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CheckImage Collaborative Introduces Enhancements to Interoperability Standards for Check Image File Formats

Dallas, November 12, 2009 - The CheckImage Collaborative today announced the creation of an enhanced Universal Companion Document (UCD) for X9.100-187-2008. The UCD was developed by the CheckImage Collaborative's Image Quality Work Group with input from a wide range of financial institutions as well as major image exchange providers.

X9.100-187-2008 is the successor of DSTU X9.37-2003. This standard is interoperable with DSTU X9.37-2003 and will ultimately replace the DSTU as the base standard for image exchange within the US payments system. The UCD will further enhance the flexibility and interoperability benefits of the X9.100-187-2008 standard. Currently, each image provider is required to develop its own unique companion document to implement the standard for its service offerings. By replacing this wide spectrum of differing documents, with one universal document, the UCD streamlines process and makes interoperability between various network providers significantly easier and more efficient. Any unique functions a provider might offer are included in the UCD as exceptions.

Endpoint Exchange, SVPCO and Viewpointe have announced plans to implement the UCD by the end of 2010. The Federal Reserve Banks have not yet established a production date for the UCD but plan to monitor customer test results and industry adoption to ensure all participants are prepared for live implementation.

A previous version of the UCD was released in 2008. A key priority of the development process for the 2009 iteration of the UCD was ensuring a simple and efficient transition between the earlier and new versions. No changes need to be made by organization that already programmed for the 2008 UCD.

For organizations that have not yet programmed for either version of the UCD, some programming may be required for interoperability with the various image exchange networks once those networks have implemented *UCD for X9.100-187-2008*. The additional programming, if required, will provide for additional return codes, new fields to facilitate image exchange and validation of certain fields that may not have been previously validated. A copy of the UCD is available at http://www.checkimagecentral.org/pdf/UCD_X9_100-187-2008_version_1.1.pdf

About CheckImage Collaborative

The CheckImage Collaborative is comprised of representatives from trade associations and financial organizations. The group was formed in early 2005 to identify and share information on check image clearing that will help financial institutions understand and successfully implement image exchange.

About Federal Reserve Financial Services

The Federal Reserve, the central bank of the United States, was founded by Congress in 1913 to provide the nation with a safer, more flexible, and more stable monetary and financial system. In addition to their role in monetary policy and banking supervision, each Federal Reserve Bank acts as a bank for banks and for the government.

The Federal Reserve Banks provide financial services to depository institutions including banks, credit unions, and savings and loans, much like those that banks provide for their customers. These services include collecting checks, electronically transferring funds, and distributing and receiving cash and coin. Additionally, the Federal Reserve acts as a fiscal agent or bank to the federal government by providing financial services to the United States Department of Treasury and by selling and redeeming government securities such as Savings Bonds and Treasury bills. For more information, please visit [Federal Reserve Financial Services](#).

About ECCHO

ECCHO (Electronic Check Clearing House Organization) is a not-for-profit national clearing house that provides image exchange rules for private sector exchanges. Membership in ECCHO is available to every financial institution and current membership totals more than 1,900 financial institutions ranging in size from community banks and credit unions to the largest banks in the country. Additional information regarding ECCHO is available at www.ECCHO.org.

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About The Clearing House and SVPCO Image Payments Network

The Clearing House is a private-sector, global payments systems infrastructure that clears and settles more than 60 million payments for \$1.6 trillion per day. The Clearing House serves more than 1,500 U.S. financial institutions and hundreds of international participants through its wire transfer (CHIPS), ACH (EPN) and check image exchange (SVPCO). SVPCO (www.svpcoco.com) is a leading check image exchange that connects more than 10,000 endpoints and major exchanges through a unique network that's designed to route check images in the most direct and efficient way possible. For more information, visit www.theclearinghouse.org.

About Endpoint Exchange

Endpoint Exchange, an FIS company, is the country's first electronic check-clearing network that enables U.S. financial institutions to clear their check-based transactions by exchanging check images between member institutions. Endpoint Exchange is a part of the FIS suite of image-capture solutions. FIS delivers banking and payments technologies to more than 14,000 financial institutions and businesses in more than 90 countries worldwide.

About Viewpointe

Viewpointe® is a leading provider of multibank infrastructure solutions for customers ranging from credit unions to Fortune 100 financial institutions. With one of the largest national archives of check images and information, Viewpointe offers archive capabilities, end-to-end check image exchange clearing and settlement and Automated Clearing House association services. Bank Technology News annual ranking of the 25 most advanced people, companies and technologies in financial services. Since 2006, Viewpointe has been named to the prestigious FinTech 100, representing the best of the best in financial technology and service providers. For more information, please visit named Viewpointe one of the top innovators of 2008, an <http://viewpointe.com/>.