the note below, the population of this field shall be an exact replica of the printing in the Transit Number Field (positions 33-43) of the original payment item that is being returned. Note: The three digit financial institution number (FFF) is mandatory.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART C – PROCEDURES SPECIFIC TO ICP IN CANADA

Record	Field	Business Usage Rule for ICP Files
		Where the MICR encoding of the five digit branch number (NNNNN) of an original paper payment item is not readable by a MICR reader/sorter machine, Intelligent Character recognition (ICR), or other automated processes, the corresponding section of Record Type 25, Field 02 shall be replaced by zeros. Alternate formats for this field, for use for USD items that contain an ABA Routing Number is: TTTTAAAAC or TTTT-AAAA Subject to the note below, the population of this field shall be an exact replica of the printing on the original payment item that is being returned. Note: The ABA routing number is mandatory. Where the MICR encoding of the ABA routing number is not readable by a MICR reader/sorter machine, Intelligent Character recognition (ICR), or other automated processes, the Item would need to be repaired.
Return Record (Type 31)	04 – On-Us	For items presented electronically, this may be the same as Record Type 25, Field 06, unless the Drawee institution has replaced, modified or corrected the originally received value to meet its proprietary requirements. For items presented as paper, the following business rules apply: Subject to the note below, the population of this field shall be a an exact replica of the printing in the On-Us Field (positions 14-31) of the original payment item. The transaction code portion of this field shall be separated from the account number portion of the field by a forward slash (/). The Dash may be omitted from the field. Note: Where the MICR encoding of the On-Us field of the original paper payment item that is being returned is not readable by a MICR reader/sorter machine, Intelligent Character recognition (ICR), or other automated processes, the corresponding character(s) shall be replace by an asterisk (*).
Return Record (Type 31)	05 – Item Amount	Where the payment type is Canadian, the amount of the return shall not exceed $25,000,000.

Record	Field	Business Usage Rule for ICP Files
Return	06 – Return	The format is 'A-Z' and '0-9'

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART C – PROCEDURES SPECIFIC TO ICP IN CANADA

Record (Type 31)	Reason		**Reason For Return**	**Raison du retour**
		A	Insufficient Funds	Provisions insuffisantes
		B	Payment Stopped	Opposition au paiement
		C	Post Dated	Postdaté
		D	Stale Dated	Périmé
		E	Counterfeit Item	Effet contrefait
		F	Material Alteration	Altération substantielle
		G	Forged/Unauthorized Signature	Signature frauduleuse/Non autorisée
		H	Forged Endorsement	Endossement frauduleux
		I	Intended Payee Not Paid	Bénéficiaire visé non payé
		J	Account Closed	Compte fermé
		K	Not Eligible for Clearing	Non admissible à la compensation
		L	Drawer Deceased	Tireur décédé
		M	Wrong Amount/Wrong Currency	Montant incorrect/Mauvaise devise
		N	Duplicate Payment	Paiement en double
		O	Words and Figure Differ	Non-concordance des montants en lettres et en chiffres
		P	Cannot Trace	Compte introuvable
		Q	Funds Frozen/Not Cleared	Fonds sous saisie/Fonds non compensés
		R	Non-conforming Signature	Signature non conforme
		S	Account Transferred to You	Compte transféré chez vous
		T	No Chequing Privilege	Pas de privilège de chèques
		U	Refer to Maker	Référé à l'émetteur
		V	Not for Us	Pas pour nous
		W	Lost or Stolen Prior to Issue	Perdu ou volé avant l'émission
		X	Wrong Interest Calculation	Calcul des intérêts erroné
		Y	Refused by Payor/Payee	Refusé par le payeur/bénéficiaire
		Z	Missing Image/Image Not Usable	Image manquante/Image inutilisable
		0	MICR Mismatch	Non concordance du codage magnétique
		1	ICP Item Unable to Process	Effet PSI incapable de traiter
		2	Unauthorized PAD	DPA non autorisé
		3-9	*Reserved for future use*	*Réservé pour utilisation future*

7.2 ICP File Naming Convention

The following file naming convention for ICP Files shall be followed by each Delivering Direct Clearer:

xxxxxx.ENVE.DdddS.RrrrS.RTC.DYYMMDD.Nxxxxx, where:

