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ASC X9 Enhances Standard for Electronic Exchange of Legal Orders, Increasing Efficiency and Accuracy

New Technical Report Included That Clarifies Usage of the Standard

ANNAPOLIS, Md. – July 7, 2020 -- The Accredited Standards Committee X9 Inc. ([X9](#)) has enhanced and expanded X9.129, "Electronic File Format Standards for Presentment and Remittance of Legal Orders." This set of standards establishes the file sequences, record types and field formats to be used for the electronic bilateral exchange of legal orders specific to levies and assets. The revised standards streamline some requirements and add details for others, improving efficiency and accuracy.

In the current environment, banks receive legal orders through a variety of channels and in a variety of formats from federal, state and local government and legal entities. Once banks receive the requests, they typically have fulfilled them through highly manual, time-consuming, error-prone processes. Using this enhanced set of standards for electronic file formats for the different request types benefits both the requestor and the receiver, through increased automation of the process. In its initial version, X9.129 has been implemented at some leading U.S. banks.

X9.129-2020 is now [available for download](#). It is accompanied by a technical report, TR 51, which formalizes an industry standard for exchange of legal orders using the X9.129 standard format and a compilation of industry norms. This document clarifies how financial institutions and agencies should use the standard to ensure that all necessary and appropriate levies and asset-based orders are correctly exchanged between financial institutions and/or agencies.

"Developments in the regulatory and legal environment have resulted in a growing volume of legal order requests. The enhancements to the X9 standards for electronic presentment and remittance of legal orders will result in efficiency gains through improved quality and speed, as well as an overall reduction in processing costs," said Clinton Jones, executive director, Legal Order Processing and Industry Strategy, JPMorgan Chase & Co., and co-chair of the X9 Levy Order Standard Committee.

Changes made to the standard, and their benefits, include:

- The debtor's address has become conditional rather than required – this will eliminate some exception processing for financial institutions, for added efficiency.
- Response codes for the financial institution's response to the requestor now include codes specific to safe deposit box holds.
- A customer-level request record that carries an image has been added – this increases flexibility for items that cannot be accommodated by the data string of the standard. More agencies will be able to adopt the standard now that legal requirements for submitting certain images with an order will be met.

About the Accredited Standards Committee X9 Inc.

The Accredited Standards Committee X9 Inc. is a non-profit organization accredited by the American National Standards Institute (ANSI) to develop and maintain national and – through ISO -- international standards for the financial services industry. The subjects of X9's standards include: retail, mobile and business payments; corporate treasury functions; block chain technology; processing of electronic legal orders issued to financial institutions; tracking of financial transactions and instruments; financial transaction messaging (ISO 8583 and 20022); quantum computing; PKI; checks; cloud; data breach notification and more.

X9 acts as the U.S. Technical Advisory Group (TAG) for ISO TC68 (Financial), TC321 (E-Commerce) and TC322 (Sustainable Finance) and performs the [secretariat](#) functions for ISO TC68. Please visit our website (www.x9.org) for more information.

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