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## **ASC X9 Publishes Guidance for Unsigned Items, Including Remotely Created Checks**

### *Technical Report Offers Design and Usage Guidelines, Streamlining Processing*

ANNAPOLIS, Md. – Oct. 12, 2021 -- The Accredited Standards Committee X9 Inc. ([X9](#)) has published Technical Report 52, "Unsigned Items Including Remotely Created Checks (RCC) -- Design and Usage Guide," to assist originators of these preauthorized payment instruments. The report is now [available for download](#).

Remotely created checks and other unsigned items are widely used for legitimate preauthorized transactions, such as credit card or utility payments and bank transfers. An unsigned item is still a check and should follow all check design criteria. However, many of these transactions have not followed check standards and design principles, resulting in significant manual exception processing. Compounding the problem, existing design and usage guidelines have been spread over many different standards and technical documents.

This technical report provides originators with a single document to assist them in creating items that will flow through the check-clearing systems without exceptions, increasing efficiency and reducing costs. The report contains all information needed for the layout, production and successful processing of unsigned items.

"RCCs and other unsigned items are popular payment instruments, yet many of the items being cleared today do not follow any design or usage guidelines, and the resulting manual processing leads to delays and potential errors. Originators need a single document to provide them with guidance, and TR 52 is that document," said Ray Higgins, vice president, product development at AllMyPapers, who chaired the X9 working group that developed the report. "We hope that widespread adoption of this material will strengthen the visibility of these items as legitimate payment instruments."

#### **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](http://www.x9.org)) for more information.

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