

**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**

© 2016 CANADIAN PAYMENTS ASSOCIATION  
2016 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.



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”

## 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.



canadian  
payments  
association

association  
canadienne  
des paiements

## 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..... | 3   |
| 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 .....                               | 4   |
| 4.3.3 Data Type – Restricted .....                              | 4   |
| 4.3.4 Data Type – Selected.....                                 | 4   |
| 4.3.5 Data Type – Required .....                                | 5   |
| 4.3.6 Data Type – Expected.....                                 | 5   |
| 4.3.7 Data Type – Intermediate.....                             | 5   |
| 5 PART A – FORWARD PRESENTMENT .....                            | 6   |
| 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](http://www.x9.org), click on X9 STANDARDS INFORMATION, then on Standards Store.

\* Accredited by the American National Standards Institute.



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”

### 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.



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

### 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.



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

### **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



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

### 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.





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

## 5 PART A – FORWARD PRESENTMENT

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

#### Table of Contents – Part A

|  |    |
|--|----|
| X9 Section > 7 File Header Record (Type 01).....               | 11 |
| 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.....                              | 20 |
| 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.....                | 21 |
| 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 |



**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 > 9.3 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 |
| 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-U.s.....  | 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-U.s .....   | 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 .....   | 39 |
| 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 |



**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 > 12.4 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 |
| 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 |



**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 > 22.1 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 |
| 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 |



**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 > 28.4 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 |
| 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 |



**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 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'



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”  
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)



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”  
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.



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”  
PART A – FORWARD PRESENTMENT**

| Sub-Field  | Name               | Value                | Meaning                                     | Comment   |
|------------|--------------------|----------------------|---|---|
| <b>C</b>   | Currency Indicator | '0'<br>'1'           | Canadian<br>US                              | <ul style="list-style-type: none"> <li>Indicates the currency stream for the complete file content.</li> <li>The value shall be <i>identical to</i> Field 05 – Immediate Origin Routing Number.</li> </ul>  |
| <b>P</b>   | Item Type          |                      |   | <ul style="list-style-type: none"> <li>Indicates the type of items on this file (forward presentments: cheques and other payment items).</li> <li>The value is expressed as a single digit, and is the numerical value equivalent of: <ul style="list-style-type: none"> <li>Cash Letter Header Record (Type 10)</li> <li>Field 02 – Collection Type Indicator</li> </ul> </li> <li>The value shall be <i>identical to</i> Field 05 – Immediate Origin Routing Number.</li> </ul> |
| <b>00</b>  |                    |                      |   | <ul style="list-style-type: none"> <li>Is fixed value zeroes.</li> </ul>  |
| <b>R</b>   | Region             | '0' to '9'           | Exchange reporting region                   | <ul style="list-style-type: none"> <li>Indicates the region at which the clearings exchange is received.</li> <li>The value shall be <i>identical to</i> Field 05 – Immediate Origin Routing Number, unless otherwise indicated in the CPA Rules and Standards.</li> </ul>  |
| <b>S</b>   | Processing Site    | '0' to '9'           | Receiver site number                        | <ul style="list-style-type: none"> <li>Indicates the logical or physical site at which the <i>receiving</i> Direct Clearer / Group Clearer will accept the file.</li> <li>Possible values are associated with the specific Direct Clearer / Group Clearer indicated by FI Number <b>NNN</b>.</li> </ul>   |
| <b>NNN</b> | FI Number          | '001'<br>to<br>'999' | Direct Clearer Financial Institution Number | <ul style="list-style-type: none"> <li>Indicates the Financial Institution number of the <i>receiving</i> Direct Clearer / Group Clearer number.</li> <li>The value shall be <i>different from</i> Field 05 – Immediate Origin Routing Number.</li> <li>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.</li> </ul>    |

**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.



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”  
PART A – FORWARD PRESENTMENT**

| Sub-Field  | Name               | Value                | Meaning                                     | Comment  |
|------------|--------------------|----------------------|---|--|
| <b>C</b>   | Currency Indicator | '0'<br>'1'           | Canadian<br>US                              | <ul style="list-style-type: none"> <li>Indicates the currency stream for the complete file content.</li> <li>The value shall be <i>identical to</i> Field 04 – Immediate Destination Routing Number.</li> </ul>  |
| <b>P</b>   | Item Type          |                      |   | <ul style="list-style-type: none"> <li>Indicates the type of items on this file (forward presentments: cheques and other payment items).</li> <li>The value is expressed as a single digit, and is the numerical value equivalent of: <ul style="list-style-type: none"> <li>Cash Letter Header Record (Type 10)</li> <li>Field 02 – Collection Type Indicator</li> </ul> </li> <li>The value shall be <i>identical to</i> Field 04 – Immediate Destination Routing Number.</li> </ul> |
| <b>00</b>  |                    |                      |   | <ul style="list-style-type: none"> <li>Is fixed value zeroes.</li> </ul>   |
| <b>R</b>   | Region             | '0' to '9'           | Exchange reporting region                   | <ul style="list-style-type: none"> <li>Indicates the region from which the clearings exchange is delivered.</li> <li>The value shall be <i>identical to</i> Field 04 – Immediate Destination Routing Number, unless otherwise indicated in the CPA Rules and Standards.</li> </ul>   |
| <b>S</b>   | Processing Site    | '0' to '9'           | Receiver site number                        | <ul style="list-style-type: none"> <li>Indicates the logical or physical site from which the <i>delivering</i> Direct Clearer / Group Clearer delivers the file.</li> <li>Possible values are associated with the specific Direct Clearer / Group Clearer indicated by FI Number <b>NNN</b>.</li> </ul>  |
| <b>NNN</b> | FI Number          | '001'<br>to<br>'999' | Direct Clearer Financial Institution Number | <ul style="list-style-type: none"> <li>Indicates the Financial Institution number of the <i>delivering</i> Direct Clearer / Group Clearer number.</li> <li>The value shall be <i>different from</i> Field 04 – Immediate Destination Routing Number.</li> <li>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.</li> </ul>   |

**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



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”  
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**



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”  
PART A – FORWARD PRESENTMENT**

### **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.



**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 > 8.5 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 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.



