

FEDERAL RESERVE BANK  
OF NEW YORK

Circular No. 8203  
October 19, 1977

**ADDITION OF THE CHECK DIGIT  
IN THE ROUTING NUMBER FIELD ON CHECKS**

*To All Banks and Other Financial Depository Institutions  
in the Second Federal Reserve District, and Others Concerned:*

A new program has been developed by a joint American Bankers Association/Federal Reserve System task force to reduce check processing exception items. The program, which is scheduled for implementation on July 1, 1978, calls for the removal of the dash in the Routing Number portion of the MICR line at the bottom of checks, and the insertion of a Modulus-10, weights 3, 7, 1, check digit as the last digit in the Routing Number field. It will be the same digit that is currently being used in transferring funds and securities over the Federal Reserve Communications Network. The check digit assigned to each financial depository institution can be found in the 1975 edition or later editions of the Rand McNally publication entitled Key to Routing Numbers; for your information, enclosed with this circular is a page from that publication, showing the check digits assigned to certain banks.

The primary purpose of including the check digit in the MICR line is to enable banks and processing centers with automated check processing operations to regenerate any single digit in the Routing Number field if that digit cannot be read by a reader/sorter. The check digit will also enable such banks and processing centers to detect and reject misread items in the Routing Number field, as is currently done by many banks and processing centers with regard to the account number field.

Inventories of checks currently held in stock may be used until supplies are exhausted--even after the July 1, 1978 implementation date. However, all financial depository institutions are requested to specify the nine-digit Routing Number in placing new orders for checks that are to be used after July 1, 1978. Commercial check printers have been notified of this change in specifications and should be able to assist all financial depository institutions in the ordering of checks with the new nine-digit Routing Number. Your customers who reorder their own supply of checks directly from commercial check printers should be notified of the new Routing Number format. However, caution should be exercised to ensure that checks with the MICR encoded, nine-digit Routing Numbers are not circulated prior to the official July 1, 1978 implementation date.

(Over)

Banks and processing centers with automated check processing operations will also be required to make changes in their check processing software systems to accommodate the new nine-digit format. It is essential that software changes be made and tested in advance of the July 1, 1978 implementation date to permit the efficient processing both of checks with eight-digit Routing Numbers and of checks with nine-digit Routing Numbers during the period following implementation of the new format. Financial institutions and data processing centers that fail to make the appropriate software changes prior to July 1, 1978 will experience an ever increasing reject rate as nine-digit items become more prevalent in the check collection system. It is suggested that institutions using a vendor-supplied software package contact their vendors to determine if the vendors will supply the necessary software modifications.

For those banks interested, a recent publication entitled Routing Number Excerpts from the Final Report of the ABA/FRS Check Digit Task Force is available for purchase from the American Bankers Association.

Any questions on the new program may be directed to Karl L. Ege, Vice President and Operations Adviser at this Bank (Tel. No. 212-791-6184).