ICP File Name Field Definitions and Values		
Field Name	Field Definition	Values
xxxxxxxx	Prefix for mainframe catalogue at the destination FI. Specified by the destination FI	Up to 8 characters First Character must be alphabetic
ENVE	Environment Identification	PROD = Production environment TEST = Test environment TRNG = Training environment DEVE = Development environment
DdddS	**ddd** = Delivering Direct Clearer	**D:** Fixed letter 'D' **ddd = Delivering Direct Clearer** 001 for BMO 002 for BNS 003 for RBC 004 for TD 006 for NBC 010 for CIBC 016 for HSBC 039 for Laurentian 177 for BoC 219 for ATB 815 for Desjardins 869 for Central 1
	S = Direct Clearer Site Number	**S**: 0 for Single Site Direct Clearers 1 through 9 for Multi Site Direct Clearers

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART C – PROCEDURES SPECIFIC TO ICP IN CANADA

RrrrS	**rrr** = Receiving Direct Clearer **S** = Direct Clearer Site Number	**R:** Fixed letter 'R' **rrr = Receiving Direct Clearer No.** 001 for BMO 002 for BNS 003 for RBC 004 for TD 006 for NBC 010 for CIBC 016 for HSBC 039 for Laurentian 177 for BoC 219 for ATB 815 for Desjardins 869 for Central 1 **S**: 0 for Single Site Direct Clearers 1 through 9 for Multi Site Direct Clearers
RTC	Region Identification (R) Collection Type (T) Currency (C)	**R:** V = Vancouver C = Calgary W = Winnipeg T = Toronto M = Montreal H = Halifax N = National **T:** 1 = Forward 3 = Returns **C:** C = CAD U = USD
DYYMMDD	ACSS/USBE Processing Date	The ACSS/USBE date during which the file was prepared and sent. **Leading** D**:** Fixed letter 'D'

Nxxxxx	File number	**N:** Fixed letter 'N' **xxxxx:** 5 digit sequence number

7.3 Rejected ICP File Notification

The format of an ICP File shall follow what is defined in the ANSI X9.100-187 Standard unless otherwise noted in this document (Standard 015) and Rule A10. Failure to follow the data and field specifications could result in a file rejection. In the event that an ICP File is rejected, notification from the Receiving Direct Clearer should be provided to the Delivering Direct Clearer as soon as it becomes aware that the file is rejected. The format (e.g. fixed block, text, PDF, etc.) and method of communicating the Rejected ICP File Notice (e.g. email, FTP, fax, etc.) should be pre-established by the Participants involved in ICP Exchange.

File Rejection Conditions: Failure to include mandatory information or adhere to the identified standard file format may result in the rejection of an entire ICP File. When a rejection occurs the Receiving Direct Clearer may contest the corresponding ACSS/USBE delivery in accordance with Rule A10. In addition, certain record or item-level exceptions may also result in a rejected ICP File. If the number of such exceptions within an ICP File exceeds a threshold, (as established by the exchange partners) all the items within the file may be rejected. These exceptions may occur at the individual record or item level as per operational agreements. If a field or multiple fields within a record are invalid, that record may be counted against this file rejection threshold. When this threshold has been exceeded (i.e. the percentage of invalid records within the file exceeds the file rejection threshold), the entire file may be rejected.

A sample **Rejected ICP File Notification** should include the following:

```
                                REJECTED ICP FILE NOTIFICATION

                                                                DATE: YYYY/MM/DD  (1)
                                                                TIME: HH:MM:SS    (2)

SENDER:                DDDS  (3)
RECEIVER:              RRRS  (4)


FILE DETAILS

FILE TRANSMISSION NAME:              DDDS.RRRS.REG.TYPE.CUR.YYYYMMDD.ENVR.FILEN   (5)
FILE REJECT REASON CODE:             ZZZ                                          (6)
```

Definitions of values listed in the sample **Rejected ICP File Notification** report:

