

# Regions Client Image Cash Letter

## File Specification Guide



# Client Image Cash Letter

## File Specification Requirements Guide

*Client Image Cash Letter* (CICL) is an image processing service which allows you to create image deposit files with your own financial systems and transmit the items to Regions for deposit processing and clearing. All deposit files must be created in the industry standard X9 format. The steps in processing deposit files via CICL are:

- > An image deposit file is created in the industry standard X9 format using the specifications identified in this Guide
- > The image deposit file is transmitted electronically to Regions
- > Regions processes the deposit, bypassing traditional bank encoding
- > Regions sends an email confirmation that the file has been received and forwarded for processing. An email notification is also sent if there is an issue with the image deposit file.

This *CICL File Specification Requirements Guide* is intended for systems analysts and systems support personnel and will provide the necessary information for formatting your company's image files in the required X9 file format. All image deposit files submitted for deposit processing through Regions' Client Image Cash Letter service must be transmitted to the bank in the X9 standard format. This input file format has been established by the American National Standard for Financial Services and the Accredited Standards Committee X9 for the electronic exchange of check and image data.

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## Format Summary

**X9 Image Cash Letter (ICL) files transmitted to Regions should follow ANSI DSTU X9.37 – 2003 standards with some exceptions. These exceptions are noted in the record layouts that follow this summary.**

**An image cash letter file includes fixed and variable length records. The following record types are required in your image cash letter files:**

- > One File Header Record (Type 01) per file.
- > One Cash Letter Record (Type 10) per file.
- > One or more Bundle Header Record (Type 20).
- > One Credit/Reconciliation Record (Type 61 or Type 25) per Bundle Header Record.
- > One or more Check Detail Records (Type 25) per Bundle Header Record.
- > Two Image View Detail Records (Type 50) per item (Type 25 and Type 61 Records).
- > Two Image View Data Records (Type 52) per item (Type 25 and Type 61 Records).
- > One Bundle Control Record (Type 70) for each Bundle Header Record in the file.
- > One Cash Letter Control Record (Type 90) per file.
- > One File Control Record (Type 99) per file.
- > There shall be no Check Detail Addendum Records (Types 26, 27, and 28) contained within your files.
- > Record types which are not specifically identified by the specification document are considered superfluous records and shall be ignored.

Incoming files should contain a Type 61 record representing the Deposit Slip/Credit within each Type 20/70 record group. Each Type 61 record will be processed as a deposit to the designated checking account. Only one Type 61 record (one credit) may be contained within a Type 20/70 bundle group. Each Type 61 record should contain a front and back black and white image that represents a credit item.

All items (Type 25 and Type 61 records) within the X9 file should include front and back black and white single strip TIF images.

Image Quality Analysis (IQA) must be performed on all images.

A file should consist of no more than 15,000 items (including Type 61 records). This means that the total number of Type 25 records within a file should not exceed 15,000 (less the number of Type 61 records).

No bundle can contain more than 5,000 items. Within a Type 20/70 record group, there can be no more than 4,999 Type 25 records and one Type 61 record. A bundle amount may not be greater than \$99,999,999.99.

## Images of Credit (Type 61) Items

Equivalent electronic deposit tickets should contain the name and the account number of the company as well as "CICL" designation. It is recommended that the dollar amount of the deposit be included on the images.

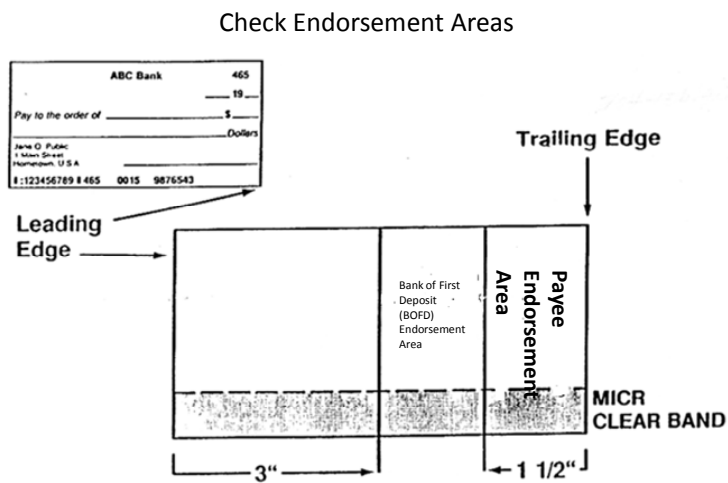
## Check Endorsement

All checks deposited via CICL must be endorsed. Checks can be physically endorsed in writing or by stamping the paper check prior to imaging. A virtual endorsement may also be applied to the back image of the check prior to transmitting to the bank for deposit.

