

CheckImage Central

from the CheckImage Collaborative

Raising awareness,
promoting the benefits,
and encouraging best practices for
image exchange and Check 21

Industry Adoption of DSTU X9.37- 2003

Version 1

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Purpose of the Document

Based on a compilation of industry best practices, the purpose of this document is to formalize a standard industry practice for using the DSTU X9.37-2003 standard to exchange image cash letters. This document is not intended to replace the DSTU X9.37-2003 standard. It is intended to clarify how financial institutions should use the standard to ensure all necessary and appropriate payment data is exchanged between collecting and paying institutions. This document assumes all image exchange participants will obtain, use and adhere to the record and field usage definitions detailed in the DSTU X9.37-2003 standard. Users of this document are required to review and be knowledgeable of the full standard to ensure file structure and data and field specifications are understood and used correctly. This document further defines the specific usage of the DSTU X9.37-2003 standard and describes all of the records and fields which contain critical payment data. Based on this usage, it is reasonable to expect that exchange participants will put file validation practices in place to ensure that all critical payment data is contained in image exchange files. If a file contains records or fields of critical payment data that do not conform to the usage practices detailed in the standard it is reasonable to expect the paying institution will reject the item back to the sending institution as the transaction(s) contained in the file may be unusable/unpostable. Conversely, if a record or field which does not contain critical payment data is populated with incomplete, erroneous, or invalid data it is reasonable to expect these files or items would be accepted and processed.

General Conventions of the Document

The document is formatted similar to earlier editions of 'Image Exchange Companion Documents'. It details each record that is deemed to have critical payment data. For each record included, all fields contained in DSTU X9.37-2003 are listed. Two additional pieces of data not included in the DSTU X9.37-2003 standard are also included. The first new piece of information is the validation criteria column. This column defines whether or not the field is necessary to be populated for image exchange. The validation criteria column has three settings, 'required', 'required if present' and 'none'. 'Required' is defined as: must be present and in compliance with the DSTU X9.37-2003 standard's usage definition and any deviations specified in this companion document to ensure image exchange processing. 'Required if present' is defined as: if the field is populated it must be in compliance with the DSTU X9.37-2003 standard's usage definition and any deviations specified in this companion document to ensure image exchange processing. "None" is defined as: the field populated requires no validation and shall not result in an item level or file level reject. A field that is specified as 'none' should have a valid data type as defined for that field. If it does not, the data can be omitted. The second new column is a comments column. This column provides additional information regarding each field augmenting the DSTU X9.37-2003 standard to facilitate check image exchange. Only those fields containing critical payment data have information in the validation criteria column and the comments column. Additionally, the DSTU X9.37-2003 standard contained several inconsistencies and errors. This document clarifies and corrects these items. These corrections are identified in the comments column in bold font. Finally, several major image clearing networks have a small number of unique file format requirements for sending Image Exchange Files through their networks. These requirements are detailed, by network, in Section 3, Table of Unique Requirements.

1 File Format

The DSTU X9.37 - 2003 file is comprised of variable length records. Refer to DSTU X9.37 – 2003, Annex F, Specifications for Electronic Exchange of Check and Image Data for information regarding variable length records.

- All characters and symbols must be represented using 8-bit EBCDIC.
- Where appropriate, spaces shall be used to fill data and shall not be embedded within data elements.
- Image Data (Field 19) in the Image View Data Record (Type 52) is binary data.
- Inserted Length Field (the 4-byte length value) must be in Big Endian (Motorola) byte order.
- TIFF image data must be in Little Endian (Intel) byte order.
- The format of all field types shall follow what is defined in the standard unless otherwise noted in this document. Failure to follow the data and field specifications could result in an item or file rejection. Refer to DSTU X9.37 – 2003, Section 5 Data and Field Specifications.
- Annex A, D, E, F, H, I, and J in DSTU X9.37-2003 are critically important to the use of this document for interoperable image exchange. The information in the annexes should be understood to ensure proper deployment of this standard.
- Eastern Time zone shall be used.
- Exchange partner specific requirements are listed in Section 3 – Table of Unique Requirements.

1.1 Exception Information

In general, Control Record errors or file corruption type errors will result in a file rejection and Item Record level errors will result in an item level reject and will be adjusted back or returned as an administrative return using a defined value of ‘2’ as the Return Reason Code. Field level edit information is included in the tables for each record type. The following lists structural requirements for DSTU X9.37-2003 image exchange files:

Structural Requirements for File Processing – Not meeting requirements will result in file rejection

- File Header Record (Type 01), Cash Letter Header Record (Type 10), and Bundle Header Record (Type 20) records must have a corresponding control record (File Control Record (Type 99), Cash Letter Control Record (Type 90), and Bundle Control Record (Type 70), respectively).
- All records must be properly sequenced in accordance with DSTU X9.37 – 2003.
- Failure to balance Item Counts or Dollar Amounts in Bundle, Cash Letter, and File Control Records.
- Inclusion of little Endian (Intel) byte order data in the inserted length field (the 4 –byte length value).

Structural Requirements for Item Processing – Not meeting requirements will result in item level rejects

- Each Image View Detail Record (Type 50) must have a corresponding Image View Data Record (Type 52).
- Each Check Detail Record (Type 25), must have at least one Type 26 or Type 28 Addendum record and each Return Record (type 31) must have at least one Type 32 or Type 35 Addendum record.
- There must be one, and only one, truncation indicator set to ‘Y’ unless there is a ‘4’ in the EPC field in the Check Detail Record (Type 25)/Return Detail Record (Type 31) indicating an image of a substitute check. If there is a ‘4’ in the EPC field ALL truncation indicators shall be set to ‘N’.
- Inclusion of any big Endian (Motorola) byte order TIFF image.

1.2 File Header Record (Type 01)

- This record is Required. If a corresponding File Control Record (Type 99) is not present as the last record in this file, the file will be rejected.
- Fields listed with Number and Name only shall be formatted per DSTU X9.37 – 2003 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Standard Level	M	03 – 04	N	Required	'03 Indicates DSTU X9.37 – 2003
3	Test File Indicator				Required	
4	Immediate Destination Routing Number	M	06 – 14	N	Required	Must be a valid routing and transit number issued by the ABA's Routing Number Registrar. The routing number shall be mod-checked with a valid check digit
5	Immediate Origin Routing Number	M	15 – 23	N	Required	Must be a valid routing and transit number issued by the ABA's Routing Number Registrar. The routing number shall be mod-checked with a valid check digit
6	File Creation Date	M	24 - 31	N	Required	Must be a valid date in YYYYMMDD format. Eastern time zone shall be used.
7	File Creation Time	M	32 - 35	N	Required	Must be military time in HHMM format. Eastern time zone shall be used.
8	Resend Indicator	M	36 – 36	A	Required	Must be 'N'
9	Immediate Destination Name	C	37 – 54	AN	Required if Present	Expanded Field type to support greater variety of abbreviations
10	Immediate Origin Name	C	55 – 72	AN	Required if Present	Expanded Field type to support greater variety of abbreviations
11	File ID Modifier	C	73 – 73	AN	Required if Present	This field is used to uniquely identify files. Lower case letters are NOT valid. <ul style="list-style-type: none"> • ID is required if fields 4, 5, 6 and 7 are equal on other files within a file creation date.
12	Country Code				None	
13	User Field				None	
14	Companion Document Version Indicator	C	80 - 80	AN	Required if Present	Defined as a Reserved Field in DSTU X9.37 – 2003 Indicates which version of the Universal Companion Document is being used '1' Indicates version 1 of the Universal Companion Document

