



# Financial Institution Guidelines for Testing Check Services

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Federal Reserve Bank of Cleveland

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# Table Of Contents

- Introduction..... 3
- Test Objectives..... 3
- Bulkdata Delivery Customers ..... 4
- FedLine® Customers ..... 5
- FedLine Web—Check Services Customers..... 6
- Attachment 1: Incoming Bulkdata Appl IDs ..... 7
- Attachment 2: Outgoing Bulkdata Appl IDs ..... 8
- Attachment 3: ANSI X.9.37 File Format..... 9
- Attachment 4: FRB SOP 4.8 File Format ..... 15

## **Introduction**

As part of moving your work to the Federal Reserve Bank of Cleveland, we strongly encourage your institution to test electronic file receipt and posting capabilities.

This document is a basic guide to that testing. It is not intended to provide great detail, but rather to assist you in preparing for and successfully completing testing. For further details of the test procedures, you may contact Debbie Marich at (216) 579-2263 or Debbie Ewing at (513) 455-4283. Included as attachments is information regarding Bulkdata Appl IDs and File Formats. This information refers to the upgrades to your hardware or software that require completion based on our communication.

## **Test Objectives**

Verify that you receive and process all incoming FRB files.

Verify that your outgoing files to FRB are sent and received by the FRB.

## Bulkdata Delivery Customers

### A. Preparation

1. Ensure necessary upgrades have been made to your software and/or hardware as communicated (i.e. new/changed Appl Ids, new field sizes, etc.) and that you are ready to receive test files. See detailed listing of Appl IDs and file formats in the Attachment section of this guide. For further details, contact Debbie Marich at (216) 579-2263 or Debbie Ewing at (513) 455-4283. Schedule testing using the fax-back form provided.

### B. Test Day Activity

1. Prepare your system for testing by changing to TEST mode, if applicable. **Prior to changing system to TEST mode, verify that all PRODUCTION items have been processed.**
2. Follow schedule provided by the FRB Test Representative
3. Receive and process all files from the Cleveland Office.
4. Send any necessary electronic acknowledgements corresponding to the FRB files received/processed.
5. Notify FRB Test Representative upon successful completion of testing.

### C. Post-Test Activity

1. Verify that all test activity has been successfully completed.
2. Change your system from **TEST** mode back to **PRODUCTION** mode.
3. Resume normal/scheduled **PRODUCTION** processing.

## FedLine® Customers

### A. Preparation

1. Ensure necessary upgrades have been made to your software and/or hardware as communicated (i.e. new/changed Appl Ids, new field sizes, etc.) and that you are ready to receive test files. See detailed listing of Appl IDs and file formats in the Attachment section of this guide. For further details, contact your FRB Test Representative.
2. Schedule testing using the fax-back form provided.
3. Identify your institution's staff member who has Local Administration capabilities for your FedLine terminal. This individual should verify that test participants have necessary access to your FedLine terminal.

### B. Change FedLine Terminal to TEST Mode

1. Sign on to FedLine: enter your Local User ID and Password, <ENTER>.
2. **Verify that all Production items have been processed.**
  - 2.1. Scroll to option HC for Host Communication, <ENTER>.
  - 2.2. Check for any unprocessed incoming or outgoing production files and messages.
  - 2.3. If **i**, **o**, or **b** appears, production files or messages are queued. **Complete your production processing before beginning test.**
  - 2.4. If part of your normal production procedure is to export transactions or files to another device, verify that no outstanding production transactions or files remain to be exported.
  - 2.5. Collect and store any printed production output, following normal internal procedures for audit trail controls.
3. Choose an Application: scroll to option SS for Startup/Shutdown Control, <ENTER>.
4. Choose a Function: scroll to option 30 for Cycle Date/Mode Change, <ENTER>.
5. Make the following changes to switch to TEST mode:
  - 5.1. Change FEDLINE APPLICATION MODE to TEST.
  - 5.2. Change HOST COMMUNICATION MODE to TEST.
  - 5.3. Change BUSINESS CYCLE DATE UNDER TEST MODE to the current testing date. **Important: Do not change the Production date!**
  - 5.4. Verify that a Y is in the AUTO-START field toward the bottom of the screen.
  - 5.5. <ENTER>. The system will re-boot.

### C. Test Day Activity

1. Follow schedule provided by the FRB Testing Representative.
2. Receive and process all files from the Cleveland Office. Establish a Host Communication session to receive files, then process and/or export following your normal procedures.
3. Send any necessary electronic acknowledgements corresponding to the FRB files received/processed.
4. Notify FRB Test Representative upon successful completion of testing.

## FedLine® Customers (cont.)

### D. Post-Test Activity

1. Verify that all test activity has been successfully completed.
2. Change your system from TEST mode back to PRODUCTION mode. Follow the same procedures outlined above in section B for Mode Changes. Change FEDLINE APPLICATION MODE and HOST COMMUNICATION MODE to PROD, and then re-boot the terminal.
3. Resume normal/scheduled PRODUCTION processing.

