

# ANSI X9.129

# Legal Order Standard

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(X9 LEGAL ORDER EXCHANGE COMMITTEE CHAIR)

# Background

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High volume

Multiple formats

Multiple delivery methods

Manual

- Opening
- Extracting
- Triage
- Processing

# Purpose

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## Standardize

- Intake
- Response
- Modifications
- Releases
- Payout orders

## Replicate

- Regardless of agency
- Regardless of financial institution

# Who to Thank

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## AGENCY INPUT

The X9.129 Legal Order Exchange standard was created by many large financial institutions along with input from California Franchise Tax Board and the Federal Office of Child Support Enforcement

## X9 MEMBER PARTICIPANTS

Bank of America

Capital One

CitiGroup

Data Support Systems

Huntington Bank

JPMorgan Chase

Navy Federal Credit Union

US Bank

Wells Fargo

# Agency Benefits

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## Automation

- Faster service / response time
- Validation of service
- Manual creation
- Timely receipt and acknowledgment reduces duplicates

## Cost Avoidance

- Paper and postage
- Staff expense
- Single format used by all FIs
- Reduced follow up

## Risk Avoidance

- Lost / intercepted mail
- Order misinterpretation

## Accuracy

- Improved order accuracy

## Remittance

- ACH
- Check

# Financial Institution Benefits

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## Automation

- Receipt / service of legal orders
- Straight through processing
- Responses / answers
- Modifications
- Payouts
- Releases

## Cost Avoidance

- Paper and postage
- Staff expense
- Physical retention
- Losses associated with look back period
- Reduce duplicate orders

## Risk Avoidance

- Lost / intercepted mail
- Order misinterpretation

## Other

- Improved order accuracy
- Improved agency experience
- Improved customer experience
- ACH remittance

# Things to Consider

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Statutory provisions for legal service

Centralize

- ROI greatly diminished when paper orders remain in process after  
electronification

ACH Remittance before electronification

Get the standard

- [www.ansi.org](http://www.ansi.org)
- ANSI X9.129-2017
- (Version 01) Legal Orders Exchange
- \$100.00