1.3 Cash Letter Header Record (Type 10)

- This record is Required. If a corresponding Cash Letter Control Record (Type 90) is not present, the file will be rejected.
- Cash letter collection types (Forward and Returns) cannot be mixed in the same file. Mixed collection types in the same file will result in a file reject.
- Fields listed with Number and Name only shall be formatted per DSTU X9.37 – 2003 standard
- IMAGE EXCHANGE FILES SUPPORT Two types of returns. All returns carry monetary VALUE.
 - Customer (or what is also known as Monetary) returns are items being returned that directly affect a customer's account. These are for typical return reasons that have been used in paper exchanges for years (i.e. NSF, Closed Account, Stop Pay, etc.)
 - Administrative Returns are items being returned that are handled by the bank and usually does not directly affect the customer or their account. They need to be sorted from customer returns and handled separately. In many cases these are adjustments and will be handled by the adjustment area of the bank. Some of these include: poor quality image, missing image and duplicate.
- THE RETURN REASON FIELD PROVIDES THE RETURN REASON CODES WITH THEIR RESPECTIVE DEFINITIONS BY EACH TYPE OF RETURN.

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
,1	Record Type				Required	
2	Collection Type Indicator	M	03 – 04	N	Required	The only valid values are: '01' indicates Forward Presentment '03' indicates Return
3	Destination Routing Number	M	05 – 13	N	Required	Must be a valid routing and transit number issued by the ABA's Routing Number Registrar. The routing number shall be mod-checked with a valid check digit
4	ECE Institution Routing Number	M	14 – 22	N	Required	Must be a valid routing and transit number issued by the ABA's Routing Number Registrar. The routing number shall be mod-checked with a valid check digit
5	Cash Letter Business Date	M	23 – 30	N	Required	Must be a valid date in YYYYMMDD format
6	Cash Letter Creation Date	M	31 – 38	N	Required	Must be a valid date in YYYYMMDD format. Eastern time zone shall be used.
7	Cash Letter Creation Time	M	39 – 42	N	Required	hhmm cash letter was created. Eastern time zone shall be used.
8	Cash Letter Record Type Indicator	M	43 – 43	A	Required	The only valid values are: 'I' Forward or Return Image Cash Letter file - Cash letter contains electronic check records (Type 2x's, 3x's) and image records (Type 5x's) 'N' No MICR data check records or image records (Type 2x's, 3x's, 5x's) e.g., Account Totals only or an empty cash letter. 'E' ECP - indicates Electronic Check Records with no image records. 'F' Image to follow - indicates Electronic Check Records and image records for information that correspond to a previously sent Cash Letter (i.e., 'E' file)

9	Cash Letter Documentation Type Indicator	M	44 - 44	AN	Required	The only valid values are: 'C' Image provided separately, no paper provided 'G' Image included, no paper provided 'K' No image provided, no paper provided 'L' No image provided, no paper provided, image upon request 'Z' Not Same Type – Documentation associated with each item in Cash Letter will be different. The Check Detail Record (Type 25) has to be interrogated for further information.
10	Cash Letter ID	M	45 - 52	AN	Required	Must be unique within a Cash Letter Business Date
11	Originator Contact Name				None	
12	Originator Contact Phone Number				None	
13	Fed Work Type				None	
14	Returns Indicator	M	78 - 78	A	Required if Present	Defined as the first byte of the user field in DSTU X9.37 - 2003 The only valid values are: 'E (administrative), 'R' (customer/monetary), '' Blank for Forward Presentment
15	User Field	C	79 - 79	ANS	None	Defined as the second byte of the user field in DSTU X9.37 - 2003
16	Reserved	M	80 - 80	B	None	

1.4 Bundle Header Record (Type 20)

- This record is Required if Cash Letter Document Type Indicator (Field 8) in the Cash Letter Header Record (Type 10) is not 'N'.
- If a corresponding Bundle Control Record (Type 70) is not present, the file will be rejected.
- The data in the fields are created by the ECE institution, which may or may not be the Bank of First Deposit (BOFD)
- Fields listed with Number and Name only shall be formatted per DSTU X9.37 – 2003 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Collection Type Indicator	M	03 – 04	N	Required	The only valid values are: '01' indicates Forward Presentment '03' indicates Return (Within an individual cash letter this value must be consistent from bundle to bundle and must match the Collection Type Indicator (Field 2) in the Cash Letter Header record (Type 10))
3	Destination Routing Number	M	05 – 13	N	Required	Must be a valid routing and transit number issued by the ABA's Routing Number Registrar. The routing number shall be mod-checked with a valid check digit . Must be the same as the Destination Routing Number (Field 3) in the Cash Letter Header Record (Type 10)
4	ECE Institution Routing Number	M	14 – 22	N	Required	Must be a valid routing and transit number issued by the ABA's Routing Number Registrar. The routing number shall be mod-checked with a valid check digit Must be the same as the values in the ECE Institution Routing Number (Field 4) in the Cash Letter Header Record (Type 10).
5	Bundle Business Date	M	23 – 30	N	Required	Must be a valid date in YYYYMMDD format
6	Bundle Creation Date	M	31 – 38	N	Required	Must be a valid date in YYYYMMDD format . Eastern time zone shall be used.
7	Bundle ID				Required if Present	Must be unique within a Cash Letter business date
8	Bundle Sequence Number	C	49 - 52	NB	Required if Present	Combination of Bundle ID (field 7) and Bundle Sequence Number (field 8) must be unique within the cash letter.
9	Cycle Number				None	This is a value used at the discretion of the sender
10	Return Location Routing Number	C	55 – 63	N	None	This field shall not be used. Returns location is identified in Addenda record '26'
11	User Field				None	
12	Reserved				None	

