



Identifying Eligible vs. Ineligible Checks for ACH Conversion

The most surefire way to spot checks that cannot be converted is by looking for the presence of the Auxiliary On-Us field in the MICR line. This document is designed to help you understand the purpose and use of the Auxiliary On-Us field and answer some of the most common questions.

Check and Document Types Ineligible for ACH Conversion

- Insurance Checks
- Corporate Checks
- Money Orders
- Cashier's Checks
- Government Checks
- Certified Checks
- Business Checks with Auxiliary On-Us field

These items (above) will need to be deposited directly to your financial institution.

The Auxiliary On-Us field? What is that?

The Auxiliary On-Us field is an optional field on a business size check's MICR line (the line of numbers at the bottom of all checks). If a check includes an Auxiliary On-Us field, this information will appear in the leftmost position of the MICR line, before the routing number field.

If an External Processing Code (EPC) is included in the MICR line, the Auxiliary On-Us field will appear to the left of it.

Does my check have an Auxiliary On-Us field?

The First step in identifying whether your check has an Auxiliary On-Us field is to look at its size. Standard 6" checks do not include an Auxiliary On-Us field. Six-inch checks are often referred to as "personal checks," although many businesses also use them.

Longer checks may contain the Auxiliary On-Us field, but they don't have to. Look to the left of the routing number, using the comparison to the right as a guide. In general, the longer checks – which may include the Auxiliary On-Us field – are used by corporate treasury, purchasing, and accounts payable departments.

Diagram illustrating the MICR line fields on a check:

- AUXILIARY ON-US
- EPC
- ROUTING/TRANSIT
- ON-US / ACCOUNT # / CHECK SERIAL #
- AMOUNT

Position numbers: 65-46, 44, 43-32, 43-32, POSITION 12-1

Fields are made up of positions

LONGER THAN 6" (AT LEAST 6" WIDE; CANNOT BE MORE THAN 8 1/2")



101

JOHN DEPOSITOR
1430 ANY STREET
ANYTOWN, CA 90000

DATE _____

PAY TO THE ORDER OF: _____ \$ _____

_____ DOLLARS

ANYTOWN BANK
1000 BANKING WAY
ANYTOWN, CA 90000

MEMO _____

⑈000024578⑆ ⑆2457802⑆ ⑆0⑆ ⑆0000000000⑆

↑ ROUTING ON-US AMOUNT

EPC
BANK DETERMINED
PROCESSING INSTRUCTIONS

TYPICALLY ACCOUNT AND CHECK SERIAL #

PERSONAL 6" CHECK

101

ANYCOMPANY
1430 ANY STREET
ANYTOWN, CA 90000

DATE _____

PAY TO THE ORDER OF: _____ \$ _____

_____ DOLLARS

ANYTOWN BANK
1000 BANKING WAY
ANYTOWN, CA 90000

MEMO _____

⑆00000⑆ ⑆0⑆ ⑈000024578⑆ ⑆2457802⑆ ⑆0000000000⑆

AUXILIARY ON-US ↑ ROUTING/ TRANSIT ON-US /ACCOUNT # /CHECK SERIAL # AMOUNT

65-46

44

43-32

43-32

POSITION 12-1

FIELDS ARE MADE UP OF POSITIONS

LONGER THAN 6"

(AT LEAST 6" WIDE; CANNOT BE MORE THAN 8 1/4")