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”  
PART A – FORWARD PRESENTMENT**

**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**

| <b>FIELD</b> | <b>FIELD NAME</b>              | <b>USAGE</b> | <b>POSITION</b> | <b>SIZE</b> | <b>TYPE</b> |
|--------------|--------------------------------|--------------|-----------------|-------------|-------------|
| 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’



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”  
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



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”  
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**

| <b>FIELD</b> | <b>FIELD NAME</b>                     | <b>USAGE</b> | <b>POSITION</b> | <b>SIZE</b> | <b>TYPE</b> |
|--------------|---------------------------------------|--------------|-----------------|-------------|-------------|
| 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<br>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-Ups

*Companion Usage:* Conditional  
*Companion Data Type:* Required  
*Companion Value:* The Auxiliary On-Ups MICR field:  
Is encoded and expected on most cheques and other designated payment items;  
May be missing from the original item.  
The Auxiliary On-Ups Field:  
May have numeric content that does not match exactly to the original On-Ups 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      | <ul style="list-style-type: none"> <li>‘NNNNN’ is a transit number assigned by the Canadian Financial Institution of account;</li> <li>‘FFF’ is the Canadian bank number of the Financial Institution of account;</li> <li>‘-’ is the character ‘dash’.</li> </ul>                          | All Canadian currency accounts.   |
| 2             | NNNNN-FFF | USD      | Refer to the CAD currency description   | US currency accounts domiciled in Canadian FIs.   |
| 3             | TTTTAAAAC | USD      | <ul style="list-style-type: none"> <li>‘TTTT’ is the US Federal Reserve pre-fix;</li> <li>‘AAAA’ is the US ABA Institution Number;</li> <li>‘C’ is the check digit (refer to: X9.100-197-2008; Check Detail Record (Type 25); Field 05 – Payor Bank Routing Number Check Digit).</li> </ul> | ABA format for: <ul style="list-style-type: none"> <li>US currency accounts domiciled in the US;</li> <li>Certain designated US currency accounts domiciled in Canadian FIs.</li> </ul> |
| 4             | TTTT-AAAA | USD      | <ul style="list-style-type: none"> <li>‘TTTT’ (refer to US ABA format);</li> <li>‘AAAA’ (refer to US ABA format);</li> <li>‘-’ is the character ‘dash’.</li> </ul>  | US ABA format items with a stripped and repaired MICR line.   |

**Table 3. Routing Transit Number Formats**



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”  
PART A – FORWARD PRESENTMENT**

**X9 Section > 10.6 On-U.s**

*Companion Usage:* Conditional

*Companion Data Type:* Required

*Companion Value:* Refer to:

ANSI X9.100-187-2008

Check Record (Type 25)

Field 06 – On-U.s.

The On-U.s Field:

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

May have numeric content that does not match exactly to the original On-U.s 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.



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”  
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**

| <b>FIELD</b> | <b>FIELD NAME</b>                     | <b>USAGE</b> | <b>POSITION</b> | <b>SIZE</b> | <b>TYPE</b> |
|--------------|---------------------------------------|--------------|-----------------|-------------|-------------|
| 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).



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”  
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



**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 > 11.5 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



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”  
PART A – FORWARD PRESENTMENT**

**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).



**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 > 11.10 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.



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”  
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**

| <b>FIELD</b> | <b>FIELD NAME</b>                     | <b>USAGE</b> | <b>POSITION</b> | <b>SIZE</b> | <b>TYPE</b> |
|--------------|---------------------------------------|--------------|-----------------|-------------|-------------|
| 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.



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”  
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.



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”  
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



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”  
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).



**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 > 13.8 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



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”  
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**

| <b>FIELD</b> | <b>FIELD NAME</b>                           | <b>USAGE</b> | <b>POSITION</b> | <b>SIZE</b> | <b>TYPE</b> |
|--------------|---|--------------|-----------------|-------------|-------------|
| 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'



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”  
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.



**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 > 21.4 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





**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 > 21.8 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



**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 > 21.14 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.



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”  
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      |
|       | <b>Item Reference Key</b>                          |       |                                   |                 |        |
| 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     |
|       | <b>Additional Security Information</b>             |       |                                   |                 |        |
| 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    |
|       | <b>Clipping Information</b>                        |       |                                   |                 |        |
| 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      |
|       | <b>Image Reference Key</b>                         |       |                                   |                 |        |
| 14    | Length of Image Reference Key                      | C     | 102 – 105                         | 4               | N      |
| 15    | Image Reference Key                                | C     | 106 –<br>(105+X)                  | Variable<br>(X) | ANS    |
|       | <b>Binary Data Information</b>                     |       |                                   |                 |        |
| 16    | Length of Digital Signature                        | M     | (106+X) –<br>(110+X)              | 5               | NB     |
| 17    | Digital Signature                                  | C     | (111+X) –<br>(110+X+Y)            | Variable<br>(Y) | Binary |
| 18    | Length of Image Data                               | M     | (111+X+Y)<br>–<br>(117+X+Y)       | 7               | NB     |
| 19    | Image Data   | M     | (118+X+Y)<br>–<br>(117+X+Y+<br>Z) | Variable<br>(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



**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 > 22.9 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.



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”  
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**

| <b>FIELD</b> | <b>FIELD NAME</b>          | <b>USAGE</b> | <b>POSITION</b> | <b>SIZE</b> | <b>TYPE</b> |
|--------------|----------------------------|--------------|-----------------|-------------|-------------|
| 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'



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”  
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



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”  
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.