1.5 Check Detail Record (Type 25)

- This record is Mandatory unless the Cash Letter Record Type Indicator (Field 8) in the Cash Letter Header Record (Type 10) is set to 'N'.
- A valid routing number field consists of 2 fields; the 8 digit Payor Bank Routing Number (Field 4) and the 1 digit Payor Bank Routing Number Check Digit (Field 5).
- Fields listed with Number and Name only shall be formatted per DSTU X9.37 – 2003 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Auxiliary On-U's	C	03 – 17	NBSM	Required if Present	Mandatory if present <ul style="list-style-type: none"> • On-U's symbols on the MICR line, shall not be included • Dashes must be retained
3	External Processing Code	C	18 – 18	NS	Required if Present	Mandatory if present on the MICR Line <ul style="list-style-type: none"> • The External Processing Code is position 44 of the MICR line. This field is located immediately to the left of the Routing Transit field. • The ONLY valid values are '0 – 9' and '**' (The field type of 'NS' is a deviation from the DSTU X9.37- 2003 Standard and clarifies which character types can be used in interoperable image exchange)
4	Payor Bank Routing Number	M	19 – 26	N	Required	Must be a valid routing and transit number issued by the ABA's Routing Number Registrar. Shall represent the first 8 digits of the routing number.
5	Payor Bank Routing Number Check Digit	M	27 – 27	N	Required	Mandatory – shall be the routing number check digit. The combination of fields 4 and 5 must be a mod-checked routing number with a valid check digit. (The field type of 'N' is a deviation from the DSTU X9.37- 2003 Standard and clarifies which character types can be used in interoperable image exchange)
6	On-U's	C	28 – 47	NBSM OS	Required if Present	Mandatory if present on the MICR Line <ul style="list-style-type: none"> • The On-U's Field of the MICR document is located between positions 14 and 32 of the MICR Line of the item. • On-U's symbols, as they appear within this field on the MICR line, must be represented with a forward slash(/). • Dashes must be retained
7	Item Amount	M	48 – 57	N	Required	
8	ECE Institution Item Sequence Number	M	58 – 72	NB	Required	Field must contain a numeric value. It can not be all blanks.

9	Documentation Type Indicator	M	73 – 73	AN	Required	This value will always be the same as the value in the Cash Letter Header Record (Type 10) Cash Letter Documentation Type Indicator (Field 8) unless that value is 'Z'. The only valid values are: 'C' Image provided separately, no paper provided 'G' Image included, no paper provided 'K' No image provided, no paper provided 'L' No image provided, no paper provided, image upon request
10	Return Acceptance Indicator	C	74 – 74	AN	None	Shall be present only under clearing arrangements
11	MICR Valid Indicator				None	
12	BOFD Indicator				None	
13	Check Detail Record Addendum Count	M	77 – 78	N	Required	The number of Check Detail Addenda. Value must represent sum of the number of Type 26, Type 27 and Type 28 records and must be > '0' and match the number of addendum records included
14	Correction Indicator				None	
15	Archive Type Indicator				None	

1.6 Check Detail Addendum A Record (Type 26)

- This record is Conditional, but required when the Truncating Bank is the BOFD.
- This record is highly recommended when the BOFD is known, however manual keying of the record is not required
 - Paying Banks can use the information from this record to route return items, however the absence of this record is not a reason to reject the item. If this record is not present, other methods can be used to determine where to send the return item
 - The data in the fields may be created by, or on behalf of, the BOFD when the physical item is converted to an image.
- The Bank of First Deposit (BOFD) Routing Number (Field 3) may be used to identify the routing number of the location of the institution where the item should be returned
 - If the BOFD Routing Number (Field 3) is not the Bank of First Deposit and is being used as a Return location routing number see the note following the listing of the fields included in the Type 26 Record
- Fields listed with Number and Name only shall be formatted per DSTU X9.37 – 2003 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Check Detail Addendum A Record Number	M	03 - 03	N	Required	The Type '26' record with the highest number in this field shall indicate the current return location for this item
3	Bank of First Deposit (BOFD) Routing Number (or the routing number of the location of the institution where the item should be returned)	M	04 – 12	N	Required	Must be a valid routing and transit number issued by the ABA's Routing Number Registrar. The routing number shall be mod-checked with a valid check digit. This Routing Number is specified by the ECE institution, indicating the location to which returns shall be sent. This is usually the Bank of First Deposit however it may be an institution other than the BOFD. This field shall be applied to this item and takes precedent over any value present in the Return Location Routing number (Field 10) in the Bundle Header Record (Type 20).
4	BOFD Business (Endorsement) Date	M	13 – 20	N	Required	In the case of the original creation of a Forward Presentment Check Detail Addendum A Record (Type 26), the year, month and day of the depository institution endorsement shall be included. Must be a valid date in YYYYMMDD format - the endorsement that designates the business date of the BOFD. If this record is created as a result of receiving a Return Addendum A Record (Type 32) record, it shall include the date received in that record clause 15.4
5	BOFD Item Sequence Number	M	21 - 35	NB	Required if Present	If there is no Check Detail Addendum C Record (Type 28) the sequence number is Mandatory. In the case of no Record Type 28, the sequence number field type must be numeric. If you are creating an original 26 Record, field shall contain numeric data and shall not contain all blanks. If BOFD Item Sequence Number (Field 4) in the Return Addendum A Record (Type 32) was received electronically, that data shall be transferred to this field which may be all blanks.
6	Deposit Account Number at BOFD				None	
7	BOFD Deposit Branch				None	
8	Payee Name				None	
9	Truncation Indicator	M	74 – 74	A	Required	'Y' indicates the BOFD Routing number (Field 3) is the truncator of the original check. (Institutions truncating a substitute check should not use a 'Y'). N' indicates BOFD is not truncator of original check
10	BOFD Conversion Indicator				None	
11	BOFD Correction Indicator				None	

12	User Field				None	
13	Reserved				None	

Note: The Bank of First Deposit (BOFD) Routing Number field (Field 3) may be used to designate a returns location. This could be a returns processor or an entity other than the BOFD. In this scenario a Check Detail Addendum C Record (Type 28) shall be added and the data in the addenda records shall be as follows:

Check Detail Addendum A Record (Type 26):

- Routing Number reflects the return location
- Endorsement Date and Sequence number reflects process information and shall match the data in the Check Detail Addendum C Record (Type 28)
- Truncation indicator (Field 9) is set to 'N'
- All other fields shall be used as defined by the DSTU X9.37- 2003 Standard

28 Record: Routing Number reflects the BOFD

- Routing Number reflects the BOFD
- Endorsement Date and Sequence number reflects process information and shall match the data in the Check Detail Addendum A Record (Type 26)
- Truncation Indicator (Field 6) is set to 'Y'
- Endorsing Bank Identifier (Field 11) is set to '0'
- All other fields shall be used as defined by the DSTU X9.37- 2003 Standard

This will ensure proper routing of the return item to the desired location and appropriately assign converting bank responsibilities to the appropriate entity. Consistent endorsement date and sequence number information will ensure proper item location information is maintained regardless of the flow of the payment.

