

International Association of Commercial Administrators

Indexing Standards Workgroup

Special Character Best Practices

2008

Executive Summary

The IACA Indexing Standards Workgroup (“IISW”) presented best practice procedures for the indexing of individual and organization names for business organization and secured transaction filings at the IACA conference in Seattle, Washington on May 15, 2007. An additional survey was conducted in January of 2008 to expand on the procedures for indexing records that include special characters.

The survey regarding special characters in business organization names was sent to 68 jurisdictions. Twenty-three jurisdictions replied. The survey regarding special characters in secured transactions debtor names was sent to 65 jurisdictions. Twenty-three jurisdictions replied.

The IISW reviewed the survey responses and, based on those responses, created the following best practice recommendations:

1. The IISW recommends that BOS and STS filing offices shall not accept records that contain information consisting of anything other than the Acceptable Characters Set.
2. In order to create uniformity in the usage of special characters, IISW recommends that BOS and STS filing offices shall adopt the Acceptable Characters Set described in Appendix A.
3. The IISW recommends the STS Model Administrative Rules shall be updated to reflect the Acceptable Characters Set as well as any modifications needed to implement the usage of the Acceptable Characters Set.

Alternative approaches in dealing with the usage of special characters, such as replacing a special character with a space or an equivalent character, or disregarding a special character, were also examined. Refusing to accept special characters maintains consistent and predictable recording practices and ensures search results will properly reflect filed records. This approach also avoids the need for BOS and STS filing offices to make a determination regarding an appropriate replacement character.

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Appendix A: Chart of Acceptable Characters Set 7

 The following chart is the set of acceptable characters the IACA Indexing Standards
 Workgroup recommends 7

Business Organizations

- 1a. Is the treatment of special characters included in written materials that provide direction and procedural guidelines regarding the review and data entry of business documents?
Result: Thirty-nine percent (39%) of jurisdictions have written materials regarding the treatment of special characters.
Best Practice: Treatment of special characters shall be included in written materials.
- 2a. Does your office currently perform manual review of documents that create or change organization names that are **submitted in paper form**?
Result: Ninety-five percent (95%) of jurisdictions conduct some manual review of paper documents.
Best Practice: Some manual review for minimal compliance for special characters shall be done.
- 2b. Does your office currently perform manual review of documents that create or change organization names that are **submitted in electronic form**?
Result: Sixty-five percent (65%) of jurisdictions conduct some manual review of electronic documents. Most states that do not manually review electronically submitted documents have automated compliance systems in place to ensure documents meet some minimum requirements.
Best Practice: Automated programming shall replicate the treatment of paper documents. If possible, the filer shall be prevented from submitting a special character. The user shall be alerted to the rejection of a name including a special character as early in the process as possible and, if possible, prevent a document from being submitted and later rejected due to inclusion of a special character.
- 3a. Does your office currently modify organization names when presented on a **paper document** for filing, such as changing special characters to their corresponding English letter on the ASCII keyboard?
Result: Sixty-nine percent (69%) of jurisdictions modify names. Some jurisdictions will reject the document or simply contact the filer to change the name. Some jurisdictions will ignore a special character or replace one with a space.
Best Practice: Reject the document or otherwise require the filer to provide a name without special characters.
A table of acceptable characters and an equivalency table shall be maintained and published for filers' reference.
(Section 1.20(e) of the Model Business Corporation Act (the "MBCA") indicates documents shall be in the English language.¹ Therefore, states that have adopted that section of the MBCA should reject documents that contain special characters in an organization name.)

¹ <http://www.abanet.org/buslaw/library/onlinepublications/mbca2002.pdf>.

- 3b. Does your office currently modify organization names when presented **electronically** for filing, such as changing special characters to their corresponding English letter on the ASCII keyboard?

Result: Seventy percent (70%) of jurisdictions do not modify names. Some jurisdictions prevent special characters from being submitted electronically.

Best Practice: Automated programming shall replicate the treatment of paper documents. If possible, the filer shall be prevented from submitting a special character. The user shall be alerted to the rejection of a name including a special character as early in the process as possible and, if possible, prevent a document from being submitted and later rejected due to inclusion of a special character.

3a. and 3b. Note: The same rules shall be used for processing paper documents, recording electronic documents, and searching.

- 4a. Is there a standard data entry format practice for accepting a filing with recognizable and decipherable special characters in the organization name?

Result: Sixty-nine percent (69%) of jurisdictions replied “Yes”.

Best Practice: Reject the document or otherwise have the filer provide a name without special characters. If the document is being filed electronically, the filer shall be prevented from submitting special characters as early in the process as possible.

- 4b. If the letters are accented and may be reasonably imitated with an English letter on the ASCII keyboard, is the name accepted?

Result: Seventy-eight percent (78%) of jurisdictions replied “Yes”.

Best Practice: Reject the document or otherwise have the filer provide a name without special characters. If the document is being filed electronically, the filer shall be prevented from submitting special characters as early in the process as possible.

- 4c. Is there a maximum or minimum number of changes to the special characters presented in an organization name that governs whether a document is accepted for filing?