1) DATE: Date of file rejection in YYYYMMDD format
2) TIME: Time of file rejection in HH:MM:SS format
3) SENDER: Delivering Direct Clearer (Creator of the ICP File)
4) RECEIVER: Receiving Direct Clearer (Creator of the Reject Notice)
5) FILE TRANSMISSION NAME: as associated with the ICP files delivered in accordance with Standard 015: Part C – *Section 7.2*

6) FILE REJECT REASON CODE:

Reject Code	Rejected Reason
001	Corrupt Data/Unable to Process
002	Not for Us
003	Duplicate File
004	Out-of-Balance
005	Item/Record Level Errors
006	Mixed Collection Type
007	Mixed Currency Type
008	Invalid Date*
009	Incorrect Image Format
010	Image/Codeline Mismatch
011-099	Reserved for Future Use

*Note: An invalid date occurs when the date in the ICP file is not equal to the current ACSS or USBE cycle date, or one day prior to the current ACSS or USBE cycle date.

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART C – PROCEDURES SPECIFIC TO ICP IN CANADA

7.4 End-of-Day ICP Transmission Notice

An End-of-Day ICP Transmission Notice for each currency type (CAD and USD) is required from the Delivering Direct Clearer and should be provided to the Receiving Direct Clearer concurrent to or immediately following the last ICP File Exchange for the day. The format (e.g. fixed block, text, PDF, etc.) and method of communicating the EOD Notice (e.g. email, FTP, fax, etc.) should be pre-established by the Participants involved in ICP Exchange via an operational agreement.

A sample **End-of-Day ICP Transmission Notice** should include the following:

```
                          END-OF-DAY ICP TRANSMISSION NOTICE

                                                                DATE: YYYY/MM/DD   (1)
                                                                TIME: HH:MM:SS     (2)
CYCLE DATE:       YYYY/MM/DD    (3)
SETTLEMENT DATE:  YYYY/MM/DD    (4)

REGION:                EEE                  (5)
SENDER:                SSSSSSSSSSSSSSSSSS   (6)
RECEIVER:              RRRRRRRRRRRRRRRRRR   (7)
COLLECTION TYPE:       ZZZ                  (8)
CURRENCY:              CUR                  (9)
SITE:                  DDDS                 (10)

VOLUME/VALUE SUMMARY

GRAND TOTAL FWD
GRAND TOTAL FWD  ITEMS:       XXX,XXX,XXX                    (11)
GRAND TOTAL FWD VALUE$:       X,XXX,XXX,XXX,XXX,XXX.XX       (12)

GRAND TOTAL RTN
GRAND TOTAL RTN  ITEMS:       XXX,XXX,XXX                    (13)
GRAND TOTAL RTN VALUE$:       X,XXX,XXX,XXX,XXX,XXX.XX       (14)



FILE DETAILS*

FILE TRANSMISSION NAME:              DDDS.RRRS.REG.TYPE.CUR.YYYYMMDD.ENVR.FILEN    (1519)
FILE CREATION DATE:                  YYYY/MM/DD                                    (1620)
FILE CREATION TIME:                  HH:MM                                         (1721)
FILE ORIGIN ROUTING NUMBER:          OOOOOOOOO                                     (1822)
FILE DEST ROUTING NUMBER:            DDDDDDDDD                                     (1923)
FILE COLLECTION TYPE:                TTTT                                          (2024)
FILE CURRENCY:                       $$$                                           (2125)
FILE TOTAL DETAIL ITEMS:             XX,XXX                                        (2226)
FILE TOTAL $:                        XX,XXX,XXX,XXX,XXX.XX                         (2327)
*REPEAT ABOVE FOR EACH FILE DELIVERED
```

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART C – PROCEDURES SPECIFIC TO ICP IN CANADA

