



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?

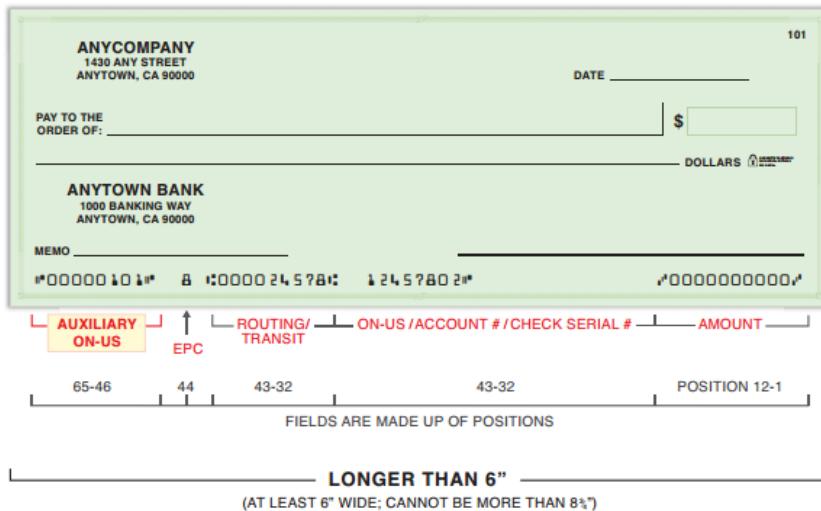
The Auxiliary On-Us field is an optional field on a business size check's MICR line (the line of numbers at the bottom of all checks). If a check includes an Auxiliary On-Us field, this information will appear in the leftmost position of the MICR line, before the routing number field.

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.





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JOHN DEPOSITOR 1430 ANY STREET ANYTOWN, CA 90000	DATE _____	
PAY TO THE ORDER OF: _____	\$ _____	
ANYTOWN BANK 1000 BANKING WAY ANYTOWN, CA 90000		
MEMO _____	_____	
8 00000 245780 1245780 21# 101 100000000000#		
↑ L ROUTING	ON-US	AMOUNT
EPC TYPICALLY ACCOUNT AND CHECK SERIAL #		
BANK DETERMINED PROCESSING INSTRUCTIONS		
PERSONAL 6" CHECK		

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ANYCOMPANY 1430 ANY STREET ANYTOWN, CA 90000	DATE _____			
PAY TO THE ORDER OF: _____	\$ _____			
ANYTOWN BANK 1000 BANKING WAY ANYTOWN, CA 90000				
MEMO _____	_____			
100000 101# 8 00000 245780 1245780 21# 100000000000#				
AUXILIARY ON-US	↑ L 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 1/2")				