## FedLine Web—Check Services Customers

One of our goals is to implement customer driven solutions for electronic access and delivery of check services. This effort includes making all existing check services currently available via DOS-based FedLine available on a Web platform.

**Before proceeding with any testing via web access, please contact the FRB Test Representative to discuss possible prerequisites.** Financial Institutions with Certificates for Production are also automatically “mapped” to the QA/Test environment. As with other test scenarios, be sure to differentiate between TEST and PRODUCTION environments. This includes verifying that all Production work has been processed prior to moving to the Test environment. Certainly, you will need to complete the certification process with your FRB Office prior to using this service in Production.

To access Check Services, your starting point is the Federal Reserve Financial Services home page. The URL for this page is [www.frbservices.org](http://www.frbservices.org). The website is quite user friendly and self-explanatory. Therefore, we did not feel it vital to include instruction for each service available. For guidelines to any/all check services via the web, please contact your FRB Test Representative.

## Attachment 1: Incoming Bulkdata Appl IDs

These are INCOMING from Financial Institutions *to the FRB*.

APPL ID	Description of APPL ID		APPL ID	Description of APPL ID
CPRR	Incoming Return Retrievals in ANSI Format		ECO1	ECL Type 1 File from <u>Inter</u> -District Commercial Depositor
DRSD	Incoming Direct/Consolidated		ECO2	ECL Type 2 File from <u>Inter</u> -District Commercial Depositor
ECL1	ECL Type 1 File from Intra-District Commercial Depositor		ECO3	ECL Type 3 File from <u>Inter</u> -District Commercial Depositor
ECL2	ECL Type 2 File from <u>Intra</u> -District Commercial Depositor		FNST	Incoming Fine Sort Deposits
ECL 3	ECL Type 3 File from <u>Intra</u> -District Commercial Depositor		RORR	Return Retrieval SOPIV.8 Format

### Assumptions:

- Defining ADF with header NOT stripped, Bulkdata default UDF naming convention, Auto post processing – these apply to incoming. Compression will be ANSI
- All DIs will connect via CDU
- Centrals will be direct-connected
- DI files will require a pass-thru entry on CDU
- Inter-district DI files will require a pass-thru entry on both CDUs
- Inter-district files will require a pass-thru entry on CDU
- Routing entries will be required for all DI files on Check images this may be coded with masking

Note: Intra-District ECL files will only be presented to Bulkdata during conversion when a District is split where one or more Offices are on Checks LPARs and the other Offices in the District are still at CDU. When all Offices are converted, the EFL\* APPLID will be obsolete because intra-District files will not be delivered via Bulkdata.

## Attachment 2: Outgoing Bulkdata Appl IDs

These are OUTGOING from the FRB to *Financial Institutions*. Key: d = District #, o = Office Letter Code, n = Numeric Value

APPL ID	Description		APPL ID	Description
ADdn	Customer District Unique Account Totals		PDAT	Account Totals in Print Display Format
CKAT	Customer Account Totals File		PDdn	District Unique Account Totals
DMIC	Deposit		RRCK	Return Retrieval Acknowledgement for ANSI File
EMIC	Commingled Early MICR		RRCS	Return Retrieval Acknowledgement for SOPIV.8 File
FNSA	Food Coupons		SDSA	Same Day Settlement Account Totals Transmission #1
HDAT	High Dollar Account Totals		SDSB	Same Day Settlement Account Totals #2
HMCR	High Dollar Group Sort MICR File		SDSC	Same Day Settlement Account Totals #3
ISdo	Image Services File for Image		SDSM	Same Day Settlement File MICR File #1
MCdo	Match File for Image		SDSN	Same Day Settlement File MICR File #2
MICA	MICR File to DI ANSI Format		SDSO	Same Day Settlement File MICR File #3
MI dn	District Unique MICR File		TCPH	Treasury Direct
MICR	MICR File to DI SOPIV.8 Format		TRdo	Treasury Match File

### Notes:

- Defining ADF with Header Stripped, Bulkdata Default UDF naming convention, Auto –post processing – this applies to incoming.
- Compression will be defined for ANSI.
- All DIs will connect via CDU
- Centrals will be direct connected
- DI files will require a pass-thru entry on CDU
- Inter-district DI files will require a pass-thru entry on both CDUs
- Inter-district files will require a pass-thru entry on CDU
- Routing entries will be required for all DI files on Check images this may be coded with masking

### Attachment 3: ANSI X.9.37 File Format

Below are the details of file layouts for all record types in this format. If you need assistance in identifying the file format used at your institution, or if you need further clarification regarding these format tables, please contact Debbie Marich at (216) 579-2263 or Debbie Ewing at (513) 455-4283.

