# InBusiness

# x937 SPECS

**Online Banking** 

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	111319347
File Header (01)	Immediate Origin Routing Number	X937 creator RTN
Cash Letter Header (10)	Destination Routing Number	111319347
Cash Letter Header (10)	ECE Institution Routing Number	111319347
Bundle Header (10)	Destination Routing Number	111319347
Bundle Header (10)	ECE Institution Routing Number	111319347
Credit Record (61)	Posting Account Routing Number	111319347
Check Detail (25)	BOFD Routing Number	111319347
Check Detail (25)	ECE Institution is BOFD	Υ
Check Detail (25) - For Credits	MICR OnUS	Account Number/TranCode
Image View Detail (50)	Image Creator Routing Number	111319347
Image View Data (52)	ECE Institution Routing Number	111319347

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 Numberfor 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 bankthat creates the cash letter record.

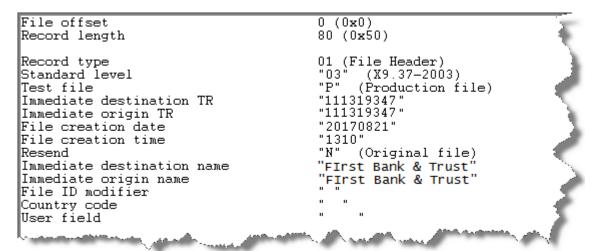
Image View Data:

• ECE Institution Routing Number: Routing number of the bank that creates the cash letter record.

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#### (01) File Header:



### (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	"073900535"
ECE institution TR	"073900535"
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	"111319347"	
ECE institution TR	"111319347"	
Bundle business date	"20170821"	
Bundle creation date	"20170821"	
Bundle ID	"1 "	
Bundle sequence number	"1 "	1
Cycle number	n n	
Return location TR	"111319347"	- 2
User field	н н	
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## (25) Check Detail:

File offset Record length	252 (0xfc) 80 (0x50)
Record Tengen	00 (0X50)
Record type	25 (Check Detail)
MICR Aux OnUs	
MICR EPC	
MICR TR	"111319347"
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	" " (?)
I want and a state of the second state of the	and have been and a stand of the stand of th

#### (50) Image View Detail:

420 (0x1a4) 80 (0x50) File offset Record length 50 (Image View Detail) "1" (Image view present, actual check) "111319347" "20170821" Record type Image indicator Creator TR Creator date "00" "00" (TIFF 6) Format indicator (Group 4) Compression algorithm "0002648" Data size (Front) (Full view) Side "0" "00" Descriptor Digital signature indicator Digital signature method "0" (Not present) ... (?) Security key size Protected data start Protected data length "0" Recreate indicator (Sender can recreate image) User field

### (52) Image View Data:

File offset	504 (0x1f8)
Record length	2765 (0xacd) 🍵
Record type ECE institution TR Bundle business date Cycle number	52 (Image View Data) "111319347" "20170821"
ECE sequence number	"19362334740502 "
Security originator name	
Security authenticator name	
Security key name	
Clipping origin	"O" (No clipping information) 🔪
Clipping coordinate H1	
Clipping coordinate H2	- 1 I I I I I I I I I I I I I I I I I I
Clipping coordinate V1	
Clipping coordinate V2	
Image reference key length	.0000.
Image reference key	
Digital signature length	.00000.
Digital signature	"0002648"
Image data length	0002040
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