1.7 Check Detail Addendum C Record (Type 28)

- This record is Conditional, but required when the item is sent electronically by endorsers subsequent to the BOFD. This record contains endorsement information that may not be present on the physical item.
- If there is no Check Detail Addendum A Record (Type 26) then a Check Detail Addendum C Record (Type 28) is required.
- There may be multiple Check Detail Addendum C Records (Type 28), as each endorsing bank creates a new record and forwards all previous records.
- Data from this Check Detail Addendum C Record (Type 28) are transferred to the Return Addendum D Record (Type 35) when the item is returned.
- Fields listed with Number and Name only shall be formatted per DSTU X9.37 – 2003 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Check Detail Addendum C Record Number	M	03 – 04	N	Required	
3	Endorsing Bank Routing Number	M	05 – 13	N	Required	Must be a valid routing and transit number issued by the ABA's Routing Number Registrar. The routing number shall be mod-checked with a valid check digit
4	Endorsing Bank Endorsement Date	M	14 – 21	N	Required	Must be a valid date in YYYYMMDD format – designates the business date of the Endorsing Bank
5	Endorsing Bank Item Sequence Number	M	22 – 36	NB	Required	Field must contain a numeric value. It can not be all blanks.
6	Truncation Indicator	M	37 – 37	A	Required	'Y' indicates this endorsing bank is the truncator of original check. (Institutions truncating a substitute check should not use a 'Y'). 'N' indicates this endorsing bank is not the truncator of original check
7	Endorsing Bank Conversion Indicator				None	
8	Endorsing Bank Correction Indicator				None	
9	Return Reason	C	40 – 40	AN	Required if Present	Spaces unless the item was returned and is being represented. If represented, the valid value will be the same as listed in the Return Record (Type 31) Return Reason (Field 6). Not all Check Detail Addendum C Records (Type 28) will have a return reason in this field. Refer to Section 2 – Table of Valid Return Reason Codes for Return Reason
10	User Field	C	41 – 59		None	Field Position has been redefined (expanded) to align with Return Addendum D (Type 35)

11	Endorsing Bank Identifier	C	60 – 60	N	Required if present	<p>Defined as a Reserved Field in DSTU X9.37 – 2003</p> <p>A code used to identify the bank's role in the collection process.</p> <p>The only valid values are:</p> <p>'0' Depository Bank (BOFD) this value shall only be used when the Check Detail Addendum A Record (Type 26) reflects the Return Processing Bank in lieu of BOFD</p> <p>'1' Other Collecting Bank</p> <p>'2' Other Returning Bank</p> <p>'3' Payor Bank</p>
12	Reserved	M	61 – 80	B	None	Field Position has been redefined

1.8 Return Record (Type 31)

- This record is Conditional, but shall be present as indicated in the Cash Letter Header Record (Type 10) with a Collection Type Indicator (Field 2) set to '03' and when the Cash Letter Record Type Indicator (Field 8) in the Cash Letter Header Record (Type 10) is not 'N'.
- IMAGE EXCHANGE FILES SUPPORT Two types of returns. All returns carry monetary VALUE.
 - Customer (or what is also known as Monetary) returns are items being returned that directly affect a customer's account. These are for typically return reasons that have been used in paper exchanges for years (i.e. NSF, Closed Account, Stop Pay, etc.)
 - Administrative Returns are items being returned that are handled by the bank and usually does not directly affect the customer or their account. They need to be sorted from customer returns and handled separately. In many cases these are adjustments and will be handled by the adjustment area of the bank. Some of these include: poor quality image, missing image and duplicate.
- THE RETURN REASON FIELD PROVIDES THE RETURN REASON CODES WITH THEIR RESPECTIVE DEFINITIONS BY EACH TYPE OF RETURN.
- Fields listed with Number and Name only shall be formatted per DSTU X9.37 – 2003 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Payor Bank Routing Number	M	03 - 10	N	Required	Must be a valid routing and transit number issued by the ABA's Routing Number Registrar. Shall represent the first 8 digits of the routing number.
3	Payor Bank Routing Number Check Digit	M	11 – 11	N	Required	Mandatory – will be the routing number check digit. (The field type of 'N' is a deviation from the DSTU X9.37- 2003 Standard and clarifies which character types can be used in interoperable image exchange) . The combination of fields 2 and 3 must be a mod-checked routing number with a valid check digit.
4	On-Us Return Record	C	12 – 31	NBSM OS	Required if Present	Mandatory if present on the MICR Line <ul style="list-style-type: none"> • The On-Us Field of the MICR document is located between positions 14 and 32 of the MICR Line of the item • On-Us symbols, as they appear within this field on the MICR line, must be represented with a forward slash(/). • Dashes must be retained
5	Item Amount	M	32 - 41	N	Required	US Dollar value of the Check <ul style="list-style-type: none"> • Should match original 25 record if received electronically
6	Return Reason	M	42 – 42	AN	Required	Refer to Section 2 – Table of Valid Return Reason Codes for Return Reason
7	Return Record Addendum Count	M	43 - 44	N	Required	There must be at least 1 Return Addendum Record A (Type 32) and 1 Return Addendum Record D (Type 35).

8	Return Documentation Type Indicator	C	45 - 45	AN	Required	This value will always be the same as the value in the Cash Letter Header Record (Type 10) Cash Letter Documentation Type Indicator (Field 8) unless it is 'Z'. The only valid values are: 'C' Image provided separately, no paper provided 'G' Image included, no paper provided 'K' No image provided, no paper provided 'L' No image provided, no paper provided, image upon request
9	Forward Bundle Date				Required if Present	Must be a valid date in YYYYMMDD format. For items presented electronically, it shall be present unless omitted under clearing arrangements. For items presented as paper, shall be blank.
10	ECE Institution Item Sequence Number				Required if Present	For items presented electronically, it shall be present unless omitted under clearing arrangements. For items presented as paper, shall be blank.
11	External Processing Code	C	69 – 69	NS	Required if Present	Mandatory if present on the MICR Line <ul style="list-style-type: none"> The External Processing Code is position 44 of the MICR line. This field is located immediately to the left of the Routing Transit field. The ONLY valid values are '0 – 9' and '*' (The field type of 'NS' is a deviation from the DSTU X9.37- 2003 Standard and clarifies which character types can be used in interoperable image exchange)
12	Return Notification Indicator				None	
13	Return Archive Type Indicator				None	
14	Number of times returned	C	72 - 72	NB	Required if Present	Defined as a Reserved Field in DSTU X9.37 – 2003 A code used to indicate the number of times the paying bank has returned this item. The only Valid Values: '0' The item has been returned an unknown number of times '1' The item has been returned once '2' The item has been returned twice '3' The item has been returned three times ' ' Blank when not used
15	Reserved	M	73 - 80	B	None	Field position has been redefined