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”  
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.



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”  
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.



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”  
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



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”  
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.



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”  
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)



**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 > 28.4 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



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”  
PART A – FORWARD PRESENTMENT**

**X9 Annex A > Standard On-Ups 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-Ups’.

**A.1 Standard On-Ups Field Format**

The exchange agreement allows for the optional presence or absence of dash characters in the On-Ups 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)**



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”  
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, 1<sup>st</sup> segment - front view)

**Image View Data Record (Type 52)** (first item, 1<sup>st</sup> segment - front view)

**Image View Detail Record (Type 50)** (first item, 2<sup>nd</sup> segment - rear view)

**Image View Data Record (Type 52)** (first item, 2<sup>nd</sup> 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.



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”  
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.



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

## 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 |



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”**  
**PART B – RETURNS**

|  |     |
|--|-----|
| 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 |



**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 > 15.12 User Field .....                                 | 111 |
| 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 |



**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 > 21.14 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 |



**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 > 27.6 ECE Institution Name .....   | 144 |
| 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'



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”  
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..



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”  
PART B – RETURNS**

| Sub-Field  | Name               | Value                | Meaning                                     | Comment  |
|------------|--------------------|----------------------|---|--|
| <b>C</b>   | Currency Indicator | '0'<br>'1'           | Canadian<br>US                              | <ul style="list-style-type: none"> <li>Indicates the currency stream for the complete file content.</li> <li>The value shall be <i>identical to</i> Field 05 – Immediate Origin Routing Number.</li> </ul>   |
| <b>P</b>   | Item Type          |                      |   | <ul style="list-style-type: none"> <li>Indicates the type of items on this file (forward presentments: cheques and other payment items).</li> <li>The value is expressed as a single digit, and is the numerical value equivalent of:<br/>Cash Letter Header Record (Type 10)<br/>Field 02 – Collection Type Indicator</li> <li>The value shall be <i>identical to</i> Field 05 – Immediate Origin Routing Number.</li> </ul>  |
| <b>00</b>  |                    |                      |   | <ul style="list-style-type: none"> <li>Is fixed value zeroes.</li> </ul>   |
| <b>R</b>   | Region             | '0' to '9'           | Exchange reporting region                   | <ul style="list-style-type: none"> <li>Indicates the region at which the clearings exchange is received.</li> <li>The value shall be <i>identical to</i> Field 05 – Immediate Origin Routing Number, unless otherwise indicated in the CPA Rules and Standards.</li> </ul>   |
| <b>S</b>   | Processing Site    | '0' to '9'           | Receiver site number                        | <ul style="list-style-type: none"> <li>Indicates the logical or physical site at which the <i>receiving</i> Direct Clearer / Group Clearer will accept the file.</li> <li>Possible values are associated with the specific Direct Clearer / Group Clearer indicated by FI Number <b>NNN</b>.</li> </ul>  |
| <b>NNN</b> | FI Number          | '001'<br>to<br>'999' | Direct Clearer Financial Institution Number | <ul style="list-style-type: none"> <li>Indicates the Financial Institution number of the <i>receiving</i> Direct Clearer / Group Clearer number.</li> <li>The value shall be <i>different from</i> Field 05 – Immediate Origin Routing Number.</li> <li>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.</li> </ul> |

**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.



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”  
PART B – RETURNS**

| Sub-Field  | Name               | Value                | Meaning                                     | Comment  |
|------------|--------------------|----------------------|---|--|
| <b>C</b>   | Currency Indicator | '0'<br>'1'           | Canadian<br>US                              | <ul style="list-style-type: none"> <li>Indicates the currency stream for the complete file content.</li> <li>The value shall be <i>identical to</i> Field 04 – Immediate Destination Routing Number.</li> </ul>  |
| <b>P</b>   | Item Type          |                      |   | <ul style="list-style-type: none"> <li>Indicates the type of items on this file (forward presentments: cheques and other payment items).</li> <li>The value is expressed as a single digit, and is the numerical value equivalent of:<br/>Cash Letter Header Record (Type 10)<br/>Field 02 – Collection Type Indicator</li> <li>The value shall be <i>identical to</i> Field 04 – Immediate Destination Routing Number.</li> </ul>   |
| <b>00</b>  |                    |                      |   | <ul style="list-style-type: none"> <li>Is fixed value zeroes.</li> </ul>   |
| <b>R</b>   | Region             | '0' to '9'           | Exchange reporting region                   | <ul style="list-style-type: none"> <li>Indicates the region from which the clearings exchange is delivered.</li> <li>The value shall be <i>identical to</i> Field 04 – Immediate Destination Routing Number, unless otherwise indicated in the CPA Rules and Standards.</li> </ul>   |
| <b>S</b>   | Processing Site    | '0' to '9'           | Receiver site number                        | <ul style="list-style-type: none"> <li>Indicates the logical or physical site from which the <i>delivering</i> Direct Clearer / Group Clearer delivers the file.</li> <li>Possible values are associated with the specific Direct Clearer / Group Clearer indicated by FI Number <b>NNN</b>.</li> </ul>  |
| <b>NNN</b> | FI Number          | '001'<br>to<br>'999' | Direct Clearer Financial Institution Number | <ul style="list-style-type: none"> <li>Indicates the Financial Institution number of the <i>delivering</i> Direct Clearer / Group Clearer number.</li> <li>The value shall be <i>different from</i> Field 04 – Immediate Destination Routing Number.</li> <li>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.</li> </ul> |

**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



**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 > 7.10 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**

| <b>FIELD</b> | <b>FIELD NAME</b>                        | <b>USAGE</b> | <b>POSITION</b> | <b>SIZE</b> | <b>TYPE</b> |
|--------------|--|--------------|-----------------|-------------|-------------|
| 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'



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”**  
**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.