Result: All jurisdictions replied “No”.

Best Practice: Reject the document or otherwise have the filer provide a name without special characters. If the document is being filed electronically, the filer shall be prevented from submitting special characters as early in the process as possible.

- 5a. Has your office **ever** rejected an organization name due to the use of special characters?

Result: Forty-seven percent (47%) of jurisdictions replied “Yes”.

- 5b. Does your office **currently** reject an organization name due to the use of special characters?

Result: Thirty-nine percent (39%) of jurisdictions replied “Yes”.

Best Practice: Reject the document or otherwise have the filer provide a name without special characters. If the document is being filed electronically, the filer shall be prevented from submitting special characters as early in the process as possible.

- Has your office **ever** removed special characters during data entry?
- 6a. **Result:** Sixty-five percent (65%) of jurisdictions replied “Yes”.
- Does your office **currently** remove special characters during data entry?
- 6b. **Result:** Fifty-six percent (56%) of jurisdictions replied “Yes”.
Best Practice: Do not remove special characters. Reject the document or, prior to rejecting the document, have the filer provide a name without special characters.

Secured Transactions (Organization Names)

- 1a. Is the treatment of special characters included in written materials that provide direction and procedural guidelines regarding the review and data entry of business documents?
Result: Thirty-nine percent (30%) of jurisdictions replied “Yes”.
- 2a. Does your office currently perform manual review of documents that create or change organization names that are **submitted in paper form**?
Result: Sixty-nine percent (69%) of jurisdictions conduct some manual review of paper documents.
Best Practice: Some manual review for minimal compliance for special characters shall be done.
- 2b. Does your office currently perform manual review of documents that create or change organization names that are submitted in **electronic form**?
Result: Only two jurisdictions conduct some manual review of electronic documents. (One jurisdiction, Minnesota, manually reviews IRS e-filings.)
Best Practice: Automated programming shall replicate the treatment of paper documents. If possible, the filer shall be prevented from submitting a special character. The user shall be alerted to the rejection of a name including a special character as early in the process as possible and, if possible, prevent a document from being submitted and later rejected due to inclusion of a special character.
- 3a. Does your office currently modify organization names when presented on a **paper document** for filing, such as changing special characters to their corresponding English letter on the ASCII keyboard?
Result: Sixty percent (60%) of jurisdictions modify names.
Best Practice Reject the document or otherwise require the filer to provide a name without special characters.
A table of acceptable characters and an equivalency table shall be maintained and published for filers’ reference.

- 3b. Does your office currently modify organization names when presented **electronically** for filing, such as changing special characters to their corresponding English letter on the ASCII keyboard?

Result: Seventy-eight percent (78%) of jurisdictions do not modify names.

Best Practice: At the earliest possible point in the process, the filer shall be prevented from submitting those characters.

3a. and 3b. Note: The same rules shall be used for processing paper documents, recording electronic documents, and searching.

- 4a. Is there a standard data entry format practice for accepting a filing with recognizable or decipherable special characters in the organization name?

Result: Forty-seven percent (47%) of jurisdictions replied “Yes”.

Best Practice: Reject the document or otherwise have the filer provide a name without special characters. If the document is being filed electronically, the filer shall be prevented from submitting special characters as early in the process as possible.

- 4b. If the letters are accented and may be reasonably imitated with an English letter on the ASCII keyboard, is the name accepted?

Result: Seventy-eight percent (78%) of jurisdictions replied “Yes”.

Best Practice: Reject the document or otherwise have the filer provide a name without special characters. If the document is being filed electronically, the filer shall be prevented from submitting special characters as early in the process as possible.

- 4c. Is there a maximum or minimum number of changes to the special characters presented in an organization name that governs whether a document is accepted for filing?

Result: All jurisdictions replied “No”.

Best Practice: Reject the document or otherwise have the filer provide a name without special characters. If the document is being filed electronically, the filer shall be prevented from submitting special characters as early in the process as possible.

- 5a. Has your office **ever** rejected an organization name due to the use of special characters?

Result: Thirteen percent (13%) of jurisdictions replied “Yes”.

- 5b. Does your office **currently** reject an organization name due to the use of special characters?

Result: Thirteen percent (13%) of jurisdictions replied “Yes”.

Best Practice: Reject the document or otherwise have the filer provide a name without special characters. If the document is being filed electronically, the filer shall be prevented from submitting special characters as early in the process as possible.

- 6a. Has your office **ever** removed special characters during data entry?

Result: Sixty-five percent (65%) of jurisdictions replied “Yes”.

- Does your office **currently** remove special characters during data entry?
- 6b. **Result:** Fifty-six percent (56%) of jurisdictions replied “Yes”.
Best Practice: Do not remove special characters. Reject the document or, prior to rejecting the document, have the filer provide a name without special characters.