The “payee endorsement” must contain the name of the company making the deposit; however, Regions recommends a more restrictive endorsement. For example:

**DEPOSIT TO WITHIN NAMED PAYEE:**  
**[YOUR COMPANY NAME]**  
**ACCOUNT # \_\_\_\_\_**

The endorsement should be placed in the location reserved for the payee endorsement on the back of the check. See the diagram below for the Payee Endorsement Area.



## File Naming Convention

Image cash letter files transmitted to Regions should follow a standard naming convention. File names must not exceed 24 characters if transmitted through Connect:Mailbox.

**File Name Format:** <Tax ID>\_<LOC ID>\_<Date>\_<Time>\_S<Sequence Number>.DEP-or-.PGP

<Tax ID> = 9 digit tax ID number zero filled. Example: 012345678

<LOC ID> = 3 digit location ID number zero filled (optional). Example: 001

<Date> = Formatted in YYYYMMDD. Example: 20090127

<Time> = HHMMSS in 24 hour format. Example: 151027

<Sequence Number> = 6 digit sequential number starting at 1 each day and increasing by one for every file you send.

## Record Order - Sample Record Layout

The following table shows a sample X9.37 file layout which can be submitted through Regions Bank processes.

- 01 – File Header Record
  - 10 – Cash Letter Header Record
    - 20 – Bundle Header Record
      - 61 – Credit/Reconciliation Record
        - 50 – Image View Detail Record (front of item)
        - 52 – Image View Data Record (front of item)
        - 50 – Image View Detail Record (back of item)
        - 52 – Image View Data Record (back of item)
      - 25 – Check Detail Record (Repeat group of 25, 50, 52 as needed)
        - 50 – Image View Detail Record (front of item)
        - 52 – Image View Data Record (front of item)
        - 50 – Image View Detail Record (back of item)
        - 52 – Image View Data Record (back of item)
    - 70 – Bundle Control Record
    - 20 – Bundle Header Record
      - 61 – Credit/Reconciliation Record
        - 50 – Image View Detail Record (front of item)
        - 52 – Image View Data Record (front of item)
        - 50 – Image View Detail Record (back of item)
        - 52 – Image View Data Record (back of item)
      - 25 – Check Detail Record
        - 50 – Image View Detail Record (front of item)
        - 52 – Image View Data Record (front of item)
        - 50 – Image View Detail Record (back of item)
        - 52 – Image View Data Record (back of item)
      - 25 – Check Detail Record
        - 50 – Image View Detail Record (front of item)
        - 52 – Image View Data Record (front of item)
        - 50 – Image View Detail Record (back of item)
        - 52 – Image View Data Record (back of item)
      - 70 – Bundle Control Record
    - 90 – Cash Letter Control Record
  - 99 – File Control Record

## Field Type Definitions

In the following pages, the **USAGE** column indicates if fields are mandatory (**M**) or conditional (**C**).

The **MANDATORY VALUES** column is used to represent data values which must be present for this file to be accepted by the Regions Bank process.

The **TYPE** column indicates the data type of the Field. The following types are noted:

### **AB All Blank**

The All Blank field data type indicates that the field is filled with blank (B) characters. The All Blank field is only used in Reserved and User fields. As the field is completely filled with blanks, justification is not applicable.

### **A Alphanumeric**

Alphabetic fields are limited to the alphabetic characters. The field data shall be left justified and blank filled.

### **AN Alphanumeric**

Alphanumeric fields are limited to the alphabetic characters (A) and the numeric characters (N). The field data shall be left justified and blank filled.

