

FRB Services x937 details link: <https://www.frb-services.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               |
| Check Detail (25)              | BOFD Routing Number                  | 111319347               |
| 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         | 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.
- **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.

**\*\*\*\*\*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 "111319347"
Immediate origin TR  "111319347"
File creation date  "20170821"
File creation time  "1310"
Resend             "N" (Original file)
Immediate destination name "First Bank & Trust"
Immediate origin name  "First Bank & Trust"
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     "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         " "
```

**(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" " "
Cycle number       " " " "
Return location TR  "111319347"
User field         " "
```

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**(25) Check Detail:**

```
File offset          252 (0xfc)
Record length       80 (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       " " (?)
```

**(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         "111319347"
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 "111319347"
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"
```