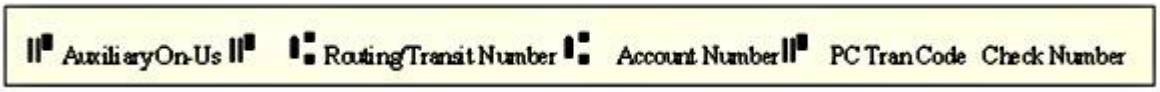
MICR Line

MICR (Magnetic Ink Character Recognition) is a process that uses magnetic ink and a special font for printing information on checks. This information is read by scanners, sorters, etc. The MICR line on a check or bank document consists of the following fields:

- Auxiliary On-Us Code Field (Check/Serial Number)
- Routing Transit Field (Routing Transit Number, also referred to as R/T number or ABA number)
- On-Us Field (Account Number)
- Process Control Field (Check Number, Trancode, or TT Code—transaction type)



Auxiliary On-Us Field

If the item is a business size check, the check number is usually in the Auxiliary On-Us code field.

Routing Transit Field

The Routing Transit number (9-digits) identifies the bank and the Federal Reserve District for that bank. Although the format of the MICR line may vary from bank to bank, the Routing Transit number is always in the same location relative to the right edge of the check.

On-Us (Account Number) Field

The account number field contains the customer's account number or the account number of an internal bank account, such as a GL account.

Process Control Field

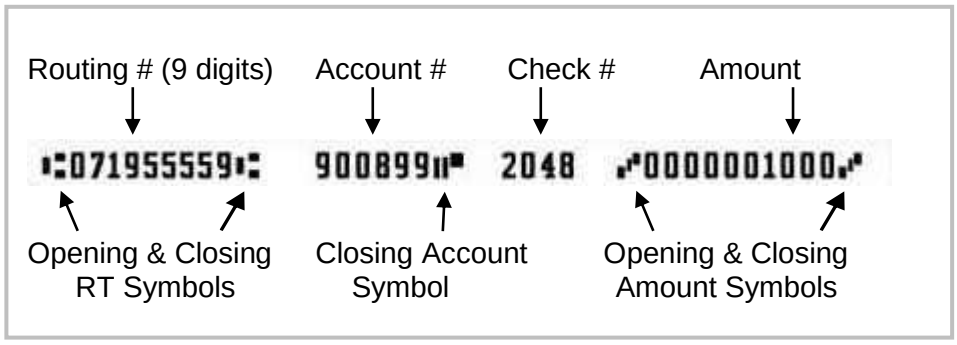
If the item is a personal check, there will likely be a check number in this field. With internal bank documents, such as a GL ticket, savings withdrawal, etc., there may be a "trancode" in this field, which identifies the type of transaction to the host system. Some banks use a TT (transaction type) code. This is also found in the Process Control field.

NOTE: The check number can appear in any of four locations:

- In front of the Routing Transit Number field within the Auxiliary field,
- In an additional field before the Account Number called the Inter Routing and Transit field,
- Immediately after the account number symbol in the Trancode field, or
- Within the Trancode field.

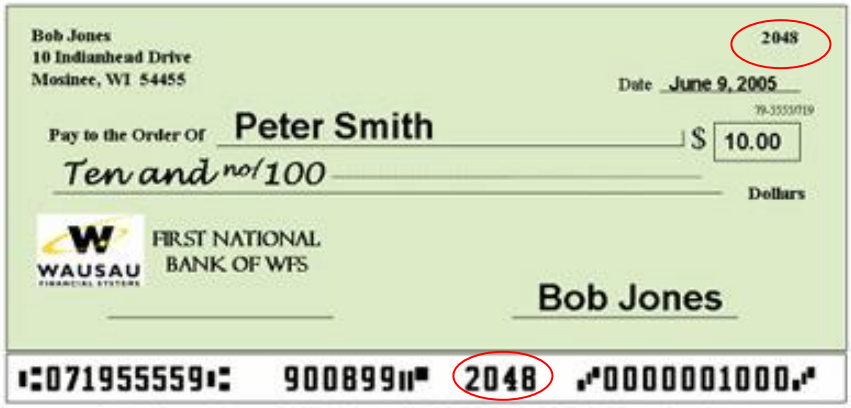
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See the sample screens below.



Personal Check—Sample MICR Line

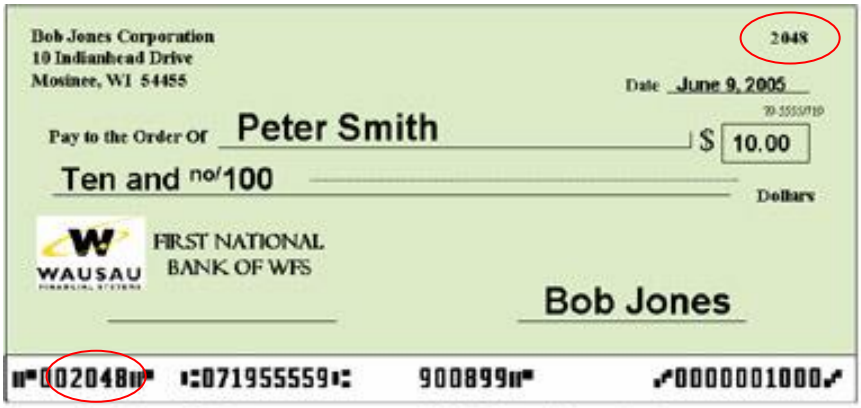
Check Number Location



- Routing Transit Field: 071955559 (ABA Number)
- Account Field: 900899 (Account Number)
- Process Control Field: 2048 (Check Number)
- Amount Field: 1000 (Amount)

Business On-Us Check—Sample MICR Line

Check Number Location



- Auxiliary Field: 2048 (Check Number)
- Routing Transit Field: 071955559 (ABA Number)
- Account Field: 900899 (Account Number)
- Amount Field: 1000 (Amount)

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