### **ANC Alphanumeric/Comma Delimited**

Alphanumeric/Comma delimited fields comprise alphabetic (A), numeric (N), minus ("-"), and plus ("+") characters separated by comma (",") characters. The field data shall be left justified and blank filled.

### **ANS Alphanumeric/Special**

Alphanumeric/Special fields are limited to the alphabetic (A), numeric (N), and special printable (S) characters. Special characters are any printable characters with an ASCII value greater than '1F' or EBCDIC hexadecimal value greater than '3F' that are neither alphabetic, nor numeric, nor blank. Occurrences of values EBCDIC '00' – '3F' and ASCII '00' – '1F' are not valid. The field data shall be left justified and blank filled.

### **B Binary**

Binary fields contain data that is composed of a sequence of bytes where each byte ranges in value from binary 00000000 to 11111111 (8-bit encoding). The syntax, semantics, and number of bytes in the string are specified in the standard for each occurrence of the binary data type. Justification and character filling are not applicable.

### **N Numeric**

Numeric fields are limited to the numeric characters (N) zero (0) through nine (9). The field data shall be right justified and zero filled. Numeric fields are only used for mandatory numeric fields.

### **NB Numeric/Blank Fill**

Numeric/Blank Fill fields are limited to the numeric characters (N) zero (0) through nine (9) and the blank character (B). Blanks shall not be embedded within the numeric digits. They may be used only to fill out a field when the numeric value length is shorter than the actual field length. The field data shall be left justified and blank filled.

### **NBD Numeric/Blank Fill/Dash**

Numeric/Blank Fill/Dash fields are limited to the numeric (N) zero (0) through nine (9), blank (B), and dash ("-") characters. Blanks shall not be embedded within the numeric digits. This field shall be left justified and blank filled.

**NBQ      Numeric/Blank Fill/Questionable Data**

Numeric/Blank Fill/Questionable Data fields are limited to the numeric (N) zero (0) through nine (9), blank (B), and questionable data (Q) question mark (“?”) characters. Blanks shall not be embedded within the numeric digits. The field data shall be left justified and blank filled.

**NBMc     Numeric/Blank/MICR Can’t Read**

Numeric/Blank/MICR Can’t Read fields are limited to the numeric (N) zero (0) through nine (9), blank (B), and MICR can’t read (Mc) asterisk (“\*”) characters. No other MICR symbols are allowed. This field shall be right justified and blank filled.

**NBMcd    Numeric/Blank/MICR Can’t Read and Dash**

Numeric/Blank/MICR Can’t Read and Dash fields are limited to the numeric (N) zero (0) through nine (9), blank (B), MICR can’t read (Mc) asterisk (“\*”), and MICR dash (Md) (“-”) characters. No other MICR symbols are allowed. This field shall be right justified and blank filled.

**NBMcdo   Numeric/Blank/MICR Can’t Read and Dash and On-U**

Numeric/Blank/MICR On-U fields are limited to the numeric (N) zero (0) through nine (9), blank (B), MICR can’t read (Mc) asterisk (“\*”), MICR dash (Md) (“-”), and MICR On-U (Mo) slash (“/”) characters. No other MICR symbols are allowed. This field shall be right justified and blank filled.

**NBMU     Numeric/Blank/MICR Unparsed**

Numeric/Blank/MICR Unparsed fields are limited to the numeric (N) zero (0) through nine (9), blank (B), MICR amount (Ma) (“\$”), MICR can’t read (Mc) asterisk (“\*”), MICR dash (Md) (“-”), MICR On-U (Mo) slash (“/”), and MICR Routing (Mr) number (pound) (“#”) characters. This field shall be right justified and blank filled.

## File Header Record (Type 01)

The File Header Record is mandatory and contains fourteen fields. It is the first record of the file. The immediate origin institution (the institution sending the file) creates the data in this record.

