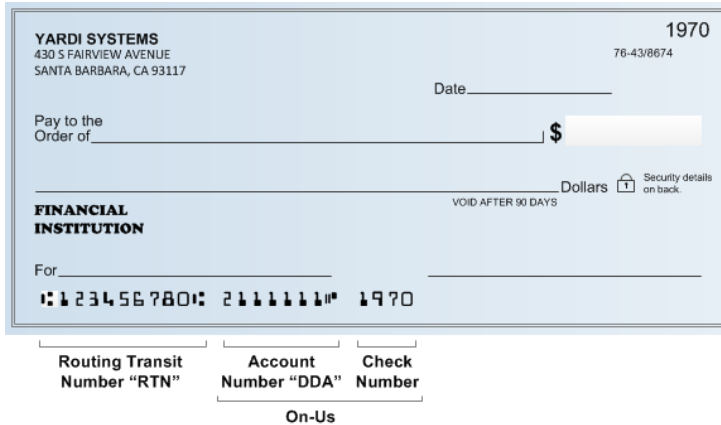


About MICR Lines

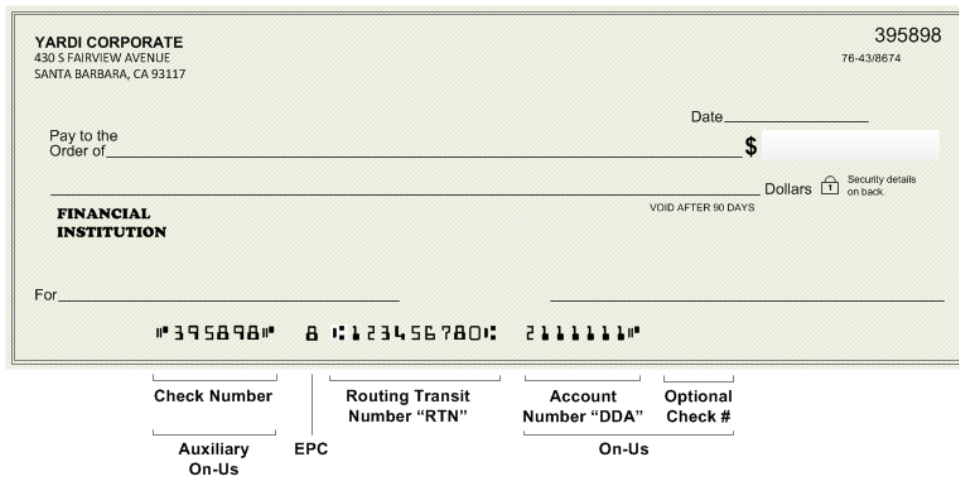
A MICR line is printed at the bottom of a check document. The numbers and symbols that appear in a MICR line are part of a special font and are printed on the check in magnetic ink. Check scanners include a device which uses the magnetic ink to accurately read each number and symbol in the MICR line. The numbers and symbols from the MICR line then appear in the **CHECKscan** screen. This document provides information about MICR lines that you may occasionally need to know as you use CHECKscan.

Personal Check Example



A personal check is 6 inches wide. Although individual consumers use 6 inch checks many businesses also use 6 inch checks. When a business uses a 6 inch check it is still called a personal check.

Commercial Check Example



A commercial check is wider than a personal check and can be up to 8 inches wide. Commercial checks typically contain an Auxiliary On-U's field which appears in the left-most position of the MICR line. Commercial checks are typically used by corporate treasury or payable departments.





MICR Line Field Descriptions

A MICR line is divided into fields. See the check diagrams on the preceding page for the location of these fields on a personal check or a commercial check.

Field	Description
Auxiliary On-Uss	The Auxiliary On-Uss field only appears on commercial checks. The Auxiliary On-Uss field is the first field on the left side of the MICR line and typically contains the check number. The Auxiliary On-Uss field uses the same On-Uss MICR symbol as the On-Uss field.
Routing Transit Number	The Routing Transit Number field contains the routing transit number (RTN) of the bank where the bank account that the check is drawn on is located. The routing transit number contains nine digits. The first set of four digits indicates which branch of the Federal Reserve system the bank is a member of. The second set of four digits identifies the bank. The ninth digit is the check digit.
On-Uss	<p>The On-Uss field contains the bank account number (DDA) of the bank account that the check is drawn on. A DDA contains anywhere between five and 10 digits. The bank which issues a bank account determines how many digits comprise a DDA number. A dash or space may appear in a DDA number.</p> <p>In addition to the DDA number, the On-Uss field in the MICR line may also contain the check number of the check:</p> <ul style="list-style-type: none"> • In personal checks, the check number always appears in the On-Uss field. • In commercial checks, the check number may appear in the On-Uss field. <p>The check number appears on the right side of the DDA number.</p>
EPC	The optional External Processing Code field is a single digit. When it appears on a check it is located on the left side of the Routing Transit Number field.

