

check 21 products

Discover the changes made necessary by the Check Clearing for the 21st Century Act.

Our substitute check stock is compliant with the specifications outlined by ANSI X9.9.

We offer notices that provide necessary customer communication regarding financial accounts. It's easy to keep up with new regulations when you partner with us, one of the industry's most technologically advanced financial document providers.

Check 21 Notices

STAR FINANCIAL
ANYTOWN, USA

ORIGINAL CUSTOMER COPY
DUPLICATE FINANCIAL INSTITUTION COPY

We have determined that your substitute check claim is valid. Your account has been refunded as follows:

If your claim was in excess of \$2,500.00, the refund amount represents the portion of the claim above the initial \$2,500.00 plus interest, credited to your account at the time of the claim.

ACCOUNT NUMBER	SUBSTITUTE CHECK NUMBER	DATE FUNDS AVAILABLE	TOTAL REFUND
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TO _____

SUBSTITUTE CHECK
NOTICE OF VALID CLAIM AND REFUND

DATE

ORIGINAL CLAIM BALANCE
FEE
ACCURED INTEREST

STAR FINANCIAL
ANYTOWN, USA

ORIGINAL CUSTOMER COPY
DUPLICATE FINANCIAL INSTITUTION COPY

In response to your substitute check claim, while we complete our investigation, we are refunding your account as follows.

If your claim amount is more than the amount shown below, and your claim is determined to be valid, we will credit the remaining amount of your refund to your account no later than the 45th day after we received your claim.

If, based on our investigation, we determine that your claim is not valid, we will reverse the refund by withholding the amount of the refund, plus any interest we have paid you on the amount from your account. We will notify you within one day of any such reversal.

ACCOUNT NUMBER	SUBSTITUTE CHECK NUMBER	DATE FUNDS AVAILABLE	REFUND AMOUNT
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TO _____

SUBSTITUTE CHECK
NOTICE OF PROVISIONAL REFUND

DATE

STAR FINANCIAL
ANYTOWN, USA

ORIGINAL CUSTOMER COPY
DUPLICATE FINANCIAL INSTITUTION COPY

Based on our review, we are denying your substitute check claim.

Reason for Denial: _____

Upon request, we will send you a copy of the information used to make our decision.

ACCOUNT NUMBER	SUBSTITUTE CHECK NUMBER
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TO _____

DATE

SUBSTITUTE CHECK
DENIAL OF CLAIM NOTICE

DATE

STAR FINANCIAL
ANYTOWN, USA

ORIGINAL CUSTOMER COPY
DUPLICATE FINANCIAL INSTITUTION COPY

In response to your substitute check claim, we provided a refund to your account. We now have determined that your claim was not valid.

Reason for Denial: _____

As a result, we are reversing the refund to your account, plus any interest we have paid you on the amount as follows.

Upon request, we will send you a copy of the information used to make our decision.

ACCOUNT NUMBER	SUBSTITUTE CHECK NUMBER	ORIGINAL REFUND AMOUNT	REFUND ACCOUNT REVERSED
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TO _____

DATE

SUBSTITUTE CHECK
REVERSAL OF REFUND NOTICE

DATE

SUBSTITUTE CHECK
REVERSAL OF REFUND NOTICE

DATE

**AVAILABLE WITH
YOUR FINANCIAL
INSTITUTION'S IMPRINT**

Size: 3½" x 6¾"
(Includes ½" Stub)

Colors: Original: White
MICR Bond
Duplicate: Canary
Self-Contained

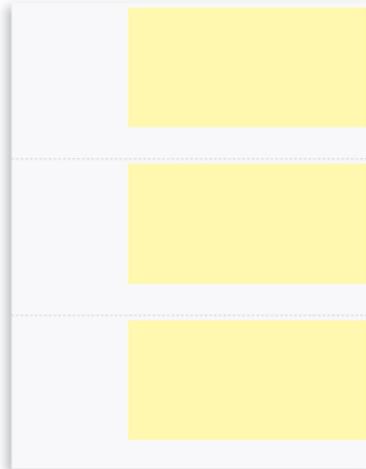
Parts: Two-Part Sets
• carbonless with stub

Minimum Order: 100

Variable Information:
• Financial Institution's Imprint

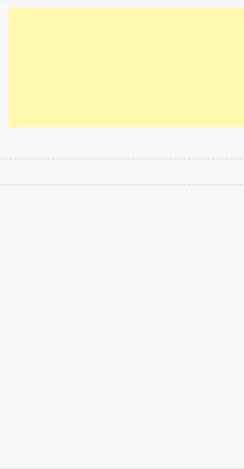
Packaging: Quantities of 500 or less will be shrink wrapped. Orders over 1,000 will be boxed 1,000 or 1,250 per box.