FIELD	FIELD NAME	USAGE	MANDATORY VALUES	POSITION	SIZE	TYPE
1	Record Type	M	'01'	01 – 02	2	N
2	Standard Level	M	'03' for DSTU X9.37 – 2003	03 – 04	2	N
3	File Type Indicator	M	'P' for Production or 'T' for Test	05 – 05	1	A
4	Immediate Destination Routing Number	M	'062000019'	06 – 14	9	N
5	Immediate Origin Routing Number	M	'777700001'	15 – 23	9	N
6	File Creation Date	M	YYYYMMDD	24 – 31	8	N
7	File Creation Time	M	HHMM HH = '00' – '23' MM = '00' – '59'	32 – 35	4	N
8	Resend Indicator	M	'N' indicates an Original File	36 – 36	1	A
9	Immediate Destination Name	M	'REGIONS FINANCIAL'	37 – 54	18	AN
10	Immediate Origin Name	M	'CICL- #####' = 10 Digit Account Number zero filled	55 – 72	18	ANS
11	File ID Modifier	C	Blank	73 – 73	1	AN
12	Country Code	C	Blank	74 – 75	2	A
13	User Field	C	Blank	76 – 79	4	ANS
14	Reserved	M	'1' indicates UCD compliance	80 – 80	1	N

All conditional fields that are not used shall be filled with blanks.



## Cash Letter Header Record (Type 10)

The Cash Letter Header Record is mandatory and contains fifteen fields. It always follows a File Header Record (Type 01).

FIELD	FIELD NAME	USAGE	MANDATORY VALUES	POSITION	SIZE	TYPE
1	Record Type	M	'10'	01 – 02	2	N
2	Collection Type Indicator	M	'01' indicates Forward Presentment Note: Field 2 in Type 10 and 20 Records must be identical	03 – 04	2	N
3	Destination Routing Number	M	'062000019'	05 – 13	9	N
4	Client Institution Routing Number	M	'777700001'	14 – 22	9	N
5	Cash Letter Business Date	M	YYYYMMDD	23 – 30	8	N
6	Cash Letter Creation Date	M	YYYYMMDD	31 – 38	8	N
7	Cash Letter Creation Time	M	HHMM HH = '00' – '23' MM = '00' – '59'	39 – 42	4	N
8	Cash Letter Record Type Indicator	M	'I' indicates the file contains electronic check records and image records	43 – 43	1	A
9	Cash Letter Documentation Type Indicator	C	'G' indicates images included, no paper checks provided	44 – 44	1	A
10	Cash Letter ID	C	Blank	45 – 52	8	ANB
11	Originator Contact Name	C	The name of a person or group at client offices to be contacted in case of problems	53 – 66	14	ANS
12	Originator Contact Phone Number	C	The phone number of the person or group named in Field 11	67 – 76	10	N
13	Work Type	C	Blank	77 – 77	1	B
14	User Field	C	Blank	78 – 79	2	B
15	Reserved	M	Blank	80-80	1	B

Fields that are conditional and are not used shall be filled with blanks.

## Bundle Header Record (Type 20)

The Bundle Header Record is mandatory and contains twelve fields. It always follows a Cash Letter Header Record (Type 10) unless the Cash Letter contains multiple bundles. In the case of multiple bundles in the Cash Letter, the additional Bundle Header Records shall follow a Bundle Control Record (Type 70), or a Credit/Reconciliation Record (Type 61 or Type 25).

FIELD	FIELD NAME	USAGE	MANDATORY VALUES	POSITION	SIZE	TYPE
1	Record Type	M	'20'	01 – 02	2	N
2	Collection Type Indicator	M	'01' indicates Forward Presentment Note: Field 2 in Type 10 and 20 Records must be identical	03 – 04	2	N
3	Bundle Destination Routing Number	M	'062000019'	05 – 13	9	N
4	Bundle Client Institution Routing Number	M	'777700001'	14 – 22	9	N
5	Bundle Business Date	M	YYYYMMDD	23 – 30	8	N
6	Bundle Creation Date	M	YYYYMMDD	31 – 38	8	N
7	Bundle ID	M	A number that uniquely identifies the bundle within the cash letter	39 – 48	10	AN
8	Bundle Sequence Number	C	A number that denotes the relative position of the bundle in the cash letter	49 – 52	4	NB
9	Cycle Number	C	Blank	53 – 54	2	B
10	Return Location Routing Number	M	'062000019'	55 – 63	9	N
11	User Field	C	Blank	64 – 68	5	B
12	Reserved	M	Blank	69 – 80	12	B

Conditional fields that are not used shall be filled with blanks.

