

FRB Services x937 details link:

https://www.frb services.org/files/servicesetup/check/pdf/frb_X937_standards_reference.pdf

Record Type	Field Name	Value
File Header (01)	Immediate Destination Routing Number	107005953
File Header (01)	Immediate Origin Routing Number	X937 creator RTN
Cash Letter Header (10)	Destination Routing Number	107005953
Cash Letter Header (10)	ECE Institution Routing Number	107005953
Bundle Header (10)	Destination Routing Number	107005953
Bundle Header (10)	ECE Institution Routing Number	107005953
Check Detail (25)	BOFD Routing Number	107005953
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	107005953
Image View Data (52)	ECE Institution Routing Number	107005953

- **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.
- **Check Detail:**
 - **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.

FRB Services x937 details link:

https://www.frb services.org/files/servicesetup/check/pdf/frb_X937_standards_reference.pdf

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

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	"107005953" ← CBT Routing Number
Immediate origin TR	"107005953"
File creation date	"20160401"
File creation time	"1518"
Resend	"N" (Original file)
Immediate destination name	"Centennial Bank "
Immediate origin name	"Centennial Bank "
File ID modifier	"0"
Country code	" "
User field	" "

Cash Letter Header:

File offset	84 (0x54)
Record length	80 (0x50)
Record type	10 (Cash Letter Header)
Collection type	"01" (Forward presentment)
Destination TR	"107005953" ← CBT Routing Number
ECE institution TR	"107005953"
Cash letter business date	"20160401"
Cash letter creation date	"20160401"
Cash letter creation time	"1518"
Cash letter record type	"I" (ICL)
Cash letter doc type	"G" (Image included, no paper)
Cash letter ID	"ABCDEFGH"
Originator contact name	" "
Originator contact phone	" "
FED work type	"C" (Mixed)
User field	" "

Bundle Header:

File offset	168 (0xa8)
Record length	80 (0x50)
Record type	20 (Bundle Header)
Collection type	"01" (Forward presentment)
Destination TR	"107005953" ← CBT Routing Number
ECE institution TR	"107005953"
Bundle business date	"20160401"
Bundle creation date	"20160401"
Bundle ID	"0000000101"
Bundle sequence number	"0101"
Cycle number	"01"
Return location TR	"107005953" ← CBT Routing Number
User field	" "

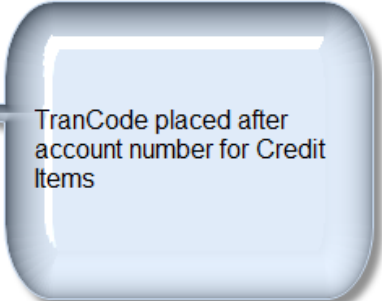
FRB Services x937 details link:

https://www.frb services.org/files/servicesetup/check/pdf/frb_X937_standards_reference.pdf

Check Detail:

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

Record type         25 (Check Detail)
MICR Aux OnUs      " "
MICR EPC           " "
MICR TR            "50900011"
MICR TR check digit " "
MICR OnUs          "XXXXXXXXXX/026"
MICR Amount        "0017832113"
ECE sequence number "20160920101"
Documentation type  "G" (Image included, no paper)
Return acceptance  " " (?)
MICR valid         " " (?)
ECE institution is BOFD
Addendum count    "00"
Correction         " " (?)
Archive type       " " (?)
```



TranCode placed after
account number for Credit
Items

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         "107005953"
Creator date       "20160401"
Format indicator   "00" (TIFF 6)
Compression algorithm
Data size         "0000356"
Side              "0" (Front)
Descriptor        "00" (Full view)
Digital signature indicator
Digital signature method
Security key size  " "
Protected data start
Protected data length
Recreate indicator " " (?)
User field        "AFS1  "
```

Image View Data:

```
File offset          504 (0x1f8)
Record length       473 (0x1d9)

Record type         52 (Image View Data)
ECE institution TR  "107005953"
Bundle business date
Cycle number       "01"
ECE sequence number "20160920101"
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
Image reference key
Digital signature length
Digital signature  " "
Image data length  "356  "
```