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”  
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





**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 > 8.14 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



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”  
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'



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”  
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



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”  
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 returning 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     | Payor Bank Routing Number             | M     | 03 – 10  | 8    | N          |
| 3     | Payor Bank Routing Number Check Digit | M     | 11 – 11  | 1    | N          |
| 4     | On-Ups                                | C     | 12 – 31  | 20   | NBSM<br>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'



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”  
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      | <ul style="list-style-type: none"> <li>‘NNNNN’ is a transit number assigned by the Canadian Financial Institution of account;</li> <li>‘FFF’ is the Canadian bank number of the Financial Institution of account;</li> <li>‘-’ is the character ‘dash’.</li> </ul>                    | All Canadian currency accounts.   |
| 2             | NNNNN-FFF | USD      | Refer to the CAD currency description   | US currency accounts domiciled in Canadian FIs.   |
| 3             | TTTTAAAAC | USD      | <ul style="list-style-type: none"> <li>‘TTTT’ is the US Federal Reserve pre-fix;</li> <li>‘AAAA’ is the US ABA Institution Number;</li> <li>‘C’ is the check digit (refer to: X9.100-197-2008; Return Record (Type 31); Field 03 – Payor Bank Routing Number Check Digit).</li> </ul> | ABA format for: <ul style="list-style-type: none"> <li>US currency accounts domiciled in the US;</li> <li>Certain designated US currency accounts domiciled in Canadian FIs.</li> </ul> |
| 4             | TTTT-AAAA | USD      | <ul style="list-style-type: none"> <li>‘TTTT’ (refer to US ABA format);</li> <li>‘AAAA’ (refer to US ABA format);</li> <li>‘-’ is the character ‘dash’.</li> </ul>  | US ABA format items with a stripped and repaired MICR line.   |

**Table 3. Routing Transit Number Formats**



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”  
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.



**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 > 14.7 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



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”  
PART B – RETURNS**

**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.



**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 > 14.12 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



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”  
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**

| <b>FIELD</b> | <b>FIELD NAME</b>                | <b>USAGE</b> | <b>POSITION</b> | <b>SIZE</b> | <b>TYPE</b> |
|--------------|----------------------------------|--------------|-----------------|-------------|-------------|
| 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           |



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”  
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).



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”  
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.



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”  
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.



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”  
PART B – RETURNS**

**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'



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”  
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-U.s**

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

ANSI X9.100-187-2008

Return Record (Type 33)

Field 03 – Auxiliary On-U.s.

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

If the original item did not contain an encoded Auxiliary On-U.s 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-U.s. 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-U.s 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



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”  
PART B – RETURNS**

**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



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”  
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**

| <b>FIELD</b> | <b>FIELD NAME</b>                     | <b>USAGE</b> | <b>POSITION</b> | <b>SIZE</b> | <b>TYPE</b> |
|--------------|---------------------------------------|--------------|-----------------|-------------|-------------|
| 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.



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”  
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’.



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”  
PART B – RETURNS**

### **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.



**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 > 18.10 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



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”  
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.



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”  
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.



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”  
PART B – RETURNS**

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

| <b>FIELD</b> | <b>FIELD NAME</b>                           | <b>USAGE</b> | <b>POSITION</b> | <b>SIZE</b> | <b>TYPE</b> |
|--------------|---|--------------|-----------------|-------------|-------------|
| 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'



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”  
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.



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”  
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



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”  
PART B – RETURNS**

**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



**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 > 21.14 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.



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”  
PART B – RETURNS**

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

| <b>FIELD</b> | <b>FIELD NAME</b>                                  | <b>USAGE</b> | <b>POSITION</b>                   | <b>SIZE</b>     | <b>TYPE</b> |
|--------------|--|--------------|-----------------------------------|-----------------|-------------|
| 1            | Record Type  | M            | 01 – 02                           | 2               | N           |
|              | <b><i>Item Reference Key</i></b>                   |              |                                   |                 |             |
| 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          |
|              | <b><i>Additional Security Information</i></b>      |              |                                   |                 |             |
| 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         |
|              | <b><i>Clipping Information</i></b>                 |              |                                   |                 |             |
| 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           |
|              | <b><i>Image Reference Key</i></b>                  |              |                                   |                 |             |
| 14           | Length of Image Reference Key                      | C            | 102 – 105                         | 4               | N           |
| 15           | Image Reference Key                                | C            | 106 –<br>(105+X)                  | Variable<br>(X) | ANS         |
|              | <b><i>Binary Data Information</i></b>              |              |                                   |                 |             |
| 16           | Length of Digital Signature                        | M            | (106+X) –<br>(110+X)              | 5               | NB          |
| 17           | Digital Signature                                  | C            | (111+X) –<br>(110+X+Y)            | Variable<br>(Y) | Binary      |
| 18           | Length of Image Data                               | M            | (111+X+Y)<br>–<br>(117+X+Y)       | 7               | NB          |
| 19           | Image Data   | M            | (118+X+Y)<br>–<br>(117+X+Y+<br>Z) | Variable<br>(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





**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 > 22.9 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 B – RETURNS**

**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



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”  
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.