## Check Detail Record (Type 25)

The Check Detail Record is mandatory and contains fifteen fields. One Check Detail Record shall be sent for each deposited check. It shall always follow one of these records: a Credit/Reconciliation Image View Data Record or a Check Detail Image View Data Record (Type 52).

The data in Fields 2 through 6 represent the check MICR line (See DSTU X9.37-2003 for MICR data placement).

FIELD	FIELD NAME	USAGE	MANDATORY VALUES	POSITION	SIZE	TYPE
1	Record Type	M	'25'	01 – 02	2	N
2	Auxiliary On-Us	C	The serial number on a commercial sized check	03 – 17	15	NBMcd
3	External Processing Code	C	Position 44 of the MICR line	18 – 18	1	NBMc
4	Payor Bank Routing Number	M	The payor bank Routing Number	19 – 26	8	NBMc
5	Payor Bank Routing Number Check Digit	M	A digit used with a modular check routine to validate the Routing Number	27 – 27	1	NBMcd
6	On-Us	M	The Payor's account number as well as a check number or transaction code if present, separated by '/' Ex: MICR Field 4/ Account/Trans Code or Check Number	28 – 47	20	NBMcdo
7	Item Amount	M	The U.S. Dollar value of the check	48 – 57	10	NBMc
8	Client Institution Item Sequence Number	M	A number that uniquely identifies the item in the cash letter	58 – 72	15	NB
9	Documentation Type Indicator	C	'G' indicates images included, no paper checks provided	73 – 73	1	AN
10	Electronic Return Acceptance Indicator	C	Blank	74 – 74	1	B
11	MICR Valid Indicator	C	'1' indicates good read	75 – 75	1	N
12	BOFD Indicator	C	Blank	76 – 76	1	B
13	Check Detail Record Addendum Count	M	'00' indicates no addendum records are included	77 – 78	2	N
14	Correction Indicator	C	Blank	79 – 79	1	B
15	Archive Type Indicator	M	Blank	80 – 80	1	B

Conditional fields that are not used shall be filled with blanks.

## Image View Detail Record (Type 50)

The Image View Detail Record is mandatory and contains seventeen fields. This record follows its immediately preceding Credit/Reconciliation Record (Type 61 or Type 25), Check Detail Record (Type 25), or Image View Data Record (Type 52). The Image View Detail Record is one of two records (Type 50 and Type 52) that shall be used together to convey a single image view associated with the related Credit/Reconciliation Record or Check Detail Record.

FIELD	FIELD NAME	USAGE	MANDATORY VALUES	POSITION	SIZE	TYPE
1	Record Type	M	'50'	01 – 02	2	N
2	Image Indicator	M	'1' indicates image view of actual check is present, '2' indicates IRD	03 – 03	1	N
3	Image Creator Routing Number	M	'062000019'	04 – 12	9	N
4	Image Creator Date	M	YYYYMMDD	13 – 20	8	N
5	Image View Format Indicator	M	'00' indicates TIFF 6 with extension TIF	21 – 22	2	NB
6	Image View Compression Algorithm Identifier	M	'00' for Group 4 facsimile compression or '1' for JPEG baseline	23 – 24	2	NB
7	Image View Data Size	C	Number of bytes in the related Image View Data Record Image Data (Type 52 Field 19), not to exceed 1000000	25 – 31	7	N
8	View Side Indicator	M	'0' indicates front image view or '1' indicates rear image view	32 – 32	1	N
9	View Descriptor	M	'00' indicates full view	33 – 34	2	N
10	Digital Signature Indicator	M	'0' indicates digital signature is not present	35 – 35	1	NB
11	Digital Signature Method	C	Blank	36 – 37	2	N
12	Security Key Size	C	Blank	38 – 42	5	N
13	Start of Protected Data	C	Blank	43 – 49	7	N
14	Length of Protected Data	C	Blank	50 - 56	7	N
15	Image Recreate Indicator	C	Blank	57 - 57	1	N
16	User Field	C	Blank	58 – 65	8	ANS
17	Reserved	C	Blank	66 – 80	15	B

Conditional fields that are not used shall be filled with blanks.

