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	121143273
File Header (01)	Immediate Origin Routing Number	X937 creator RTN
Cash Letter Header (10)	Destination Routing Number	121143273
Cash Letter Header (10)	ECE Institution Routing Number	121143273
Bundle Header (10)	Destination Routing Number	121143273
Bundle Header (10)	ECE Institution Routing Number	121143273
Credit Record (61)	Posting Account Routing Number	121143273
Check Detail (25)	BOFD Routing Number	121143273
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	121143273
Image View Data (52)	ECE Institution Routing Number	121143273

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 bankthat creates the cash letter record.

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