

**Electronic Check/Electronic Returned Check – Reg CC Section 229.2(ggg)**

“Electronic Check/Electronic Returned Check mean an electronic image of, and electronic information derived from, a paper check or paper returned check, respectively, that—(1) is sent to a receiving bank pursuant to an agreement between the sender and the receiving bank; and (2) conforms with ANS X9.100-187, unless the Board by rule or order determines that a different standard applies or the parties otherwise agree.”

**Electronically Created Item (ECI) – Reg CC Section 229.2(hhh)**

“Electronically-created item means an electronic image that has all attributes of electronic check or returned check but was created electronically and not derived from paper check” (An ECI does not qualify as an electronic check under Reg CC)

**Routing Number – Reg CC Section 229.2(dd)**

“Routing number means (1) The number printed on the face of a check in fractional form or in nine-digit form; (2) The number in a bank’s indorsement in fractional or nine-digit form; or (3) For purposes of subpart C and subpart D, the bank-identification number contained in an electronic check or electronic returned check.” (Revised to include bank-identification number contained in electronic check or electronic returned check)

**Indemnifying Bank – Reg CC Section 229.2(uu)**

“Indemnifying bank means (1) For the purposes of 229.34, a bank that provides an indemnity under 229.34 with respect to remote deposit capture or an electronically-created item, or (2) For the purposes of 229.53, a bank that provides an indemnity under 229.53 with respect to a substitute check.” (Revised to include banks making the RDC and ECI indemnities)

**MICR Line – Reg CC Section 229.2(vv)**

“Magnetic ink character recognition line and MICR line mean the numbers, which may include the routing number, account number, check number, check amount, and other information, that are (unless the Board by rule or order determines that different standard apply)—(1) Printed near the bottom of a check in magnetic ink in accordance with American National Standard Specifications for Placement and Location of MICR Printing, X9.13 for an original check and American National Standard Specifications for an Image Replacement Document—IRD, X9.100-140 for a substitute check, or (2) For purposes of subpart C and subpart D, contained in a record specified for MICR line data in an electronic check or electronic returned check in accordance with American National Standard Specifications for Electronic Exchange of Check Image Data—Domestic, X9.100-187” (Revised to include the number contained in the MICR line data for electronic checks in accordance with X9.100-187)

**Copy and Sufficient Copy – Reg CC Section 229.2(bbb)**

“(1) A copy of an original check means—(i) Any paper reproduction of an original check, including a paper printout of an electronic image of the check, a photocopy of the original check, or a substitute check; or (ii) Any electronic reproduction of a check that a recipient has agreed to receive from the sender instead of a paper reproduction. (2) A sufficient copy is a copy of an original check that accurately represents all of the information on the front and back of the original check as of the time the original check was truncated or is otherwise sufficient to determine whether or not a claim is valid.” (Revised to include electronic reproduction of check that recipient has agreed to receive instead of paper reproduction)

Note: For a list of all Reg CC defined terms, see Reg CC Section 229.2