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”  
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**

| <b>FIELD</b> | <b>FIELD NAME</b>          | <b>USAGE</b> | <b>POSITION</b> | <b>SIZE</b> | <b>TYPE</b> |
|--------------|----------------------------|--------------|-----------------|-------------|-------------|
| 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'



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”  
PART B – RETURNS**

**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



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”  
PART B – RETURNS**

## **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.



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”  
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**

| <b>FIELD</b> | <b>FIELD NAME</b>               | <b>USAGE</b> | <b>POSITION</b> | <b>SIZE</b> | <b>TYPE</b> |
|--------------|---------------------------------|--------------|-----------------|-------------|-------------|
| 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.



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”  
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.



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”  
PART B – RETURNS**

**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**

| <b>FIELD</b> | <b>FIELD NAME</b>                     | <b>USAGE</b> | <b>POSITION</b> | <b>SIZE</b> | <b>TYPE</b> |
|--------------|---------------------------------------|--------------|-----------------|-------------|-------------|
| 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.



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”  
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)



**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 > 28.4 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



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”  
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.



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”  
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.



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”  
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, 1<sup>st</sup> segment - front view)

**Image View Data Record (Type 52)** (first item, 1<sup>st</sup> segment - front view)

**Image View Detail Record (Type 50)** (first item, 2<sup>nd</sup> segment - rear view)

**Image View Data Record (Type 52)** (first item, 2<sup>nd</sup> 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.



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”  
PART B – RETURNS**

**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.



**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 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.



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”  
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**

| Record                       | Field   | Business Usage Rule for ICP Files                        |  |  |
|------------------------------|---|--|--|--|
| File Header Record (Type 01) | 04 - Immediate Destination Routing Number   | The format is 'CP00RSNNN'                                |  |  |
|                              |   | Content as follows                                       |  |  |
|                              |   | Sub-Field  | Value  | Comments   |
|                              |   | C – Currency Indicator                                   | '0' = Canadian<br>'1' = US   | Indicated the currency of the Items in the file and the value shall be identical to Record Type 01, Field 05.  |
|                              |   | P – Item Type  | '1' = Forward Presentment Items  | 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. |
|                              |   | 00   | '00'   | Fixed value zeroes.  |
|                              |   | R - Region   | '0' = Vancouver<br>'1' = Montreal<br>'2' = Toronto<br>'3' = Halifax<br>'7' = Winnipeg<br>'8' = National<br>'9' - Calgary | The value shall be identical to Record Type 01, Field 05.  |
|                              |   | S – Processing Site                                      | '0' = Primary Site<br>'1' through '9' = Multi Site   | Value '0' is for single site Direct Clearers only.   |
| NNN – FI Number              | '001' = BMO<br>'002' = BNS<br>'003' = RBC<br>'004' = TD<br>'006' = NBC<br>'010' = CIBC<br>'016' = HSBC<br>'039' = LBC<br>'177' = BOC<br>'219' = ATB<br>'815' = FCDQ<br>'869' = Central1 | Indicates the FI number of the receiving Direct Clearer. |  |  |



**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   |  |  |          |                        |                            |   |               |                      |  |    |      |                     |            |  |   |                     |  |  |                 |   |   |
|-------------------------------------|---|---|--|--|----------|------------------------|----------------------------|---|---------------|----------------------|--|----|------|---------------------|------------|--|---|---------------------|--|--|-----------------|---|---|
| File Header Record (Type 01)        | 05 – Immediate Origin Routing Number  | The format is 'CP00RSNNN'<br>Content as follows   |  |  |          |                        |                            |   |               |                      |  |    |      |                     |            |  |   |                     |  |  |                 |   |   |
|                                     |   | <table border="1"> <thead> <tr> <th>Sub-Field</th> <th>Value</th> <th>Comments</th> </tr> </thead> <tbody> <tr> <td>C – Currency Indicator</td> <td>'0' = Canadian<br/>'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<br/>'1' = Montreal<br/>'2' = Toronto<br/>'3' = Halifax<br/>'7' = Winnipeg<br/>'8' = National<br/>'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<br/>'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<br/>'002' = BNS<br/>'003' = RBC<br/>'004' = TD<br/>'006' = NBC<br/>'010' = CIBC<br/>'016' = HSBC<br/>'039' = LBC<br/>'177' = BOC<br/>'219' = ATB<br/>'815' = FCDQ<br/>'869' = Central1</td> <td>Indicates the FI number of the delivering Direct Clearer.</td> </tr> </tbody> </table> | Sub-Field  | Value  | Comments | C – Currency Indicator | '0' = Canadian<br>'1' = US | Indicated the currency of the Items in the file and the value shall be identical to Record Type 01, Field 05. | P – Item Type | '3' = Returned Items | 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. | 00 | '00' | Fixed value zeroes. | R - Region | '0' = Vancouver<br>'1' = Montreal<br>'2' = Toronto<br>'3' = Halifax<br>'7' = Winnipeg<br>'8' = National<br>'9' = Calgary | The value shall be identical to Record Type 01, Field 04. | S – Processing Site | '0' = Primary Site<br>'1' through '9' = Multi Site | Value '0' is for single site Direct Clearers only. | NNN – FI Number | '001' = BMO<br>'002' = BNS<br>'003' = RBC<br>'004' = TD<br>'006' = NBC<br>'010' = CIBC<br>'016' = HSBC<br>'039' = LBC<br>'177' = BOC<br>'219' = ATB<br>'815' = FCDQ<br>'869' = Central1 | Indicates the FI number of the delivering Direct Clearer. |
|                                     |   | Sub-Field   | Value  | Comments   |          |                        |                            |   |               |                      |  |    |      |                     |            |  |   |                     |  |  |                 |   |   |
|                                     |   | C – Currency Indicator  | '0' = Canadian<br>'1' = US   | Indicated the currency of the Items in the file and the value shall be identical to Record Type 01, Field 05.  |          |                        |                            |   |               |                      |  |    |      |                     |            |  |   |                     |  |  |                 |   |   |
|                                     |   | P – Item Type   | '3' = Returned Items   | 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. |          |                        |                            |   |               |                      |  |    |      |                     |            |  |   |                     |  |  |                 |   |   |
|                                     |   | 00  | '00'   | Fixed value zeroes.  |          |                        |                            |   |               |                      |  |    |      |                     |            |  |   |                     |  |  |                 |   |   |
|                                     |   | R - Region  | '0' = Vancouver<br>'1' = Montreal<br>'2' = Toronto<br>'3' = Halifax<br>'7' = Winnipeg<br>'8' = National<br>'9' = Calgary | The value shall be identical to Record Type 01, Field 04.  |          |                        |                            |   |               |                      |  |    |      |                     |            |  |   |                     |  |  |                 |   |   |
|                                     |   | S – Processing Site   | '0' = Primary Site<br>'1' through '9' = Multi Site   | Value '0' is for single site Direct Clearers only.   |          |                        |                            |   |               |                      |  |    |      |                     |            |  |   |                     |  |  |                 |   |   |
| NNN – FI Number                     | '001' = BMO<br>'002' = BNS<br>'003' = RBC<br>'004' = TD<br>'006' = NBC<br>'010' = CIBC<br>'016' = HSBC<br>'039' = LBC<br>'177' = BOC<br>'219' = ATB<br>'815' = FCDQ<br>'869' = Central1 | Indicates the FI number of the delivering Direct Clearer.   |  |  |          |                        |                            |   |               |                      |  |    |      |                     |            |  |   |                     |  |  |                 |   |   |
| Cash Letter Header Record (Type 10) | 05 – Cash Letter Business Date  | The format is 'YYYYMMDD'<br>This represents the current processing date on the Paper Cash List (i.e. ACSS 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**

