

FEDERAL RESERVE BANK  
OF DALLAS

Dallas, Texas, December 10, 1946

CHECK ROUTING SYMBOL

To Member and Par Nonmember Banks in the  
Eleventh Federal Reserve District:

In June 1945, the American Bankers Association and the Federal Reserve banks adopted the Check Routing Symbol Plan. This plan is fully described in the Check Routing Symbol Booklet 107 Revised, published by the Bank Management Commission of the American Bankers Association, and in the Key to Numerical System of the ABA.

Although it is only eighteen months since the plan was announced, the program has progressed steadily, and at present 9,000 banks, or 75 per cent of the 12,000 par banks throughout the country, have some checks in circulation bearing the routing symbol in the approved location. In the Eleventh Federal Reserve District, 745, or 86 per cent of the 862 par banks, have some checks in circulation bearing the correct routing symbol in the approved location, which compares favorably with the showing in other districts. In a survey just completed of the checks handled by this bank and its branches, it was found that approximately 32 per cent of all checks drawn on banks in this district meet fully the aims of the plan. This gratifying progress could not have been accomplished without the splendid cooperation of the banks and the check manufacturers.

As has been mentioned previously, the correct location for the transit number and the routing symbol, in fractional form, is in the upper right-hand corner of checks. It is felt that too much emphasis cannot be placed upon the importance of having the symbol printed in the correct location and in the correct fractional form. The whole purpose of the plan, which is the result of long and intensive study by a nationwide group of commercial and Federal Reserve bank officers experienced in check collection operations, is to simplify the handling and to speed up the collection of checks. This purpose can only be accomplished by having on every check, in a uniform location, the dollar amount in figures and the check-routing symbol, which embodies the ABA transit number. Any deviation from the plan as adopted would defeat its purpose. This is mentioned especially, because some checks have been observed with the symbol appearing in a location other than the one suggested, and a very few on which the symbol has been altered in such a way as to render its use of no value to the plan.

While each par bank in this district has been advised of the combined transit number-routing symbol applicable to its checks, and the Key to Numerical System of the ABA gives this information with respect to all par banks throughout the nation as of the date of its publication, this bank will be pleased upon inquiry to advise any bank, which has not yet adopted the plan, the correct fractional symbol to be used on its checks, and shall gladly furnish any other information upon the subject.

It is to the interest of all par banks to have the symbol appear on all checks, and it is hoped that this can be accomplished in due time through the efforts and cooperation of every bank.

Very truly yours,



R. A. Gilbert

President