1.9 Return Addendum A Record (Type 32)

- This record is Mandatory, it shall be present as indicated in the Cash Letter Header Record (Type 10) with a Collection Type Indicator (Field 2) set to '03'.
- The Bank of First Deposit (BOFD) Routing Number (Field 3) may be used to identify the routing number of the location of the institution where the item should be returned
- Fields listed with Number and Name only shall be formatted per DSTU X9.37 – 2003 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Return Addendum A Record Number	M	03 - 03	N	Required	
3	Bank of First Deposit (BOFD) Routing Number (or the routing number of the location of the institution where the item should be returned)	M	04 – 12	N	Required	Must be a valid routing and transit number issued by the ABA's Routing Number Registrar. The routing number shall be mod-checked with a valid check digit. This Routing Number is specified by the ECE institution, indicating the location to which returns shall be sent. This is usually the Bank of First Deposit. This field shall be applied to this item and takes precedent over any value present in the Return Location Routing number (Field 10) in the Bundle Header Record (Type 20).
4	BOFD Business (Endorsement) Date	M	13 – 20	N	Required	Must be a valid date in YYYYMMDD format. This designates the business date of the BOFD. If a Check Detail Addendum A Record (Type 26) is available the BOFD Business date shall be taken from the BOFD Business (Endorsement) Date (Field 4). In case of creating a Type 32 Record from a paper item presentment, at the discretion of the creator, this date can default to the current cash letter business date.
5	BOFD Item Sequence Number	M	21 - 35	NB	Required if Present	Mandatory if present in original Check Detail Addendum A Record (Type 26). Data shall be left justified to be consistent with Check Detail Addendum A Record (Type 26) BOFD Item Sequence Number (Field 5) field type NB. (Left justification of the field is a deviation from the DSTU X9.37- 2003 Standard and clarifies usage for interoperable image exchange) . In case of creating Type 32 Record from a paper item presentment, at the discretion of the creator, this field can be all blanks.
6	Deposit Account Number at BOFD				None	
7	BOFD Deposit Branch				None	
8	Payee Name				None	
9	Truncation Indicator	M	74 – 74	A	Required	'Y' indicates the BOFD Routing number (Field 3) is the truncator of the original check. (Institutions truncating a substitute check should not use a 'Y'). N' indicates BOFD is not truncator of original check
10	BOFD Conversion Indicator				None	
11	BOFD Correction Indicator				None	
12	User Field				None	
13	Reserved				None	

1.10 Return Addendum B Record (Type 33)

- This record is conditional and is used in conjunction with the Return Record (Type 31).
- Fields listed with Number and Name only shall be formatted per DSTU X9.37 – 2003 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Payor Bank Name			ANS	None	
3	Auxiliary On-U.s	C	21 – 35	NBSM	Required if Present	Mandatory if present <ul style="list-style-type: none"> • On-U.s symbols on the MICR line, shall not be included • Dashes must be retained
4	Payor Bank Item Sequence Number				None	
5	Payor Bank Business Date	C	51 - 58	N	Required if Present	Must be a valid date in YYYYMMDD format
6	Payor Account Name				None	

1.11 Return Addendum D Record (Type 35)

- This record is Conditional, but required when the return item is sent electronically. This record contains endorsement information that may not be present on the physical item.
- If this item was presented electronically, the data for this record comes from the Check Detail Addendum C Record (Type 28). A Return Addendum D Record (Type 35) shall be created from the Check Detail Addendum C Record (Type 28) if the item was presented electronically.
- There may be multiple Return Addendum D Records (Type 35), as each endorsing bank creates a new record and forwards all previous records.
- IMAGE EXCHANGE FILES SUPPORT Two types of returns. All returns carry monetary VALUE.
 - Customer (or what is also known as Monetary) returns are items being returned that directly affect a customer's account. These are for typically return reasons that have been used in paper exchanges for years (i.e. NSF, Closed Account, Stop Pay, etc.)
 - Administrative Returns are items being returned that are handled by the bank and usually does not directly affect the customer or their account. They need to be sorted from customer returns and handled separately. In many cases these are adjustments and will be handled by the adjustment area of the bank. Some of these include: poor quality image, missing image and duplicate.
- THE RETURN REASON FIELD PROVIDES THE RETURN REASON CODES WITH THEIR RESPECTIVE DEFINITIONS BY EACH TYPE OF RETURN.
- Fields listed with Number and Name only shall be formatted per DSTU X9.37 – 2003 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Return Addendum D Record Number	M	03 – 04	N	Required	
3	Endorsing Bank Routing Number	M	05 – 13	N	Required	Must be a valid routing and transit number issued by the ABA's Routing Number Registrar. The routing number shall be mod-checked with a valid check digit
4	Endorsing Bank Endorsement Date	M	14 – 21	N	Required	Must be a valid date in YYYYMMDD format.
5	Endorsing Bank Item Sequence Number	M	22 – 36	NB	Required	Field must contain a numeric value. It can not be all blanks.
6	Truncation Indicator	M	37 – 37	A	Required	'Y' indicates the Endorsing Bank Routing Number (Field 3) is the truncator of the original check. (Institutions truncating a substitute check should not use a 'Y'). N' indicates Endorsing Bank Routing Number is not truncator of original check
7	Endorsing Bank Conversion Indicator				None	
8	Endorsing Bank Correction Indicator				None	
9	Return Reason	C	40 – 40	AN	Required if Present	Refer to Section 2 – Table of Valid Return Reason Codes for Return Reason
10	User Field			ANS	None	

11	Endorsing Bank Identifier	C	60 – 60	AN	Required if present	<p>Defined as a Reserved Field in DSTU X9.37 – 2003</p> <p>A code used to identify the bank’s role in the collection process.</p> <p>The only valid values are:</p> <p>‘0’ – Depository Bank (BOFD) this value shall only be used when the Check Detail Addendum A Record (Type 26) reflects the Return Processing Bank in lieu of BOFD</p> <p>‘1’ Other Collecting Bank</p> <p>‘2’ Other Returning Bank</p> <p>‘3’ Payor Bank</p>
12	Reserved	M	61 - 80	B	None	Field Position has been redefined

1.12 Image View Detail Record (Type 50)

- This record is Mandatory when the Documentation Type Indicator (Field 9) in the Check Detail Record (Type 25) is 'G'
- According to industry best practices, the front image shall be provided first followed by the rear image of the item
- If there are multiple views of the check the first two are considered primary views and must be the bi-tonal front and bi-tonal rear.
- Fields listed with Number and Name only shall be formatted per DSTU X9.37 – 2003 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Image Indicator	M	03 – 03	N	Required	The only valid values are: '0' indicates image view not present. Must adhere to Annex E '1' indicates Image view is check or substitute check
3	Image Creator Routing Number	M	04 - 12	N	None	Must be a valid routing and transit number issued by the ABA's Routing Number Registrar. The routing number shall be mod-checked with a valid check digit
4	Image Creator Date				None	
5	Image View Format Indicator	C	21 – 22	N	Required	Primary views shall only have a value of '00' Shall only be present when the Image Indicator (Field 2) is not equal to '0'. This is a deviation from the DSTU X9.37 Standard. <ul style="list-style-type: none"> • (This clarifies an error in the DSTU X9.37-2003 Standard)
6	Image View Compression Algorithm Identifier	C	23 – 24	N	Required	Primary views shall only have a value of '00' Shall only be present when the Image Indicator (Field 2) is not equal to '0'. This is a deviation from the DSTU X9.37 Standard. <ul style="list-style-type: none"> • (This clarifies an error in the DSTU X9.37-2003 Standard).
7	Image View Data Size	C	25 - 31	N	None	Field is ignored. Image View Data size shall be obtained from Image View Data Record (Type 52) Length of Image Data (Field 18).
8	View Side Indicator	M	32 - 32	N	Required	The only valid values are: '0' Front Image View '1' Rear Image View
9	View Descriptor	M	33 – 34	N	Required	The only valid value for primary views is: '00' Full View
10	Digital Signature Indicator	C	35	N	Required if Present	Shall only be present when the Image Indicator (Field 2) is not equal to '0'. This is a deviation from the DSTU X9.37 Standard. <ul style="list-style-type: none"> • (This clarifies an error in the DSTU X9.37-2003 Standard).
11	Digital Signature Method				None	
12	Security Key Size				Required if present	