PAUL A. VOLCKER,  
*President.*

- 0219-0757 (7) The First National Bank of Highland, and Branch, Highland.\*
- 0223-0758 (7) Chemical Bank of Rochester, and Branches, Hilton.\*
- 0223-0760 (0) Bank of Holland, Holland.\*
- 0213-0763 (0) Homer National Bank, and Branch, Homer.\*
- 0213-0767 (2) First National Bank of Waterloo, Interlaken Office, Interlaken.
- 0213-0770 (8) Keeseville National Bank, and Branches, Keeseville.\*
- 0213-0771 (1) The National Union Bank of Kinderhook, and Branch, Kinderhook.\*
- 0213-0774 (0) Bank of Lake Placid, and Branch, Lake Placid.\*
- 0219-0779 (7) The Sullivan County National Bank of Liberty, and Branches, Liberty.\*
- 0223-0782 (0) Cattaraugus County Bank, Little Valley.\*
- 0223-0785 (9) The Citizens Central Bank, Lyndonville Office, Office of Arcade, Lyndonville.\*
- 0213-0787 (6) First National Bank of Cortland, Marathon Office, Marathon.
- 0214-0791 (2) The North Fork Bank & Trust Company, and Branches, Mattituck.\*
- 0213-0793 (1) The First National Bank of Mexico, and Branches, Mexico.
- 0219-0797 (5) Bank of Millbrook, and Branch, Millbrook.\*
- 0219-0802 (6) National Union Bank of Monticello, and Branch, Monticello.\*
- 0213-0809 (5) Nichols National Bank, Nichols.\*
- 0213-0811 (8) Bankers Trust Company of Albany N A, Offices of Albany at Indian Lake, Long Lake, Newcomb, and North Creek.
- 0223-0812 (0) Wyoming County Bank, North Java Branch of Warsaw, North Java.
- 0213-0814 (7) The St. Lawrence National Bank, Branches of Canton at Madrid, and Norwood.\*
- 0213-0817 (6) Citibank (New York State), N. A., Offices of Buffalo-Syracuse Area at De Witt, Oriskany Falls, Syracuse, and Utica.\*
- 0213-0818 (9) First National Bank, Ovid.\*
- 0213-0819 (2) National Bank of Oxford, Oxford.\*
- 0219-0827 (5) Stissing National Bank, and Branch, Pine Plains.\*
- 0223-0832 (4) First Trust Union Bank, Randolph Office, Office of Wellsville, Randolph.\*
- 0219-0835 (6) First National Bank, Red Hook.\*
- 0213-0839 (6) Bank of Richmondville, Richmondville.\*
- 0213-0842 (2) National Bank of Roxbury, Roxbury.\*
- 0214-0846 (1) The Oystermen's Bank & Trust Co., and Branches, Sayville.\*
- 0223-0857 (3) The Citizens Central Bank, Silver Springs Office, Office of Arcade, Silver Springs.\*
- 0214-0859 (7) Bank of Smithtown, and Branches, Smithtown.\*
- 0213-0864 (2) Tioga State Bank, and Branches, Spencer.\*
- 0213-0867 (1) National Bank of Stamford, Stamford.\*
- 0214-0870 (4) Bank of Suffolk County, and Branches, Stony Brook.
- 0213-0873 (6) Seaway National Bank, and Branch, Watertown.\*
- 0213-0878 (1) Tupper Lake National Bank, Tupper Lake.\*
- 0213-0881 (7) National Bank of Vernon, Vernon.\*
- 0223-0882 (9) The Canandaigua National Bank and Trust Company, Victor Office, Victor.
- 0213-0883 (3) The National Bank of Delaware County Walton, and Branches, Walton.\*
- 0223-0888 (7) First National Bank, Wayland.\*
- 0213-0893 (0) Essex County-Champlain National Bank, Willsboro, Westport Office, Westport.\*
- 0223-0895 (5) The Citizens National Bank and Trust Company, Whitesville Office, Office of Wellsville, Whitesville.\*
- 0223-0897 (1) Bankers Trust Company of Rochester, and Branches, Rochester.\*
- 0223-0900 (6) Wyoming County Bank, Wyoming Branch of Warsaw, Wyoming.
- 0223-0901 (9) Community National Bank, Corning Office, Office of Addison, South Corning.
- 0214-0903 (3) Manufacturers Hanover Trust Company/Suffolk National Association, and Branches, Bay Shore.\*
- 0223-0906 (4) The Canandaigua National Bank and Trust Company, Holcomb Office, Holcomb.\*
- 0213-0907 (8) Bankers Trust Company of Central New York, and Offices, Utica.
- 0213-0912 (0) Essex County-Champlain National Bank, Willsboro, Crown Point Office, Crown Point.
- 0223-0913 (2) First Trust Union Bank, Yorkshire Office, Office of Wellsville, Yorkshire.
- 0213-0920 (1) Citizens National Bank, Hammond.\*
- 0223-0922 (6) The Bath National Bank, Bath.\*
- 0214-0926 (6) Vanguard National Bank, Hempstead.
- 0213-0928 (5) Redwood National Bank, Redwood.\*
- 0214-0929 (5) Bank of Babylon, and Branches, Babylon.\*
- 0219-0930 (0) Hudson Valley National Bank, and Office, Yonkers.
- 0223-0931 (0) The Citizens Central Bank, Delevan Office, Office of Arcade, Delevan.\*
- 0223-0932 (3) Bank of Castile, Perry Branch, Perry.
- 0213-0933 (7) The St. Lawrence National Bank, Heuvelton Office, Office of Canton, Heuvelton.\*
- 0219-0934 (2) The First National Bank of Jeffersonville, and Branch, Jeffersonville.\*
- 0223-0935 (2) Wyoming County Bank, and Branches, Warsaw.\*
- 0223-0936 (5) Manufacturers Hanover Trust Company/Central New York, and Branches, Ontario.\*
- 0213-0937 (9) The Chase Manhattan Bank, N. A., Offices of New York City at De Witt, Liverpool, Syracuse, and Utica.
- 0213-0943 (4) Chemical Bank of Syracuse, and Branches, Syracuse.\*
- 0219-0945 (2) Manufacturers Hanover Trust Company/Mid-Hudson, and Branches, Monroe.\*
- 0223-0948 (8) The Red Creek National Bank, and Branch, Red Creek.\*
- 0219-0949 (4) Peoples National Bank of Rockland County, Monsey.\*
- 0214-0950 (9) Federal Reserve Bank of New York, Long Island Regional Check Processing Center, Jericho, Jericho.
- 0213-0951 (5) Chemical Bank of Binghamton, Binghamton.\*
- 0213-0952 (8) The Chase Manhattan Bank, N. A., Branches of New York City at Binghamton, and Endwell.
- 0214-0954 (1) Peconic Bank, Riverhead.\*
- 0214-0956 (7) Continental Bank, Garden City.\*
- 0223-0957 (2) The Citizens Central Bank, Elba Office, Office of Arcade, Elba.\*
- 0223-0960 (8) Community National Bank, Corning North Branch, Branch of Addison, Corning.
- 0223-0961 (1) Alden State Bank, Alden.\*
- 0213-0963 (8) First National Bank, Norfolk.\*
- 0223-0965 (3) First Trust Union Bank, Olean Office, Office of Wellsville, Olean.
- 0219-0967 (2) The Valley National Bank, Wallkill, N.Y., and Branches, Walden.\*
- 0223-0968 (2) Pavilion State Bank, and Branch, Pavilion.\*
- 0213-0972 (2) The National Bank of Northern New York, Croghan Office, Office of Watertown, Croghan.\*
- 0213-0973 (5) Solvay Bank, Solvay.\*
- 0214-0985 (5) Long Island National Bank, and Branches, Hicksville.\*
- 0213-0999 (7) Citizens Bank of Cape Vincent, Cape Vincent.\*
- 0213-1001 (2) Bankers Trust Company of Albany NA, Broadalbin Branch, Broadalbin.
- 0213-1003 (8) Endicott Trust Company, and Branches, Endicott.