Substitute Check Stock



SCS-100

Forward Collection
Sheet Size: 8½" x 11" 3-up
Substitute Check Size: 8½" x 3¾"



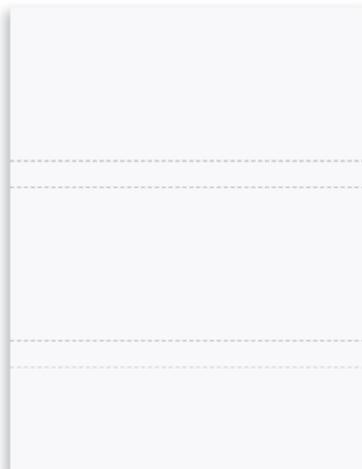
SCS-201

Return Item
Sheet Size: 8½" x 11" 1-up
Substitute Check Size:
8½" x 4¼"



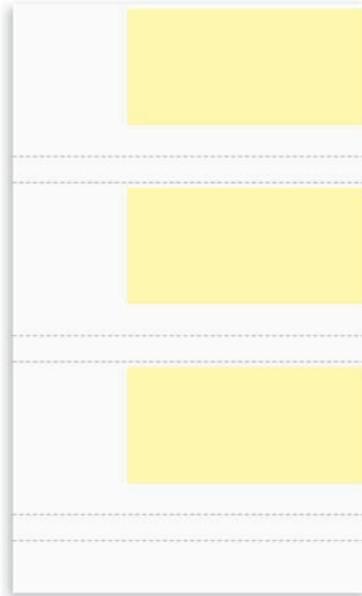
SCS-202

Return Item
Sheet Size: 8½" x 11" 2-up
Substitute Check Size:
8½" x 4¼"



SCS-202B

Blank Return Item
Sheet Size: 8½" x 11" 2-up
Substitute Check Size: 8½" x 4¼"



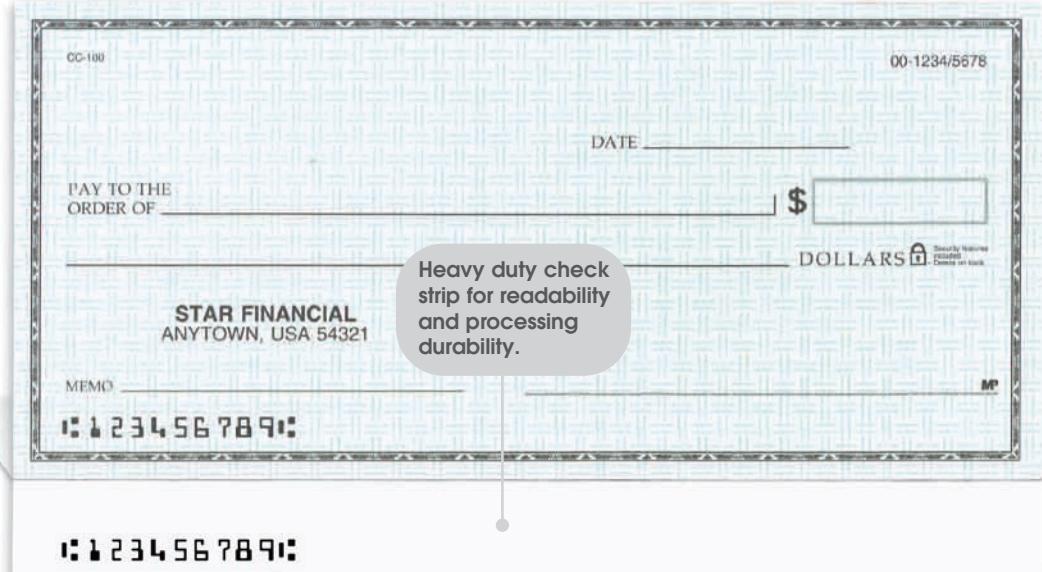
SCS-203

Return Item
Sheet Size: 8½" x 14" 3-up
Substitute Check Size:
8½" x 4¼"

Size:	Shown by Each Document	Minimum Order:	500
Colors:	White MICR Bond	Packaging:	Shrink wrapped in packages of 500.
Parts:	Single Part		