13	Start of Protected Data				Required if present	
14	Length of Protected Data				Required if present	
15	Image Recreate Indicator				None	
16	User Field				None	
17	Image TIFF Variance Indicator	M	66 – 66	AN	Required if Present	<p>Defined as a Reserved Field in DSTU X9.37 – 2003</p> <p>The only valid values:</p> <ul style="list-style-type: none"> ' ' Blank, Image variance unknown '0' No variance '1' Photometric Interpretation (Tag 262) '2' Multi-strip Item (Tag 273, 278, and 279) '3' Fill Order (Tag 266) '4' Orientation (Tag 274) '5' Photometric Interpretation & Multi-strip Item (Tag 262, 273, 278, and 279) '6' Photometric Interpretation & Fill Order (Tag 262, and 266) '7' Photometric Interpretation & Orientation (Tag 262, and 274) '8' Multi-strip Item & Fill Order (Tag 266, 273, 278, and 279) '9' Multi-strip Item & Orientation (Tag 272, 274, 278, and 279) 'A' Fill Order & Orientation (Tag 266, and 274) 'B' Photometric Interpretation, Multi-strip Item & Fill Order (Tag 262, 266, 273, 278, and 279) 'C' Photometric Interpretation, Multi-strip Item & Orientation (Tag 262, 273, 274, 278, and 279) 'D' Photometric Interpretation, Fill Order & Orientation (Tag 262, 266, and 274) 'E' Multi-strip Item, Fill Order & Orientation (Tag 266, 273, 274, 278, and 279) 'F' Photometric Interpretation, Multi-strip Item, Fill Order & Orientation (Tag 262, 266, 273, 274, 278, and 279)
18	Override Indicator	C	67 – 67	AN	Required if Present	<p>Defined as a Reserved Field in DSTU X9.37 – 2003</p> <p>An indicator to communicate to a receiving exchange partner that this image view has a detected image test failure that cannot be corrected and that this view shall be accepted regardless of any image test failures. Alternative options to using this view may also be indicated</p> <ul style="list-style-type: none"> 'Blank/Space' indicates no observed image test failure present '0' No override information for this view or not applicable 'A' IQA Fail – Image view reviewed and deemed usable – no alternate format 'B' IQA Fail – Image view reviewed and deemed usable – alternate

						<p>format included in this file</p> <p>'C' IQA Fail – Image view reviewed and deemed usable – alternate format included in this file and original document available</p> <p>'D' IQA Fail – Image view reviewed and deemed usable – alternate format available</p> <p>'E' IQA Fail – Image view reviewed and deemed usable – original document available</p> <p>'F' IQA Fail – Image view reviewed and deemed usable – original document and alternate format available</p> <p>'G' IQA Fail – Image view reviewed and deemed unusable – no alternate format</p> <p>'H' IQA Fail – Image view reviewed and deemed unusable – alternate format included in this file</p> <p>'I' IQA Fail – Image view reviewed and deemed unusable – alternate format included in this file and original document available</p> <p>'J' IQA Fail – Image view reviewed and deemed unusable – alternate format available</p> <p>'K' IQA Fail – Image view reviewed and deemed unusable – original document available</p> <p>'L' IQA Fail – Image view reviewed and deemed unusable – original document and alternate format available</p> <p>'M' IQA Fail – Image view not reviewed – no alternate format</p> <p>'N' IQA Fail - Image view not reviewed – alternate format included in this file</p> <p>'O' IQA Fail - Image view not reviewed – alternate format included in this file and original document available</p> <p>'P' IQA Fail - Image view not reviewed – alternate format available</p> <p>'Q' IQA Fail - Image view not reviewed – original document available</p> <p>'R' IQA Fail - Image view not reviewed – original document and alternate format available</p>
19	Reserved	M	68 – 80	B	None	Field position has been redefined

1.13 Image View Data Record (Type 52)

- This record is Mandatory when the Documentation Type Indicator (Field 9) in the Check Detail Record (Type 25) is 'G'
- The Image View Detail Record (Type 52) is one of two records (Image View Detail Record (Type 50) and Image View Data Record (Type 52)) that shall be used together to convey an image view associated with the related Check Detail Record (Type 25) or Return Record (Type 31).
- Fields listed with Number and Name only shall be formatted per DSTU X9.37 – 2003 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	ECE Institution Routing Number (Clause 9.4)	M	03 – 11	N	Required	Must be a valid routing and transit number issued by the ABA's Routing Number Registrar. The routing number shall be mod-checked with a valid check digit. Must be the same as ECE Institution Routing number in the Bundle Header Record (Type 20).
3	Bundle Business Date (Clause 9.5)	M	12 – 19	N	Required	Must be a valid date in YYYYMMDD format
4	Cycle Number (Clause 9.9)				None	
5	ECE Institution Item Sequence Number (Clause 10.8)	M	22 – 36	NB	Required	Field must contain a numeric value. It can not be all blanks.
6	Security Originator Name				None	
7	Security Authenticator Name				None	
8	Security Key Name				None	
9	Clipping Origin	M	85 - 85	NB	Required	'0' indicates Full View. Primary front and rear views shall only have a value of '0'
10	Clipping Coordinate h1				None	
11	Clipping Coordinate h2				None	
12	Clipping Coordinate v1				None	
13	Clipping Coordinate v2				None	
14	Length of Image Reference Key	M	102 – 105	NB	Required	'0' indicates Image Reference Key (Field 15) is not present
15	Image Reference Key				None	
16	Length of Digital Signature	M	(106+X) – (110+X)	NB	Required	'0' indicates that a Digital Signature is not present.
17	Digital Signature				None	
18	Length of Image Data	M	(111+X +Y) – (117+X +Y)	NB	Required	Shall be greater than zero unless the Primary Front or Rear view is not available. Refer to DSTU X9.37-2003 Annex E : Image Record Definition for Image View Not Present
19	Image Data				Required	

1.14 Bundle Control Record (Type 70)

- This record is used in conjunction with the Bundle Header Record (type 20). In the case of an empty Cash Letter there will be no Bundle Header Record and therefore no Bundle Control Record.
- Fields listed with Number and Name only shall be formatted per DSTU X9.37 – 2003 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Items Within Bundle Count	M	03 – 06	N	Required	
3	Bundle Total Amount	M	07 – 18	N	Required	
4	MICR Valid Total Amount				None	
5	Images within Bundle Count	M	31 - 35	N	Required	
6	User Field				None	
7	Reserved				None	

