InBusiness
Online Banking

x937 SPECS

FRB Services x937 details link:
https://www.frbservices.org/assets/financial-services/check/setup/frb-x937-standards-reference.pdf *

Record Type	Field Name	Value
File Header (01)	Immediate Destination Routing Number	122106015
File Header (01)	Immediate Origin Routing Number	X937 creator RTN
Cash Letter Header (10)	Destination Routing Number	122106015
Cash Letter Header (10)	ECE Institution Routing Number	122106015
Bundle Header (10)	Destination Routing Number	122106015
Bundle Header (10)	ECE Institution Routing Number	122106015
Credit Record (61)	Posting Account Routing Number	122106015
Check Detail (25)	BOFD Routing Number	122106015
Check Detail (25)	ECE Institution is BOFD	Y
Check Detail (25) – For Credits	MICR OnUS	Account Number/TranCode
Image View Detail (50)	Image Creator Routing Number	122106015
Image View Data (52)	ECE Institution Routing Number	122106015

File Header:
- **Immediate Destination Routing Number:** Routing number of Destination Bank
- **Immediate Origin Routing Number:** Routing number of financial institution that created the file.

Cash Letter Header:
- **Destination Routing Number:** Routing number of bank receiving the file.
- **ECE Institution Routing Number:** Routing number of the bank that creates the cash letter record.

Bundle Header:
- **Destination Routing Number:** Routing number of Destination Bank.
- **ECE Institution Routing Number:** Routing number of bank that creates the cash letter record.
   Detail:

Credit Record:
- The file formatting will need the ICL file to be balanced with a "61 Credit Record" and will need to ensure that the total dollar amount of the credit transactions within the file is exactly matched by the corresponding debit entry in a designated "offset" record.

Check
- **BOFD Routing Number:** Routing Number for the Bank of First Deposit.
- **ECE Institution is BOFD:** "Y" indicates ECE institution is BOFD, "N" indicates it is not, and "U" indicates it is undetermined.
- **MICR OnUS (crediting items):** For credit items, the TranCode is placed at the end of the Crediting item's MICR OnUs account number.
    — **For Lockbox files, use a Tran Code of "026", remote deposit captures use "007", otherwise, please use "010".**

Image View Detail:
- **Image Creator Routing Number:** Routing Number of bank that creates the cash letter record.

Image View Data:
- **ECE Institution Routing Number:** Routing number of the bank that creates the cash letter record.

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*************Sample Endorsement*************

(01) File Header:

```
File offset                    0 (0x0)
Record length                  80 (0x50)

Record type                    01 (File Header)
Standard level                 "03"  (X9.37-2003)
Test file                      "P"  (Production file)
Immediate destination TR       "122106015"
Immediate origin TR            "122106015"
File creation date             "20170821"
File creation time             "1310"
Resend                         "N"  (Original file)
Immediate destination name     "Arizona Bank      "
Immediate origin name          "Arizona Bank      "
File ID modifier               " "
Country code                   "  "
User field                     "     "
```


(10) Cash Letter Header:

```
File offset                    84 (0x54)
Record length                  80 (0x50)

Record type                    10 (Cash Letter Header)
Collection type                "01"  (Forward presentment)
Destination TR                 "122106015"
ECE institution TR             "122106015"
Cash letter business date      "20170821"
Cash letter creation date      "20170821"
Cash letter creation time      "1310"
Cash letter record type        "I"  (ICL)
Cash letter doc type           "G"  (Image included, no paper)
Cash letter ID                 "A  M1005"
Originator contact name        " John Doe       "
Originator contact phone       "5555551600"
FED work type                  "C"  (Mixed)
User field                     "   "
```

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(20) Bundle Header:

```
File offset                    168 (0xa8)
Record length                  80 (0x50)

Record type                    20 (Bundle Header)
Collection type                "01"  (Forward presentment)
Destination TR                 "122106015"
ECE institution TR             "122106015"
Bundle business date           "20170821"
Bundle creation date           "20170821"
Bundle ID                      "1        "
Bundle sequence number         "1    "
Cycle number                   "   "
Return location TR             "122106015"
User field                     "    "
```

(25) Check Detail:

```
File offset                    252 (0xfc)
Record length                  80 (0x50)

Record type                    25 (Check Detail)
MICR Aux OnUs                  "                    "
MICR EPC                       " "
MICR TR                        "12210601"
MICR TR check digit            "5"
MICR OnUs                      "          123456789/26"
MICR Amount                    "0001039035"
ECE sequence number            "19362334740502 "
Documentation type            "G"  (Image included, no paper)
Return acceptance              "0"  (Accept nothing)
MICR valid                     "1"  (Good read)
ECE institution is BOFD        "Y"  (ECE institution is BOFD)
Addendum count                 "01"
Correction                     " "  (?)
Archive type                   " "  (?)
```

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(50) Image View Detail:

```
File offset                    420 (0x1a4)
Record length                  80 (0x50)

Record type                    50 (Image View Detail)
Image indicator                "1"  (Image view present, actual check)
Creator TR                     "122106015"
Creator date                   "20170821"
Format indicator               "00"  (TIFF 6)
Compression algorithm          "00"  (Group 4)
Data size                      "0002648"
Side                           "0"  (Front)
Descriptor                     "00"  (Full view)
Digital signature indicator    "0"  (Not present)
Digital signature method       " "  (?)
Security key size              "    "
Protected data start           "        "
Protected data length          "        "
Recreate indicator             "0"  (Sender can recreate image)
User field                     "      "
```

(52) Image View Data:

```
File offset                    504 (0x1f8)
Record length                  2765 (0xacd)

Record type                    52 (Image View Data)
ECE institution TR             "122106015"
Bundle business date           "20170821"
Cycle number                   "  "
ECE sequence number            "19362334740502 "
Security originator name       "                "
Security authenticator name    "                "
Security key name              "              "
Clipping origin                "0"  (No clipping information)
Clipping coordinate H1         "    "
Clipping coordinate H2         "    "
Clipping coordinate V1         "    "
Clipping coordinate V2         "    "
Image reference key length     "0000"
Image reference key            ""
Digital signature length       "00000"
Digital signature              ""
Image data length              "0002648"
```