Secured Transactions (Individual Names)

- 1a. Does your office currently perform manual review of documents that create or change individual names that are **submitted in paper form**?
Result: Seventy-three percent (73%) of jurisdictions conduct some manual review of paper documents.
Best Practice: Some manual review for minimal compliance for special characters shall be done.
- 1b. Does your office currently perform manual review of documents that create or change individual names that are **submitted in electronic form**?
Result: Only two jurisdictions conduct some manual review of electronic documents. (One jurisdiction, Minnesota, manually reviews IRS e-filings.)
Best Practice: Automated programming shall replicate the treatment of paper documents. If possible, the filer shall be prevented from submitting a special character. The user shall be alerted to the rejection of a name including a special character as early in the process as possible and, if possible, prevent a document from being submitted and later rejected due to inclusion of a special character.
- 2a. Does your office currently modify individual names when presented on a **paper document** for filing, such as changing special characters to their corresponding English letter on the ASCII keyboard?
Result: Sixty-five percent (65%) of jurisdictions modify names. Some jurisdictions will reject the document or simply contact the filer and request that the name be changed. Some jurisdictions will ignore a special character or replace the character with a space.
Best Practice: Reject the document or otherwise require the filer to provide a name without special characters.
A table of acceptable characters and an equivalency table shall be maintained and published for filers’ reference.
- 2b. Does your office currently modify individual names when presented **electronically** for filing, such as changing special characters to their corresponding English letter on the ASCII keyboard?
Result: Eighty-two percent (82%) of jurisdictions do not modify names.
Best Practice: Automated programming shall replicate the treatment of paper documents. If possible, the filer shall be prevented from submitting a special character. The user shall be alerted to the rejection of a name including a special character as early in the process as possible and, if possible, prevent a document from being submitted and later rejected due to inclusion of a special character.

2a. and 2b. Note: The same rules shall be used for processing paper documents, recording electronic documents, and searching.

3a. Is there a standard data entry format practice for accepting a filing with recognizable or decipherable special characters in the individual debtor name?

Result: Seventy-three percent (73%) of jurisdictions replied “Yes”.

Best Practice: Reject the document or otherwise have the filer provide a name without special characters. If the document is being filed electronically, the filer shall be prevented from submitting special characters as early in the process as possible.

3b. If the letters are accented and may be reasonably imitated with an English letter on the ASCII keyboard, is the name accepted?

Result: Seventy-eight percent (78%) of jurisdictions replied “Yes”.

Best Practice: Reject the document or otherwise have the filer provide a name without special characters. If the document is being filed electronically, the filer shall be prevented from submitting special characters as early in the process as possible.

3c. Is there a maximum or minimum number of changes to the special characters presented in an individual name that governs whether a document is accepted for filing?

Result: All jurisdictions replied “No”.

Best Practice: Reject the document or otherwise have the filer provide a name without special characters. If the document is being filed electronically, the filer shall be prevented from submitting special characters as early in the process as possible.

4a. Has your office **ever** rejected an individual name due to the use of special characters?

Result: Two (2) jurisdictions replied “Yes”.

4b. Does your office **currently** reject an individual name due to the use of special characters?

Result: Two (2) jurisdictions replied “Yes”.

Best Practice: Reject the document or otherwise have the filer provide a name without special characters. If the document is being filed electronically, the filer shall be prevented from submitting special characters as early in the process as possible.

5a. Has your office **ever** removed special characters from the individual name during data entry?

Result: Sixty-five percent (65%) of jurisdictions replied “Yes”.

5b. Does your office **currently** remove special characters from the individual name during data entry?

Result: Fifty-six percent (56%) of jurisdictions replied “Yes”.

Best Practice: Do not remove special characters. Reject the document or, prior to rejecting the document, have the filer provide a name without special characters.

Appendix A: Chart of Acceptable Characters Set

The following chart is the set of acceptable characters the IACA Indexing Standards Workgroup recommends.

Letters:

A	B	C	D	E	F	G	H	I	J
K	L	M	N	O	P	Q	R	S	T
		U	V	W	X	Y	Z		

a	b	c	d	e	f	g	h	i	j
k	l	m	n	o	p	q	r	s	t
		u	v	w	x	y	z		

Numbers:

0	1	2	3	4	5	6	7	8	9
---	---	---	---	---	---	---	---	---	---

Symbols:

~ Tilde	! Exclamation Point	@ At	# Number	\$ Dollar	% Percent	^ Carrot	& Ampersand	* Asterisk
(Open or Left Parenthesis) Close or Right Parenthesis	_ Underscore or Horizontal Bar	+ Plus	` Acute	- Dash or Hyphen	= Equals	{ Open or Left Curly Brace	} Close or Right Curly Brace
[Open or Left Square Bracket] Close or Right Square Bracket	: Colon	“ Quote	 Or or Vertical Bar	; Semi Colon	' Apostrophe or Single Quote	\ Reverse Solidus or Backslash	< Less Than
		> Greater Than	? Question Mark	, Comma	. Dot, Period or Full Stop	/ Solidus or Forward Slash		

The acceptable characters are from codes 32 to 126 of the decimal (Dec) range of the American Standard Code for Information Interchange (“ASCII”).²

² Additional information regarding the ASCII is available at <http://www.asciitable.com/>.