MICR Symbol Descriptions

A MICR line consists of number characters and four control characters which are also called MICR symbols. This table describes each MICR symbol.

Symbol	Term	Description
	Transit	The Transit symbol identifies the routing transit number of the bank where the bank account is located. The Transit symbol appears on both sides of the routing transit number.
	On-Us	In the On-Us field in the MICR line, the On-Us symbol identifies the account number of the bank account that the check is drawn on. In the On-Us field, the On-Us symbol is located on the right side of the bank account number. Because MICR line scanners read from right to left, the scanner will encounter the On-Us symbol before it encounters the DDA. On commercial checks, the On-Us symbol also appears in the Auxiliary On-Us field. In this case, the On-Us symbol appears on both sides of the check number which appears in the Auxiliary On-Us field.
	Dash	The Dash symbol separates data within a field in the MICR line. A dash may appear in a DDA number. The Dash symbol is popular in the Canadian banking system where routing transit numbers are separated into transit and institution numbers.
	Amount	The Amount symbol indicates the check amount. This field is not usually relevant for CHECKscan users.

Manually Adjusting the MICR Line from Within the CHECKscan Screen


In rare situations, CHECKscan will not be able to correctly read the MICR line printed at the bottom of the check. When this situation occurs, you can enter correct information from the MICR line from within the **CHECKscan** screen.

NOTE Before using this procedure to manually adjust the MICR line, try to resolve the issue by deleting the check and then scanning it again.

To enter the correct MICR information

1. In the **CHECKscan** screen, for the check that you are entering the information for, click the check row. The **Payer Information** section for that check appears.

The screenshot shows the 'Payer Information' section of the CHECKscan interface. On the left is a scanned check image with the following details: DATE 5/5/10, PAY TO THE ORDER OF COMPANY INC., ONE THOUSAND and 00/100 DOLLARS, YOUR FINANCIAL INSTITUTION ANYTOWN, USA, FOR Rent Charges, and a signature. On the right, the 'Payer Information' form includes: Amount (1,000.00), Property (dropdown), Unit (dropdown), Payer (dropdown), and Document Type (dropdown). A note below the Document Type field states: 'For Multiple Payer Association, check can be associated only from payment screen.' A bank icon is visible next to the Document Type field.

2. Look in the **Document Type** field and notice the document type. If no document type is selected, select the appropriate document type.
3. Click the **Show Bank Information** icon . The **Raw MICR** fields section appears.

The screenshot shows the 'Raw MICR' fields section of the Payer Information form. It includes: Raw MICR (:123456780: 123-456-7< 6898), Document Type (dropdown), Check# (6898), Transit# (123456780), Account# (123-456-7), OnUs (123-456-7/ 6898), and Auxiliary (empty field). A bank icon is located below the OnUs field.

4. For all document types, in the **Check #**, **Transit #**, and **Account #** fields enter the check number, bank routing number, and bank account number, respectively.

5. For different document types, you will enter different information in the **OnUs** field. Use the following table to determine what information to enter in the **OnUs** field.

Document Type	OnUs
Personal checks	Bank Account Number/Check Number Note You must enter the forward slash character "/" after the bank account number and before the check number. For example, if the bank account number is 123123123 and the check number is 88888 then you would enter "123123123/88888".
Commercial checks	Bank Account Number/ Note You must enter the forward slash character "/" after the bank account number.
Money orders	For most money orders, leave blank For MoneyGram, instead of using the check number in the upper right corner use the number that starts with "40". Note You must enter the forward slash character "/" after the check number.
Cashier's checks	Bank Account Number/ Note You must enter the forward slash character "/" after the bank account number.
Bill Pay	Bank Account Number/ Note You must enter the forward slash character "/" after the bank account number.

6. For different document types you will enter different information in the **Auxiliary** field. Use the following table to determine what information to enter in the **Auxiliary** field.

Document Type	Auxiliary
Personal checks	Leave blank
Commercial checks	Check Number
Money orders	Leave blank
Cashier's checks	Check Number
Bill Pay	Check Number