## Image View Data Record (Type 52)

The Image View Data Record is mandatory and contains nineteen fields. This record follows its immediately preceding Image View Detail Record (Type 50). The Image View Data Record is one of two records (Type 50 and Type 52) that shall be used together to convey a single image view associated with the related Credit/Reconciliation Record (Type 61 or Type 25) or Check Detail Record (Type 25).

FIELD	FIELD NAME	USAGE	MANDATORY VALUES	POSITION	SIZE	TYPE
1	Record Type	M	'52'	01 – 02	2	N
2	Institution Routing Number	M	'062000019'	03 – 11	9	N
3	Bundle Business Date	M	YYYYMMDD	12 – 19	8	N
4	Cycle Number	C	Blank	20 – 21	2	AN
5	Client Institution Item Sequence Number	M	A number that uniquely identifies the item in the cash letter	22 – 36	15	NB
6	Security Originator Name	C	Blank	37 – 52	16	ANS
7	Security Authenticator Name	C	Blank	53 – 68	16	ANS
8	Security Key Name	C	Blank	69 – 84	16	ANS
9	Clipping Origin	M	'0' indicates clipping information is not present	85 – 85	1	NB
10	Clipping Coordinate h1	C	Blank	86 – 89	4	N
11	Clipping Coordinate h2	C	Blank	90 – 93	4	N
12	Clipping Coordinate v1	C	Blank	94 – 97	4	N
13	Clipping Coordinate v2	C	Blank	98 – 101	4	N
14	Length of Image Reference Key	M	'0000' indicates image reference key (Field 15) is not present	102 – 105	4	N
15	Image reference Key	C	Blank	106 – (105+X)	Variable (X)	ANS
16	Length of Digital Signature	M	'00000' indicates digital signature is not present	(106+X) – (110+X)	5	NB
17	Digital Signature	C	Blank	(111+X) – (110+X+Y)	Variable (Y)	Binary
18	Length of Image Data	M	Number of bytes in the related Image View Data Record Image Data (Field 19)	(111+X+Y) – (117+X+Y)	7	NB
19	Image Data *	C	The image data field contains the image view and must be single strip TIFF 6 format, not to exceed 1000000 bytes	(118+X+Y) – (117+X+Y+Z)	Variable (Z)	Binary

\* Fixed length fields that are conditional and are not used shall be filled with blanks. Variable length fields that are not used (i.e., Size = '0') are omitted.

## Credit/Reconciliation Record (Type 61 or Type 25)

A Credit/Reconciliation Record is mandatory and contains twelve fields. This record is to be used to represent your deposit ticket and an image should be presented with this record, just as with a Type 25 check record. This Record and Views should occur after the Type 20 record and before the first Type 25 check record within a deposit. This Record can occur multiple times within a file, but should occur only once within a batch (Between Type 20 and Type 70 records) unless there is the need to make a deposit where the amount is more than 10 digits. If the Item Amount (Field 7) needs more than 10 characters, additional Credit/Reconciliation Records (Type 61 or Type 25) can be used to ensure the amount does not exceed ten characters in each record and each of the Credit/Reconciliation records would need to be before the first Type 25 check record within a batch (between Type 20 and 70 records).

FIELD	FIELD NAME	USAGE	MANDATORY VALUES	POSITION	SIZE	TYPE
1	Record Type	M	'61' or '25'	01 – 02	2	N
2	Record Usage Indicator	M	'5' indicates Credit/Reconciliation record	03 – 03	1	AN
3	Auxiliary On-Ups	C	Blank	04 – 18	15	NBMcd
4	External Processing Code	C	Blank	19 – 19	1	NBMc
5	Posting Bank Routing Number	M	'062000019'	20 – 28	9	NBMcd
6	Posting Account Number (On-Ups)	M	'#####/20' where # = 10 digit Account Number zero filled	29 – 48	20	NBMcdo
7	Item Amount	M	The total value of all Type 25 (check) records in the bundle	49 – 58	10	N
8	Item Sequence Number	M	A number that uniquely identifies the item in the cash letter	59 – 73	15	NB
9	Documentation Type Indicator	C	'G' indicates images included, no paper items provided	74 – 74	1	AN
10	Type of Account Code	C	Blank	75 – 75	1	AN
11	Source of Work Code	C	Blank	76 – 77	2	AN
12	Reserved	M	Blank	78 – 80	3	AB

Conditional fields that are not used shall be filled with blanks.

