

# Pro-Check Solutions (SoftProChecks.com)

## Check 21 Update

You know the value of keeping pace with industry changes. In this ever-changing business, you need to be on top of all the latest news. That's why we strive to share the latest developments within the trade with you. We want you to know as much as you can about what's happening, how it affects you, and, if needed, what solutions are available.

In 2001, we reported changes to the ANSI standard on checks. One of those standards, ANSI X9.7 refers to Image Readiness. Image Readiness means the ability of a check to be scanned and converted into electronic format. At that time, we updated our check base stock to meet the new standards. Now we want you to know, we're ready for the changes ahead with new legislation based on ANSI X9.7 called Check 21.

Check 21 allows financial institutions in the check clearing chain to remove an original paper check from the check collection or return process. Once removed, the check can be replaced with a substitute check or electronic image. The new law became effective October 28, 2004 and is designed to increase efficiency of the check processing system by reducing costs and processing delays.

Though Check 21 doesn't mandate check imaging or electronic checks, financial institutions desiring to create substitute documents, will require access to some level of image technology. Our research indicates that many financial institutions currently have not converted fully to this technology, so while they upgrade, changes to their processing methods will occur gradually.

While financial institutions use or prepare to use image technology, we suggest you *check* your checks for image-friendliness. To ensure a check is image-friendly, be sure the design allows for all vital information to be captured in the imaging process. Vital information includes the Date, Payee, Legal Amount, Signature Lines and MICR Line (known as the Areas of Interest, *AOI*).

If you use our check stock, you don't need to *check*. We've used the RDM Image Qualifier to verify check image readiness since 2001. If you have any questions regarding Check 21 or need more information about our line of laser and continuous *image-ready* checks, contact our Customer Service Providers at 866-957-7468. Just one more way we prove...Pro-Check Solutions (SoftProChecks.com) is THE solution for your business checking needs.

## What are the areas of interest (AOI) on a check?

The areas are the CAR, MICR line, signature line, etc. It is required that these areas have defined print contrast levels that allow scanning of the handwritten or printed data. Also it is required that background print not interfere with handwritten or printed data in areas of interest.

### Date, Payee, Legal and Signature areas:

Background reflectance is 40% or greater and the pixel count is less than 12

### CAR area:

Background reflectance is 60% or greater, print contrast is .3 or less and the pixel count is less than 12

The image shows three check forms from TOTAL SOLUTIONS, INC. The middle form is highlighted with a blue border and contains callouts for Areas of Interest. The callouts are:

- Date: 3/15/02
- CAR (Convenience Amount Rectangle): \$ 658.23
- Payee and Legal: John Doe
- Signature Areas: Jimmy Whitehead

The top and bottom forms are blank check forms with the following fields:

ACCOUNT NO.	CHECK NO.
STANDARD	SAVING NUMBER
SAVING DATE	POSTAL ACCOUNT
AMOUNT PAID	DISCOUNT TAKEN
CHECK TOTAL	

### Areas of Interest

Date

CAR  
(Convenience Amount Rectangle)

Payee and Legal

Signature Areas