

UCD Implementation Points of Emphasis

This document lists issues identified by many of the early UCD adopters as being implemented incorrectly when constructing a UCD compliant file. Each of these has implications to the receiver of the file that may reject the item or the issue may cause their system to abend. This document does not add, remove, or modify the existing UCD in any way. This is merely a list of UCD records and fields others have overlooked in their implementations with recommendations that hopefully will help future adopters ensure a successful implementation of UCD compliant files.

Note: Please remember, in order to have a properly formatted UCD file, please refer to the entire X9.100-187-2008 and its UCD.

UCD Point of Emphasis	Field	Issue/Recommendation
Section 5	Table of Unique Requirements	<ul style="list-style-type: none"> This table in Section 5 defines any requirements of specific Image Exchange channels over and above what has been defined in the other sections of the UCD.
Clause 5.1 in X9.100-187	All Fields	<ul style="list-style-type: none"> Null characters are not valid and shall not be used. This includes Reserved fields.
Section 3	TIFF	<ul style="list-style-type: none"> TIFF image data must be in Little Endian (Intel) byte order and must comply with X9.100-181.
Record Types: <ul style="list-style-type: none"> 25 31 	External Processing Code	<ul style="list-style-type: none"> The ONLY valid values, if present, must be numeric or “*” (See X9.100-160-2 for current values and usage.) Values ‘2’ and ‘5’ shall not be used.
Record Types: <ul style="list-style-type: none"> 25 26 28 31 32 35 	Routing Number	<ul style="list-style-type: none"> X9.100-187 requires a valid routing and transit number issued by the ABA’s Routing Number Registrar. <ul style="list-style-type: none"> It is not anticipated that banks will match RT to the ABA Registrar, but they are free to do so. The routing number shall be mod-checked with a valid check digit.
Record Types: <ul style="list-style-type: none"> 25 26 28 35 	Sequence Number	<ul style="list-style-type: none"> X9.100-187 does not allow these fields to be all blanks These fields must contain a numeric value
Record Types: <ul style="list-style-type: none"> 25 31 	On-Us	<ul style="list-style-type: none"> Without agreement spaces shall be eliminated and dashes shall be included if present. The collecting bank must be able to place the On-Us Field from the physical check into the On-Us Field of the file intact and in the same sequence as it appears on the physical check.
Record Types: <ul style="list-style-type: none"> 26 28 32 35 	Truncation Indicator	<ul style="list-style-type: none"> One and only one Truncation Indicator set to “Y” If EPC is “4”, then all Truncation Indicators set to “N”
Record Types: <ul style="list-style-type: none"> 26 28 32 35 	BOFD Business or Endorsing Bank Endorsement Date	<ul style="list-style-type: none"> Must be a valid calendar date
Record Type: <ul style="list-style-type: none"> 31 	Forward Bundle Date	<ul style="list-style-type: none"> This data is transferred from the Bundle Header Record (Type 20) Bundle Business Date (Field 5) from the forward electronic cash letter.