## Bundle Control Record (Type 70)

The Bundle Control Record is conditional and contains seven fields. It shall be present to complete a bundle that began with a Bundle Header Record (Type 20). There shall be one Bundle Control Record corresponding to each Bundle Header Record (Type 20). It shall be the last record of the bundle.

FIELD	FIELD NAME	USAGE	MANDATORY VALUES	POSITION	SIZE	TYPE
1	Record Type	M	'70'	01 – 02	2	N
2	Bundle Item Count	M	The number of items represented by Type 61 and Type 25 records in the bundle	03 – 06	4	N
3	Bundle Total Amount	M	The U.S. Dollar value of the checks represented by Type 25 records in the bundle	07 – 18	12	N
4	MICR Valid Total Amount	C	Blank	19 – 30	12	N
5	Images within Bundle Count	C	Blank	31 – 35	5	N
6	User Field	C	Blank	36 – 55	20	ANS
7	Reserved	M	Blank	56 – 80	25	B

Conditional fields that are not used shall be filled with blanks.

## Cash Letter Control Record (Type 90)

The Cash Letter Control Record is mandatory and contains **eight fields**. There must be one Cash Letter Control Record corresponding to each Cash Letter Header Record (Type 10), and it shall be the last record in the cash letter.

FIELD	FIELD NAME	USAGE	MANDATORY VALUES	POSITION	SIZE	TYPE
1	Record Type	M	'90'	01 – 02	2	N
2	Bundle Count	M	The number of bundles represented by Type 20 records in the cash letter	03 – 08	6	N
3	Cash Letter Item Count	M	The number of items represented by Type 61 and Type 25 records in the cash letter	09 – 16	8	N
4	Cash Letter Total Amount	M	The U.S. Dollar value of the items represented by Type 25 check records in the cash letter, not to exceed \$99,999,999.99	17 – 30	14	N
5	Cash Letter Image View Count	M	The number of image views within the cash letter. This should include a front and back image of each item.	31 – 39	9	A
6	ECE Institution Name	M	'CICL- #####' = 10 Digit Account Number zero filled Note: Must match File Header Record (Type 01) Field 10	40 – 57	18	ANS
7	Settlement Date	C	YYYYMMDD	58 – 65	8	N
8	Reserved	M	Blank	66 – 80	15	B

Conditional fields that are not used shall be filled with blanks.



## File Control Record (Type 99)

The File Control Record is mandatory and contains eight fields. It is the final record in the file.

FIELD	FIELD NAME	USAGE	MANDATORY VALUE	POSITION	SIZE	TYPE
1	Record Type	M	'99'	01 – 02	2	N
2	Cash Letter Count	M	The number of cash letters represented by Type 10 records included in the file	03 – 08	6	N
3	Total Record Count	M	Total number of records of all types sent in the file, including the File Control Record	09 – 16	8	N
4	Total Item Count	M	Total number of Type 61 and Type 25 records included in the file	17 – 24	8	N
5	File Total Amount	M	The U.S. Dollar value of all items represented by Type 25 check records in all cash letters in the file	25 – 40	16	N
6	Immediate Origin Contact Name	C	Must match Cash Letter Header Record (Type 10) Field 11	41 – 54	14	ANS
7	Immediate Origin Contact Phone Number	C	Must match Cash Letter Header Record (Type 10) Field 12	55 – 64	10	NB
8	File Credit Total Amount	M	The U.S. Dollar value of all items represented by Type 61 and Type 25 Credit/Reconciliation records in all cash letters in the file	65 – 80	16	N

Conditional fields that are not used shall be filled with blanks.



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