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

AVAILABLE WITH YOUR FINANCIAL INSTITUTION’S IMPRINT

Size: 3¼” x 6¼” (Includes ¾” Stub)

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

Parts: Two-Part Sets
• carbonless with stub

Minimum 100
Order:

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.

NSC-22
Notice of Valid Claim & Refund

NSC-23
Notice of Provisional Refund

NSC-24
Denial of Claim Notice

NSC-25
Reversal of Refund Notice

Check 21 Notices

AVAILABLE WITH
YOUR FINANCIAL
INSTITUTION’S IMPRINT

Size: 3¼” x 6¼”

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

Parts: Two-Part Sets
• carbonless with stub

Minimum 100
Order:

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.
SCS-100
Forward Collection
Sheet Size: 8½" x 11" 3-up
Substitute Check Size: 8½" x 3⅛"

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"

GUARANTEED TO MEET ANSI X9.9 STANDARDS

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

CST-600
Size: 1 1/8” x 6”

CST-7316
Size: 1 1/8” x 7 3/16”

CST-850
Size: 1 1/8” x 8 1/2”

WAREHOUSED PRODUCT FOR QUICK RELEASE

<table>
<thead>
<tr>
<th>Size:</th>
<th>Shown by Check Strip</th>
</tr>
</thead>
<tbody>
<tr>
<td>Color:</td>
<td>White (Translucent Adhesive Strip)</td>
</tr>
<tr>
<td>Minimum Order:</td>
<td>2,000</td>
</tr>
<tr>
<td>Packaging:</td>
<td>2,000 per box</td>
</tr>
</tbody>
</table>

Translucent adhesive strip to allow for scanning, microfilming and endorsements.

Heavy duty check strip for readability and processing durability.

NMK 81012
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

Check → Bank of First Deposit → Check → Intermediary → Check → Paying Bank

Substitute Check Collection

Check → Bank of First Deposit → Electronic Image → Intermediary → Substitute Check → Paying Bank

Electronic Check Collection

Check → Bank of First Deposit → Electronic Image → Intermediary → Electronic Image → Paying Bank