



ASC X9, Inc.
NEW WORK ITEM PROPOSAL FORM

1. TYPE OF PROJECT – PLEASE CHECK ONE

- NEW PROJECT - NEW ANS/TR/ CONTINUOUS MAINTENANCE
- NEW PROJECT - ADOPTION OF ISO STANDARD
(PER X9 PROCEDURES, REQUIRES BOARD APPROVAL)
- REVISION - ANS/TR
(PER X9 PROCEDURES DOES NOT REQUIRE BOARD APROVAL)
- INTERNAL EXTENSION OF PROJECT TIMELINE SET BY BOARD
(REQUIRES BOARD BALLOT AND SHALL INCLUDE REASON FOR EXTENSION)
- EXTERNAL EXTENSION - OF ANS PERIODICAL REVIEW

2. INFORMATION ABOUT PROJECT AND PROPOSER

Project Title: (or working title)

“Guideline for Transforming ANS X9.100-187-2008 Image Cash Letter Payments Data to the Media-Based Image Exchange XML Format”

Date of Submittal: **April 29, 2009**

3. JUSTIFICATION OF PROJECT

a.) Issue Description:

This New Work Item proposes the development of a **Technical Report** to be used as a guide to understand how to relate the structure and data content of image cash letter files, as supported by ANS X9.100-187-2008, to the structure and data content of image storage XML documents, as which will be supported by a newly proposed standard for ***BULK DATA AND IMAGE DELIVERY SCHEMA***¹.

b.) Project Need/Benefit:

The proposed Bulk Data and Image Delivery Schema CM- ANS will address the formatting of check image payment items in a comprehensive XML structure. The standard is not intended to compete with or to replace the more traditional standard for image payment exchange, the ANS X9.100-187-2008 and its predecessor the DSTU X9.37-2003. Rather, it is intended to complement the cash letter image delivery standard by extending a supported data structure to the transfer and storage of image cash letter originated payments. For example, image payments data can be formatted in a standardized structure on a delivery medium such as DVD, or a storage medium such as an archive. Image payments information can also be transferred in a standardized structure from one application to another within an organization's internal upstream or downstream service.

The XML format that is embodied in the new work item for Bulk Data and Image Delivery actually reflects a structure that is similar in context to the ANS X9.100-187-2008 cash letter file, but the data is in a format that is more readily accessible to modern XML-sensitive applications. Furthermore, the XML structure actually lends itself to storing payments, with or without embedded images, as individual independent entities, while still retaining the envelopment concept of a traditional cash letter file format (i.e. a transaction within bundle, a bundle within cash letter, and a cash letter within file).

When an organization receives payments data originating from standard image cash letter files, the payments data is likely to be retained for some period of time as individual transactions within a receiver's applications. Furthermore, transaction level data originating from the image cash letter file is likely to be transferred from one application to another for payments processing enrichment.

Many organizations, including payments processors, exchange channels, banks and check truncation product vendors, are very familiar with the industry wide standard content of the image cash letter format. However, few such organizations are likely to be familiar with the format of the XML equivalent as embodied in the proposed new ANS for Bulk Data and Image Delivery. The challenge is that, without a simple guideline to assist an organization in relating the image cash letter data structure to the standard XML

¹ This NWI assumes that the submission for balloting of the Bulk Data and Image Delivery as drafted in 2007 will proceed forward as a CM ANS planned in 2009, and that the final standard will be numbered X9.100-182-2009. If the project should carry over, it would be numbered for 2010.

equivalent, it can be relatively difficult to see how the XML standard can be of benefit to the organization. Without an awareness of the potential benefit of the XML standard for internal applications, the organization may embark on developing its own proprietary application interface standard and data storage structures, whereas an industry supported standard could more readily have provided a consistent solution.

The effective use of the XML standard can promote commonality and predictability for data transfer and storage, and thus be a common point of agreement among adopting parties, whether intra-organizational systems or inter-organizational arrangements. This in turn can help reduce the time to market for new application services, help contain the risk associated with proprietary implementations, and can promote greater longevity of developed solutions that are more broadly supportable.

A publicly available and fully supported Technical Report as to how to co-relate the two data structures from the image cash letter to an XML document would help advance the use of the XML standard.

c.) Identify Stakeholders:

As with the Bulk Data and Image Delivery Schema standard itself, the audience interested in this Technical Report is any organization that develops image export or import software, or receives media-based physical delivery or electronic delivery of payment images and data for import to or access by local software.