| <b>Record</b>                       | <b>Field</b>   | <b>Business Usage Rule for ICP Files</b>  |
|-------------------------------------|--|---|
| 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.<br><br>Where Record Type 10, Field 02 = '01' (Forward Presentment Items), the value may be 'E' or 'I'.<br><br>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:<br>'C' = If Record Type 10, Field 08 is populated with 'E'<br>'G' = If Record Type 10, Field 08 is populated with 'I'<br><br>Permitted Values for Returned Items:<br>'G' = If Record Type 10, Field 08 is populated with 'I'  |
| Check Detail Record (Type 25)       | 02 – Auxiliary On-Ups  | Subject to the note below, the population of this field shall be an exact replica of the printing in the Auxiliary On-Ups Field (positions 45-58) of the original payment item. Dashes in the Auxiliary On-Ups field shall be omitted.<br><br>Note: Where the MICR encoding of the Auxiliary On-Ups 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.<br><br>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<br>05 – Payor Bank Routing Number Check Digit | Record Type 25, Fields 04 and 05 combined, contain 9 characters.<br>The format is: NNNNN-FFF<br>'NNNNN' = The five digit number designated by a Member to identify a Branch.<br>'-' = the character 'dash'<br>'FFF' = The financial institution number allocated by the CPA.<br><br>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  |
|-------------------------------|---|--|
|                               |   | <p>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.</p> <p>Alternate formats for this field, for use with USD items that contain an ABA Routing Number is: TTTTAAAAC or TTTT-AAAA</p> <p>Subject to the note below, the population of this field shall be an exact replica of the printing on the original payment item.</p> <p>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.</p> |
| Check Detail Record (Type 25) | 06 – On-Us                                | <p>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).</p> <p>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.</p> <p>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 (*).</p>   |
| 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.   |



**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**

| <b>Record</b>                            | <b>Field</b>   | <b>Business Usage Rule for ICP Files</b>  |
|--|--|---|
| Check Detail Addendum A Record (Type 26) | 03 – Return Location Routing Number  | <p>The format is ‘NNNNN-FFF’</p> <p>‘NNNNN’ = The five digit number designated by a Member to identify a Branch.</p> <p>‘-’ = the character ‘dash’</p> <p>‘FFF’ = The financial institution number allocated by the CPA.</p> <p>This field indicates the branch and financial institution number of the negotiating institution branch to which the item should be returned, if dishonoured.</p>  |
| Check Detail Addendum C Record (Type 28) | 03 – Endorsing Bank Routing Number   | <p>The format is ‘NNNNN-FFF’</p> <p>‘NNNNN’ = The five digit number designated by a Member to identify a Branch.</p> <p>‘-’ = the character ‘dash’</p> <p>‘FFF’ = The financial institution number allocated by the CPA.</p> <p>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.</p>   |
| Check Detail Addendum C Record (Type 28) | 09 – Return Reason   | This field may not be used, as re-presentation is not permitted.  |
| Return Record (Type 31)                  | 02 – Payor Bank Routing Number<br>03 – Payor Bank Routing Number Check Digit | <p>Record Type 31, Fields 02 and 03 combined, contain 9 characters.</p> <p>The format may be: NNNNN-FFF</p> <p>‘NNNNN’ = The five digit number designated by a Member to identify a Branch.</p> <p>‘-’ = the character ‘dash’</p> <p>‘FFF’ = The financial institution number allocated by the CPA.</p> <p>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.</p> <p>For items presented as paper, the following business rules apply:<br/>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.</p> |



**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  |
|-------------------------|------------------|--|
|                         |                  | <p>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.</p> <p>Alternate formats for this field, for use for USD items that contain an ABA Routing Number is: TTTTAAAAC or TTTT-AAAA</p> <p>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.</p> <p>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.</p>                                   |
| Return Record (Type 31) | 04 – On-Us       | <p>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.</p> <p>For items presented as paper, the following business rules apply:<br/>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.</p> <p>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.</p> <p>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 (*).</p> |
| Return Record (Type 31) | 05 – Item Amount | Where the payment type is Canadian, the amount of the return shall not exceed \$25,000,000.  |