**GUARANTEED TO
MEET ANSI X9.9
STANDARDS**

Check Strips



CST-600

Size: 1½" x 6"



CST-7316

Size: 1½" x 7¾"



CST-850

Size: 1½" x 8½"

WAREHOUSED
PRODUCT FOR
QUICK RELEASE

Size: Shown by Check Strip

Color: White
(Translucent Adhesive Strip)

Minimum Order: 2,000

Packaging: 2,000 per box

Check 21 Background

The Check Clearing for the 21st Century Act is a direct result of the September 11, 2001 terrorist attacks. In the days following the attacks, airline traffic across the country, including Federal Reserve aircraft, was grounded. This brought the delivery of paper checks for processing between financial institutions to a stand still. Subsequently, in October of 2003, the House and Senate passed similar versions of Check 21 legislation and forwarded them to the President. That legislation, the Check Clearing for the 21st Century Act, went into effect October 28, 2004.

Check 21 encourages the replacement of a paper check with a digital image earlier in the processing cycle by removing the need to transport the original check from the bank of first deposit to the check processor, and from the check processor to the paying institution. In order to accomplish this, the law provides for a new negotiable document, a substitute check or Image Replacement Document (IRD), and gives the IRD the same legal status as the original paper check. This gives the financial institution the option to either store or destroy the original document after it has been captured electronically.

A new standard - ANSI X9.9 - was created to outline specifications for Image Replacement Documents. These specifications include:

- Size requirements – the IRD will not be the same size as the original document, but must meet definite standards for the reduced copy.

- Endorsement information will be provided on the IRD.
- The MICR line will reflect all the information encoded on the original check as well as the amount.
- A special code (number) will be added to the MICR line. This number identifies the check as a substitute check and is the number "4" in position 44 (left of the routing and transit number) on the check for forward collection and a "5" in the same position for a returned item. This code will ensure the document will not be reduced again.

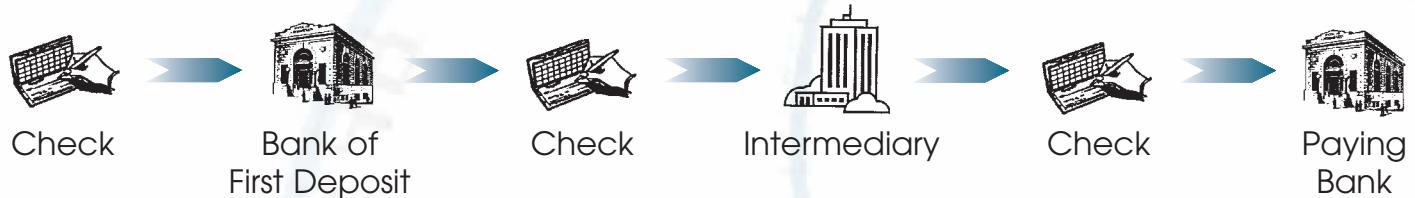
According to Check 21 guidelines, the substitute check will contain all the information on both the front and back of the check, including the MICR line and all endorsements. It will also state that it is a legal copy of the original check.

Check 21 requires the paying bank (your bank) to accept substitute checks presented for payment. However, it does not require financial institutions to accept checks in an electronic format or to create substitute checks.

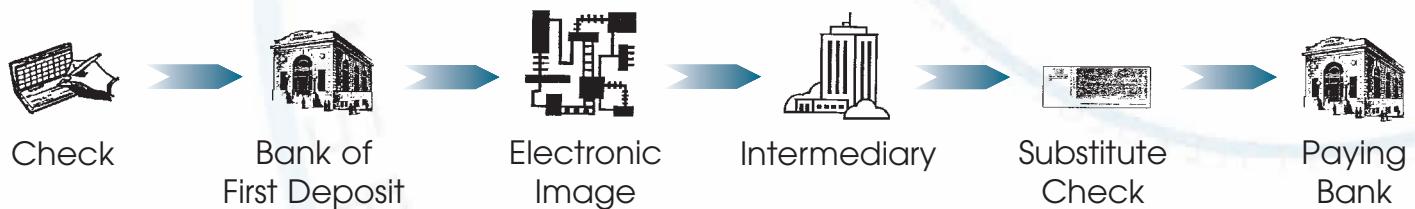
Benefits of the Check Clearing for the 21st Century Act will be widespread. Checks will clear faster, financial institutions will be able to detect check fraud more quickly and banks will eventually save money.

Check 21 Background

Traditional Paper Collection



Substitute Check Collection



Electronic Check Collection