1.15 Cash Letter Control Record (Type 90)

- This record is Mandatory. There must be one Cash Letter Control Record (Type 90) for each Cash Letter Header Record (Type 10).
- Fields listed with Number and Name only shall be formatted per DSTU X9.37 – 2003 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Bundle Count	M	03 – 08	N	Required	
3	Items Within Cash letter Count	M	09 – 16	N	Required	
4	Cash Letter Total Amount	M	17 – 30	N	Required	
5	Images Within Cash Letter Count	M	31 - 39	N	Required	
6	ECE Institution Name				None	
7	Settlement Date				None	
8	Reserved				None	

1.16 File Control Record (Type 99)

- This record is Mandatory.
- Fields listed with Number and Name only shall be formatted per DSTU X9.37 – 2003 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Cash Letter Count	M	03 – 08	N	Required	
3	Total Record Count	M	09 – 16	N	Required	
4	Total Item Count	M	17 – 24	N	Required	
5	File Total Amount	M	25 – 40	N	Required	
6	Immediate Origin Contact Name				None	
7	Immediate Origin Contact Phone Number				None	
8	Reserved				None	

2 Table of Valid Return Reason Codes

Reason for non-payment.

If handling as a Customer/Monetary Return – when the Cash Letter Header (Type 10) Returns Indicator (Field 15) = 'R':

- 'A' NSF - Not Sufficient Funds
- 'B' UCF - Uncollected Funds Hold
- 'C' Stop Payment
- 'D' Closed Account
- 'E' UTLA - Unable to Locate Account
- 'F' Frozen/Blocked Account – Account has Restrictions placed on it by either customer or bank
- 'G' Stale Dated
- 'H' Post Dated
- 'I' Endorsement Missing
- 'J' Endorsement Irregular
- 'K' Signature(s) Missing
- 'L' Signature(s) Irregular, Suspected Forgery
- 'M' Non-Cash Item (Non Negotiable)
- 'N' Altered/Fictitious Item/Suspected Counterfeit/Counterfeit
- 'O' Unable to Process (e.g. Unable to process physical item/Mutilated such that critical payment information is missing).
- This code should not be used for unusable images or system problems (see Administrative code 'U')
- 'P' Item Exceeds Stated Max value
- 'Q' Not Authorized (Includes Drafts) – Unauthorized item such as a draft
- 'R' Branch/Account Sold (Wrong Bank) – Divested Account, Not Our Item
- 'S' Refer to Maker
- 'W' Cannot Determine Amount – Amount cannot be verified
- 'X' Refer to Image – Return Reason information is contained within the image of the item.
- 'Z' Forgery – An affidavit shall be available upon request
- '3' Warranty Breach (includes Rule 8 & 9 claims)

If handling as an Admin Return – when the Cash Letter Header (Type 10) Returns Indicator (Field 15) = 'E':

- '1' Image Missing
- 'Q' Ineligible
- 'U' Unusable Image (Image could not be used for required business purpose e.g. gross image defects, illegible, etc)
- 'V' Image fails security check
- 'Y' Duplicate Presentment
- '1' Does not conform with ANS X9.100-181 – 2007 Specification for TIFF Image Format for Image Exchange standard
- '2' Does not conform to the Industry's Universal Companion Document
- '3' Warranty Breach (includes Rule 8 & 9 claims)

3 Table of Unique Requirements

1. This table defines any unique requirements of specific Image Exchange Intermediaries over and above what has been defined in this document

Endpoint Exchange:

Record Type	Field	Description of Requirement
10 – Cash Letter Header	5 – Cash Letter Business Date	Must be within range of current system date plus 5 days minus 21 days
10 – Cash Letter Header	6 – Cash Letter Creation Date	Must be within range of current system date plus 5 days minus 21 days
10 – Cash Letter Header	8 – Cash Letter Type Indicator	Valid Value for ICL deposits: <ul style="list-style-type: none"> • ‘I’ Valid Values for Returns: <ul style="list-style-type: none"> • ‘I’ • ‘E’
10 – Cash Letter Header	9 – Cash Letter Document Type Indicator	Valid Value for ICL deposits: <ul style="list-style-type: none"> • ‘G’ Valid Values for Returns: <ul style="list-style-type: none"> • ‘G’ if Cash Letter Type Indicator = ‘I’ • ‘K’ if Cash Letter Type Indicator = ‘E’
10 – Cash Letter Header	14 - Returns Indicator	Additional valid values of ‘D’ and ‘X’. ‘D’ indicates cash letter contains Duplicate items that could not be accepted for exchange. ‘X’ indicates cash letter contains items that could not be accepted for exchange due to invalid data or images, or were accepted for exchange but then found to be undeliverable.
20 – Bundle Header	5 – Bundle Business Date	Must be within range of current system date plus 5 days minus 21 days, may be different value from Cash Letter Business Date
20 – Bundle Header	6 – Bundle Creation Date	Must be within range of current system date plus 5 days minus 21 days, may be different value from Cash Letter Creation Date
25 – Check Detail Record	9 –Document Type Indicator	Only valid Value ‘G’
25 – Check Detail Record	10 – Return Acceptance Indicator	Any value in this field shall be ignored.
26 – Check Detail Addendum A	4 – BOFD Business (Endorsement) Date	If last (newest) endorsement then must be within range of current system date plus 5 days minus 21 days
28 – Check Detail Addendum C	4 – Endorsing Bank Endorsement Date	If last (newest) endorsement then must be within range of current system date plus 5 days minus 21 days
31 – Return Record	8 –Return Document Type Indicator	Only Valid Values: <ul style="list-style-type: none"> • ‘G’ if Cash Letter Type Indicator = ‘I’ • ‘K’ if Cash Letter Type Indicator = ‘E’
31 – Return Record	6 – Return Reason	If Cash letter returns indicator = ‘D’ only valid value is ‘Y’ If Cash letter returns indicator = ‘X’ only valid values are: ‘Q’ Ineligible item, ‘I’ No image, ‘U’ cannot decompress image, ‘1’ does not conform with ANS X9.100-181, ‘2’ does not conform to this UCD, or ‘O’ Could not deliver item.