**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**

| <b>Record</b>           | <b>Field</b>                   | <b>Business Usage Rule for ICP Files</b>  |                                |  |                         |   |                    |                          |   |                 |                        |   |            |          |   |             |        |   |                  |                  |   |                     |                          |   |                               |                                     |   |                    |                        |   |                         |                            |   |                |              |   |                           |                                  |   |                 |               |   |                             |                                   |   |                   |                     |   |                         |  |   |              |                    |   |                          |                                       |   |                          |                        |   |                            |                            |   |                       |                             |   |                |                     |   |            |               |   |                               |                                |   |                            |                            |   |                        |                                   |   |                                |                                    |   |               |                                      |   |                            |                                |   |                  |                  |     |                                |  |
|-------------------------|--------------------------------|---|--------------------------------|--|-------------------------|---|--------------------|--------------------------|---|-----------------|------------------------|---|------------|----------|---|-------------|--------|---|------------------|------------------|---|---------------------|--------------------------|---|-------------------------------|-------------------------------------|---|--------------------|------------------------|---|-------------------------|----------------------------|---|----------------|--------------|---|---------------------------|----------------------------------|---|-----------------|---------------|---|-----------------------------|-----------------------------------|---|-------------------|---------------------|---|-------------------------|--|---|--------------|--------------------|---|--------------------------|---------------------------------------|---|--------------------------|------------------------|---|----------------------------|----------------------------|---|-----------------------|-----------------------------|---|----------------|---------------------|---|------------|---------------|---|-------------------------------|--------------------------------|---|----------------------------|----------------------------|---|------------------------|-----------------------------------|---|--------------------------------|------------------------------------|---|---------------|--------------------------------------|---|----------------------------|--------------------------------|---|------------------|------------------|-----|--------------------------------|--|
| Return Record (Type 31) | 06 – Return Reason             | The format is 'A-Z' and '0-9'   |                                |  |                         |   |                    |                          |   |                 |                        |   |            |          |   |             |        |   |                  |                  |   |                     |                          |   |                               |                                     |   |                    |                        |   |                         |                            |   |                |              |   |                           |                                  |   |                 |               |   |                             |                                   |   |                   |                     |   |                         |  |   |              |                    |   |                          |                                       |   |                          |                        |   |                            |                            |   |                       |                             |   |                |                     |   |            |               |   |                               |                                |   |                            |                            |   |                        |                                   |   |                                |                                    |   |               |                                      |   |                            |                                |   |                  |                  |     |                                |  |
|                         |                                | <table border="1"> <thead> <tr> <th></th> <th><b>Reason For Return</b></th> <th><b>Raison du retour</b></th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Insufficient Funds</td> <td>Provisions insuffisantes</td> </tr> <tr> <td>B</td> <td>Payment Stopped</td> <td>Opposition au paiement</td> </tr> <tr> <td>C</td> <td>Post Dated</td> <td>Postdaté</td> </tr> <tr> <td>D</td> <td>Stale Dated</td> <td>Périmé</td> </tr> <tr> <td>E</td> <td>Counterfeit Item</td> <td>Effet contrefait</td> </tr> <tr> <td>F</td> <td>Material Alteration</td> <td>Altération substantielle</td> </tr> <tr> <td>G</td> <td>Forged/Unauthorized Signature</td> <td>Signature frauduleuse/Non autorisée</td> </tr> <tr> <td>H</td> <td>Forged Endorsement</td> <td>Endossement frauduleux</td> </tr> <tr> <td>I</td> <td>Intended Payee Not Paid</td> <td>Bénéficiaire visé non payé</td> </tr> <tr> <td>J</td> <td>Account Closed</td> <td>Compte fermé</td> </tr> <tr> <td>K</td> <td>Not Eligible for Clearing</td> <td>Non admissible à la compensation</td> </tr> <tr> <td>L</td> <td>Drawer Deceased</td> <td>Tireur décédé</td> </tr> <tr> <td>M</td> <td>Wrong Amount/Wrong Currency</td> <td>Montant incorrect/Mauvaise devise</td> </tr> <tr> <td>N</td> <td>Duplicate Payment</td> <td>Paieement en double</td> </tr> <tr> <td>O</td> <td>Words and Figure Differ</td> <td>Non-concordance des montants en lettres et en chiffres</td> </tr> <tr> <td>P</td> <td>Cannot Trace</td> <td>Compte introuvable</td> </tr> <tr> <td>Q</td> <td>Funds Frozen/Not Cleared</td> <td>Fonds sous saisie/Fonds non compensés</td> </tr> <tr> <td>R</td> <td>Non-conforming Signature</td> <td>Signature non conforme</td> </tr> <tr> <td>S</td> <td>Account Transferred to You</td> <td>Compte transféré chez vous</td> </tr> <tr> <td>T</td> <td>No Chequing Privilege</td> <td>Pas de privilège de chèques</td> </tr> <tr> <td>U</td> <td>Refer to Maker</td> <td>Référé à l'émetteur</td> </tr> <tr> <td>V</td> <td>Not for Us</td> <td>Pas pour nous</td> </tr> <tr> <td>W</td> <td>Lost or Stolen Prior to Issue</td> <td>Perdu ou volé avant l'émission</td> </tr> <tr> <td>X</td> <td>Wrong Interest Calculation</td> <td>Calcul des intérêts erroné</td> </tr> <tr> <td>Y</td> <td>Refused by Payor/Payee</td> <td>Refusé par le payeur/bénéficiaire</td> </tr> <tr> <td>Z</td> <td>Missing Image/Image Not Usable</td> <td>Image manquante/Image inutilisable</td> </tr> <tr> <td>0</td> <td>MICR Mismatch</td> <td>Non concordance du codage magnétique</td> </tr> <tr> <td>1</td> <td>ICP Item Unable to Process</td> <td>Effet PSI incapable de traiter</td> </tr> <tr> <td>2</td> <td>Unauthorized PAD</td> <td>DPA non autorisé</td> </tr> <tr> <td>3-9</td> <td><i>Reserved for future use</i></td> <td><i>Réservé pour utilisation future</i></td> </tr> </tbody> </table> |                                | <b>Reason For Return</b>                               | <b>Raison du retour</b> | 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 | Paieement 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 | <i>Reserved for future use</i> | <i>Réservé pour utilisation future</i> |
|                         |                                |   | <b>Reason For Return</b>       | <b>Raison du retour</b>                                |                         |   |                    |                          |   |                 |                        |   |            |          |   |             |        |   |                  |                  |   |                     |                          |   |                               |                                     |   |                    |                        |   |                         |                            |   |                |              |   |                           |                                  |   |                 |               |   |                             |                                   |   |                   |                     |   |                         |  |   |              |                    |   |                          |                                       |   |                          |                        |   |                            |                            |   |                       |                             |   |                |                     |   |            |               |   |                               |                                |   |                            |                            |   |                        |                                   |   |                                |                                    |   |               |                                      |   |                            |                                |   |                  |                  |     |                                |  |
|                         |                                | 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              | Paieement 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                     | <i>Reserved for future use</i> | <i>Réservé pour utilisation future</i>  |                                |  |                         |   |                    |                          |   |                 |                        |   |            |          |   |             |        |   |                  |                  |   |                     |                          |   |                               |                                     |   |                    |                        |   |                         |                            |   |                |              |   |                           |                                  |   |                 |               |   |                             |                                   |   |                   |                     |   |                         |  |   |              |                    |   |                          |                                       |   |                          |                        |   |                            |                            |   |                       |                             |   |                |                     |   |            |               |   |                               |                                |   |                            |                            |   |                        |                                   |   |                                |                                    |   |               |                                      |   |                            |                                |   |                  |                  |     |                                |  |