A 'NIL' End-of-Day ICP Transmission Notice shall be produced for each currency type (CAN and USD) when no ICP Files have been exchanged on a particular cycle date. Below is a sample of this format:

```
                          END-OF-DAY ICP TRANSMISSION NOTICE

                                                          DATE: YYYY/MM/DD   (1)
                                                          TIME: HH:MM:SS     (2)
CYCLE DATE:       YYYY/MM/DD    (3)
SETTLEMENT DATE: YYYY/MM/DD     (4)

REGION:                EEE                 (5)
SENDER:                SSSSSSSSSSSSSSSSS   (6)
RECEIVER:              RRRRRRRRRRRRRRRRR   (7)
COLLECTION TYPE:       ZZZ                 (8)
CURRENCY:              CUR                 (9)
SITE:                  DDDS                (10)

VOLUME/VALUE SUMMARY

GRAND TOTAL FWD
GRAND TOTAL FWD ITEMS: 0       (11)
GRAND TOTAL FWD VALUE$:              0.00    (12)

GRAND TOTAL RTN
GRAND TOTAL RTN ITEMS: 0       (13)
GRAND TOTAL RTN VALUE$:              0.00    (14)
```

Definition of values listed in the End-of-Day ICP Transmission Notice samples above:

1) DATE: Date of EOD transmission in YYYYMMDD format (i.e. Record Type 01 – Field 6)

2) TIME: Time of EOD transmission in HH:MM:SS format (i.e. Record Type 01 – Field 7)

3) CYCLE DATE: ACSS/USBE Cycle Date (i.e. Record Type 10 – Field 5)

4) SETTLEMENT DATE: ACSS/USBE Settlement Date in YYYYMMDD format.

5) REGION: Regional or Bulk Exchange Point - Region associated with Standard 015 Part C Sec 7.2 Positions 9-11 (REG) of the ANSI X9 File Naming Convention.

6) SENDER: Delivering Direct Clearer (i.e. Record Type 01 – Field 10)

7) RECEIVER: Receiving Direct Clearer (i.e. Record Type 01 – Field 09)

8) COLLECTION TYPE: FWD, RTN, or F/R to identify whether the EOD Notice is for Forward Presentment, Returns, or both.

9) CURRENCY: CAD or USD to identify whether the EOD Notice is for Canadian Dollar files, US Dollar files.

10) SITE: Indicates the logical or physical site from which the delivery of the files takes place. Primary Site will be 0; Multiple Site processors will use 1-9.

VOLUME/VALUE SUMMARY

11) GRAND TOTAL FWD ITEMS: cumulative total volume of all ICP Items delivered on cycle date as associated with Record Type 99, Field 04 – Total Item Count for all of the FWD files listed.

12) GRAND TOTAL FWD VALUE$: cumulative total value of all ICP Items delivered on cycle date as associated with Record Type 99, Field 05 – File Total Amount for all of the FWD files listed.

13) GRAND TOTAL RTN ITEMS: cumulative total volume of all ICP Items returned on cycle date as associated with Record Type 99, Field 04 – Total Item Count for all of the RTN files listed.

14) GRAND TOTAL RTN VALUE$: cumulative total value of all ICP Items returned on cycle date as associated with Record Type 99, Field 05 – File Total Amount for all of the RTN files listed.

FILE LEVEL DETAILS LIST*

15) FILE TRANSMISSION NAME: as associated with each of the ICP files delivered in accordance with Standard 015: Part C – Section 7.2

16) FILE CREATION DATE: as associated to the ANSI Standard X9.100-187 Record Type 01, Field 06

17) FILE CREATION TIME: as associated to the ANSI Standard X9.100-187 Record Type 01, Field 07

18) FILE ORIGIN ROUTING NUMBER: as associated to the ANSI Standard X9.100-187 Record Type 01, Field 05

Standard 015 – Companion Document to the ANSI X9.100-187-2008, "Specifications for Electronic Exchange of Check and Image Data"
PART C – PROCEDURES SPECIFIC TO ICP IN CANADA

19) `FILE DEST ROUTING NUMBER:` as associated to the ANSI Standard X9.100-187 Record Type 01, Field 04

20) `FILE COLLECTION TYPE:` will be ICP1 for Forward Presentment or ICP3 for Returns

21) `FILE CURRENCY:` will be CAD for Canadian Dollar values or USD for U. S. Dollar values

22) `FILE TOTAL DETAIL ITEMS:` as associated to ANSI Standard X9.100-187 Record Type 99, Field 04

23) `FILE TOTAL $:` as associated to ANSI Standard X9.100-187 Record Type 99, Field 05

*REPEATED FOR EACH FILE DELIVERED