Federal Reserve:

Record Type	Field	Description of Requirement
01 – File Header	9 – Immediate Destination Name	Only Alpha Characters are accepted
01 – File Header	10 – Immediate Origin Name	Only Alpha Characters are accepted
01 – File Header	14 – Companion Document Version Indicator	This field is not validated
10 – Cash Letter Header	2 – Collection Type Indicator	Valid Value for ICL deposits: <ul style="list-style-type: none"> • ‘1’ – Forward Presentment • ‘3’ – Returns Valid Values for ICL presentments: <ul style="list-style-type: none"> • ‘1’ – Forward Presentment • ‘2’ – Same Day Settlement • ‘3’ – Returns
10 – Cash Letter Header	8 – Cash Letter Type Indicator	Valid Value for ICL deposits: <ul style="list-style-type: none"> • ‘I’ Valid Values for ICL presentments: <ul style="list-style-type: none"> • ‘I’ • ‘E’ • ‘F’
10 – Cash Letter Header	9 – Cash Letter Document Type Indicator	This field is not validated
10 – Cash Letter Header	10 – Cash Letter ID	This field is not validated
10 – Cash Letter Header	13 – Fed Work Type	Valid Work Type Codes: <ul style="list-style-type: none"> • ‘A’ – Fine-Sort • ‘B’ – Pre-Sort • ‘C’ – Mixed • ‘H’ – Government Fine Sort • ‘I’ – Postal Money Order • ‘1’ – Deferred Fine-Sort • ‘2’ – Deferred Pre-Sort • ‘3’ – Deferred Mixed • ‘7’ – 100% Availability Mixed • ‘8’ – Dollar Cut Availability Mixed Please refer to http://www.frbservices.org for up to date Work Type Codes
10 – Cash Letter Header	14 - Returns Indicator	The Fed only accepts Customer/Monetary Returns and will ignore this field

20 – Bundle Header	2 – Collection Type Indicator	Valid Value for ICL deposits: <ul style="list-style-type: none"> • ‘1’ – Forward Presentment • ‘3’ – Returns Valid Values for ICL presentments: <ul style="list-style-type: none"> • ‘1’ – Forward Presentment • ‘2’ – Same Day Settlement • ‘3’ – Returns
20 – Bundle Header	7 – Bundle ID	This field is not validated
20 – Bundle Header	8 – Bundle Sequence Number	This field is not validated
25 – Check Detail	2 – Auxiliary On-Ups	This field is not validated
25 – Check Detail	3 – External Processing Code	The Fed does NOT accept the following codes in ICL Deposits: <ul style="list-style-type: none"> • ‘*’ – Invalid • ‘3’ – Forward Collection non Imageable item • ‘7’ – Returns non Imageable item
25 – Check Detail	6 – On-Ups	This field is not validated
25 – Check Detail	8 – ECE Institution Item Sequence Number	This field is not validated
25 – Check Detail	9 - Documentation Type Indicator	This field is not validated
28 – Check Detail Addendum C	9 – Return Reason	This field is not validated
28 – Check Detail Addendum C	11 – Endorsing Bank Identifier	This field is not validated
31 – Return	4 – On-Ups Return Record	This field is not validated
31 – Return	6 – Return Reason	This field is not validated
31 – Return	8 – Return Documentation Type Indicator	This field is not validated
31 – Return	9 – Forward Bundle Date	This field is not validated
31 – Return	11 – External Processing Code	The Fed does NOT accept the following codes in ICL Deposits: <ul style="list-style-type: none"> • ‘*’ – Invalid • ‘3’ – Forward Collection non Imageable item • ‘7’ – Returns non Imageable item
31 – Return	14 – Number of times this item has been returned	This field is not validated
32 – Return Addendum A	4 – BOFD Business (Endorsement) Date	The Fed will accept ‘*’ to reflect questionable data
32 – Return Addendum A	5 – BOFD Item Sequence Number	The Fed will accept ‘*’ to reflect questionable data
33 – Return Addendum B	3 – Auxiliary On-Ups	This field is not validated
33 – Return Addendum B	5 – Payor Bank Business Date	This field is not validated
35 – Return Addendum D	9 – Return Reason	This field is not validated
50 – Image View Detail	9 – View Descriptor	Fed accepts Primary Front and Back Bi-Tonal only, no additional views.

50 – Image View Detail	17 – Image TIFF Variance Indicator	This field is not validated
50 – Image View Detail	18 – Override Indicator	This field is not validated. The Fed will process images based on internal IQA requirements and will ignore this field
52 – Image View Data	5 – ECE Institution Item Sequence Number	This field is not validated
52 – Image View Data	9 – Clipping Origin	This field is not validated
52 – Image View Data	18 – Length of Image Data	Limit of 350,000 bytes
90 – Cash Letter Control	2 – Bundle Count	Limit of 133,000 bundles per file

SVPCO:

Record Type	Field	Description of Requirement
01 – File Header	11 – File ID Modifier	Mandatory – used by the DTA application for duplicate file checking
10 – Cash Letter Header	5 – Cash Letter Business Date	This date is defined by the creator of the cash letter as the business date. This date may be used for research. In the SVPCO model this date MUST correspond to the super DTA current date or the Super DTA current date plus one day.
10 – Cash Letter Header	14 - User Field Return Indicator	Any return file, whether ECPD or ICLR, should contain either “R” cash letters or “E” cash letters but not both.
25 – Check Detail Record	6 – On-Us	SVPCO BPA allows items to be corrected by removing dashes.
25 – Check Detail Record	10 – Return Acceptance Indicator	Any value in this field shall be ignored.

Viewpointe:

It is the responsibility of the individual customers to perform full validation of the X9.37 files. Viewpointe performs only minor validation of X9.37 files as outlined below:

- The Inserted Length Field Prefix must correctly reflect the length of the record
- There must be one and only one File Header Record (Type 01)
- There must be one and only one File Control Record (Type 90)
- For each Cash Letter Header Record (Type 10), there must be one associated Cash Letter Control Record (Type 90)
- For each Bundle Header Record (Type 20), there must be one associated Bundle Control Record (Type 70).

Record Type	Field	Description of Requirement
01 – File Header	10 – Immediate Origin Name	The first four bytes of this field shall be defined as the sending institution's Viewpointe customer code followed by a space. This field is not validated by Viewpointe for incoming files.
01 – File Header	4 - Immediate Destination Routing Number	The value in this field must be predefined at Viewpointe.
01 – File Header	5 - Immediate Origin Routing Number	The value in this field must be predefined at Viewpointe.
10 – Cash Letter Header	2 - Collection Type Indicator	This field is validated by Viewpointe.
10 – Cash Letter Header	3 - Destination Routing Number	The value in this field must be predefined at Viewpointe.
10 – Cash Letter Header	4 - ECE Institution Routing Number	The value in this field must be predefined at Viewpointe.
10 – Cash Letter Header	14 - Returns Indicator	This field is validated by Viewpointe
20 – Bundle Header	5 – Bundle Business Date	This value, in combination with the ECE Institution Item Sequence Number, (Type 25, Field 8) must be a unique key to the item. The data type of this field is validated by Viewpointe.
25 – Check Detail	8 – ECE Institution Item Sequence Number	This value in combination with the bundle business date (Type 20, Field 5) must be a unique key to the item. The data type of this field is validated by Viewpointe.
54 – Image View Analysis Record		For Image Integrity customers, Viewpointe provides Image View Analysis Records for front images only (there is only one Type 54 for the front bitonal 50/52 pair for the item) These customers can also choose to receive cash letters without images, but still choose to have Image Integrity information, in those cases, the corresponding front image Type 50/52 pair adheres to Annex E. This field is not validated by Viewpointe.