More specifically, the audience for this Technical Report would be any organization that is contemplating the development of payment transfer applications, or payment storage standards, where the origin or destination of the payments data is image cash letter files as embodied within ANS X9.100-187-2008.

d.) Is this project a consumer product?

No.

f.) Does it contain any units of measurement?

No.

If yes, which one:

U.S.

Metric

Both

Not Applicable

4. COORDINATION WITH OTHER STANDARDS

a.) Do you see this as a technical report (TR) or a standard (ANS)?

Technical Report

b.) Could this technical report/standard become part of another X9 technical report/standard?

No.

However, this Technical Report can be a complementary guideline that is of benefit to any adopter of the proposed partner *Bulk Data and Image Delivery Schema* standard.

c.) Should this project be developed within ISO/TC68 as an international standard?

No; international image exchange for payments is probably better served through the ISO 20022 UNIFI initiative.



ISO Review
Whitepaper

d.) List any closely related domestic standards either published or under development of which you are aware.

This Technical Report would directly complement the adoption of the proposed partner standard and, more specifically, as it also relates to the organization's adoption of the ANS X9.100-187-2008 standard for inter-organizational image cash letter delivery or receipt.

e.) Describe any related domestic work efforts.

Not known.

f.) List any closely related international standards, either published or under development of which you are aware.

None are known.

g.) Identify the ISO standard or technical report to be adopted.

Not applicable.

h.) Does this project contain text from an ISO standard?

No.

i.) Security-related Needs:

Each organization that adopts the proposed new standard for internal payments transfer or for internal payments storage is ultimately responsible for the protection of its own data. The Technical Report is simply a guideline to co-relating data

transition from one standard to another, and as such, does not have any specific security considerations.

5. PATENT ISSUES and Disclosures

Are there any patent concerns or could there be in conjunction with this project?

None are known.

6. PROJECT TIMELINE AND PARTICIPATION (A and B)

A. Estimated Project Development Time

Status //	Definition //	Timeline //	Proposed //
New Work Item (NWI)	New standards development project	Approval of NWI by Board is the NWI project start date – sets to 0 Revisions timelines start with notification to the Board – sets date to 0	June 2009
Working Draft (WD)	A working draft is created by the working group	A draft of the new standard or revision is due between, but no later than 18 months 0-18 months	September 2009
Committee Draft (CD)	A draft has been issued to be balloted to the Subcommittee	For either a new work or revision, at 18 months ballot to SC should have begun	October 2009
Draft Industry Standard	The document has been issued to be balloted to the Consensus body – X9	For either a new work or revision, the document should be balloted no later than 18-36 months	February 2010
Published	Completed and available for sale	For either a new work or a revision, the document should be published no later than 36-40 months	June 2010
Periodical Review		5 year review due from date of ANSI approval	June 2015

B. Potential participants :

- Bank of America
- Deluxe
- Diebold, Inc.
- Federal Reserve Bank
- Fiserv
- Harland Clarke
- J.P. Morgan Chase & Co.
- NACHA The Electronic Payments Association
- NCR Corporation
- Wells Fargo Bank

- Wincor Nixdorf Inc.
- Data Support Systems Inc.
- Jack Henry and Associates
- Viewpointe
- NetDeposit, Inc.

7. MARKETING INFORMATION

What is the target audience for this guideline or standard?

The audience for this Technical Report would be any organization that is considering the development of payment transfer applications, or payment storage standards, where the origin or destination of the payments data is image cash letter file data as embodied within ANS X9.100-187-2008.

What industry need will the standard or guideline fill and how?

The effective use of the XML standard will promote commonality and predictability for data transfer and storage, where data originates from, or is destined for, image cash letter files. This can help reduce the time to market for new applications, reduce the risk associated with proprietary implementations, and help extend the lifespan of internally developed applications and data stores.

Furthermore, a publicly supported Technical Report that promotes understanding as to how to co-relate cash letter file data to the XML structure would help advance the adoption of the Bulk Data and Image Delivery Schema standard.

How will X9 "sell" the standard or promulgate its use?

This Technical Report could be promoted as a guide or tool to aid in the understanding of the proposed partner Bulk Data and Image Delivery Schema standard, for its effective use in managing payments originating from or destined for image cash letter files.

8. RETURN COMPLETED FORM TO:

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