**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**

## 7.2 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  |
| xxxxxxx                                    | Prefix for mainframe catalogue at the destination FI. Specified by the destination FI      | Up to 8 characters<br>First Character must be alphabetic  |
| ENVE                                       | Environment Identification   | PROD = Production environment<br>TEST = Test environment<br>TRNG = Training environment<br>DEVE = Development environment   |
| DdddS                                      | <p><b>ddd</b> = Delivering Direct Clearer</p> <p><b>S</b> = Direct Clearer Site Number</p> | <p><b>D:</b><br/>Fixed letter 'D'<br/><b>ddd = Delivering Direct Clearer</b><br/>001 for BMO<br/>002 for BNS<br/>003 for RBC<br/>004 for TD<br/>006 for NBC<br/>010 for CIBC<br/>016 for HSBC<br/>039 for Laurentian<br/>177 for BoC<br/>219 for ATB<br/>815 for Desjardins<br/>869 for Central 1</p> <p><b>S:</b><br/>0 for Single Site Direct Clearers<br/>1 through 9 for Multi Site Direct Clearers</p> |



**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   | <p>rrr = Receiving Direct Clearer</p> <p>S = Direct Clearer Site Number</p>     | <p><b>R:</b><br/>Fixed letter 'R'</p> <p><b>rrr = Receiving Direct Clearer No.</b></p> <p>001 for BMO<br/>002 for BNS<br/>003 for RBC<br/>004 for TD<br/>006 for NBC<br/>010 for CIBC<br/>016 for HSBC<br/>039 for Laurentian<br/>177 for BoC<br/>219 for ATB<br/>815 for Desjardins<br/>869 for Central 1</p> <p><b>S:</b><br/>0 for Single Site Direct Clearers<br/>1 through 9 for Multi Site Direct Clearers</p> |
| RTC     | <p>Region Identification (R)</p> <p>Collection Type (T)</p> <p>Currency (C)</p> | <p><b>R:</b><br/>V = Vancouver<br/>C = Calgary<br/>W = Winnipeg<br/>T = Toronto<br/>M = Montreal<br/>H = Halifax<br/>N = National</p> <p><b>T:</b><br/>1 = Forward<br/>3 = Returns</p> <p><b>C:</b><br/>C = CAD<br/>U = USD</p>  |
| DYYMMDD | ACSS/USBE Processing Date   | <p>The ACSS/USBE date during which the file was prepared and sent.</p> <p><b>Leading D:</b><br/>Fixed letter 'D'</p>   |



**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**

|        |             |   |
|--------|-------------|---|
| Nxxxxx | File number | <b>N:</b><br>Fixed letter 'N'<br><br><b>xxxxx:</b><br>5 digit sequence number |
|--------|-------------|---|





**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**

### 7.3 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*



**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**

6) FILE REJECT REASON CODE :

| <b>Reject Code</b> | <b>Rejected Reason</b>         |
|--------------------|--------------------------------|
| 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.



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”**  
**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:           | 00000000                                   | (1822) |                      |
| FILE DEST ROUTING NUMBER:             | DDDDDDDD                                   | (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:                            | SSSSSSSSSSSSSSSSSSSS | (6)  |                      |
| RECEIVER:                          | RRRRRRRRRRRRRRRRRRRR | (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.



**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**

- 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



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”  
PART C – PROCEDURES SPECIFIC TO ICP IN CANADA**

18) FILE ORIGIN ROUTING NUMBER : as associated to the ANSI Standard X9.100-187 Record Type 01, Field 05

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



canadian  
payments  
association

association  
canadienne  
des paiements