Record Size = 80; Block Size = 10

<b>File Header Record</b>				
<b>Position</b>	<b>Field Name</b>	<b>Picture</b>	<b>Req/Opt/Cond</b>	<b>Description</b>
01-02	Record Type	9(02)	R	Record type identifier
03-04	Standard Level	9(02)	R	A code that identifies the version of the standard used to create file currently X9.37-1994.
05-05	Test File Indicator	X(01)	R	Indicates whether a test or production file is being transmitted.
06-14	Immediate Destination Routing Number	9(09)	R	Receiving institution Routing/Transit number.
15-23	Immediate Origin Routing Number	9(09)	R	Originating institution (FRB Office) Routing/Transit number.
24-31	File Creation Date	9(08)	R	Date when file was created.
32-35	File Creation Time	9(04)	R	Time when file was created.
36-36	Resend Indicator	X(01)	R	Indicates whether file has been previously transmitted.
37-54	Immediate Destination Name	X(18)	C	Short name of receiving institution.
55-72	Immediate Origin Name	X(18)	C	Short name of FRB Office creating file.
73-73	File ID Modifier	X(01)	C	Code that permits multiple files sent to the same institution to be distinguished.
74-75	Country Code	X(02)	C	Identifies country where file created.
76-79	User Field	X(04)	C	Field available for users.
80-80	Reserved	X(01)	R	Reserved for future use.

### Attachment 3: ANSI X.9.37 File Format (cont.)

Cash Letter Header Record				
Position	Field Name	Picture	Req/Opt/Cond	Description
01-02	Record Type	9(02)	M	Record type identifier.
03-04	Collection Type Indicator	9(02)	M	A code that identifies the type of Cash Letter.
05-13	Final Destination Routing Number	9(09)	M	Receiving institution Routing/Transit number.
14-22	ECE Institution Routing Number	9(09)	M	Originating institution (FRB Office) Routing/Transit number.
29-30	Cash Letter Business Date	9(08)	M	The next business date after the Cash Letter creation date.
31-38	Cash Letter Creation Date	9(08)	M	Date when Cash Letter was created.
39-42	Cash Letter Creation Time	9(04)	M	Time when Cash Letter was created.
43-43	Empty Cash Letter Indicator	X(01)	M	Indicates whether Cash Letter contains any detail records.
44-44	Truncation Indicator	X(01)	C	Indicates whether all items in Cash Letter are truncated.
45-52	Cash Letter ID	X(08)	C	Code that identifies Cash Letter.
53-66	Originator Contact Name	X(14)	C	Contact name at originating FRB.
67-76	Originator Contact Phone Number	9(10)	C	FRB Office contact phone number.
* 77	User Field		R	Specifies the type of ECL work being transmitted to DI. This value must be the same for all cash letters in this file. This value must also correspond to the Bulk Data ECL application ID for this ECL Type it is being sent under.
* 78-79			R	Work type of ECL work being extracted. This value must be the same for all cash letters in this file. Please note that these values may be redefined to provide full deposit options for all Federal Reserve check deposits.
80-80	Reserved	X(01)	R	Reserved for future use.

- ANSI X.9.37 User area has been redefined by the Federal Reserve to be used to identify the ECL Type and ECL Work Type of the items being processed. These fields will always be populated from the Standard PBS profile.

### Attachment 3: ANSI X.9.37 File Format (cont.)

<b>Bundle Header Record</b>				
<b>Position</b>	<b>Field Name</b>	<b>Picture</b>	<b>Req/Opt/ Cond</b>	<b>Description</b>
01-02	Record Type	9(02)	R	Record type identifier.
03-04	Collection Type Indicator	9(02)	R	Code that identifies bundle type.
05-13	Final Destination Routing Number	9(09)	R	Receiving institution Routing/Transit number.
14-22	ECE Institution Routing Number	9(09)	R	Originating institution (FRB Office) Routing/Transit number.
23-30	Bundle Business Date	9(08)	R	The next date after Cash Letter creation date.
31-38	Bundle Creation Date	9(08)	R	Bundle creation date.
39-48	Bundle ID	X(10)	C	Unique identifier of bundle. Value obtained from the Auxiliary On Us field from the batch ticket preceding the bundle. The value of the Auxiliary On Us field should be a random number between 6 and 10 digits in length.
49-52	Bundle Sequence Number	9(04)	C	Indicates the relative position of the bundle within the cash letter.
53-54	Cycle Number	X(02)	C	Denotes cycle under which bundle was created.
55-63	Return Location Routing Number	9(09)	C	Specifies location where preliminary return notifications and requests should be sent.
64-65	User Field	X(02)	C	Field available for users.
66-80	Reserved	X(15)	R	Reserved for future use.

### Attachment 3: ANSI X.9.37 File Format (cont.)

Check Detail Record				
Position	Field Name	Picture	Req/Opt/ Cond	Description
01-02	Record Type	9(02)	R	Record type identifier.
03-17	Auxiliary On Us	X(15)	C	The 15 digit auxiliary On-Us field from the item MICR line (positions 48-62). *Most originating DIs limited to 12 char. in this field, which is typically only used on commercial or corporate checks. [Field 7 on MICR line]
18-18	External Processing Code	X(01)	C	The Extended Process Control field located in position 44 or 45 of MICR line. Used as an indicator for truncation or for qualified return checks. '0' indicates the field was blank on the check or was not available in the Check Processing software. [Field 6 on MICR line]
19-26	Payor Bank Routing Number	9(08)	R	The 8 digit routing & transit number from the item MICR line (Positions 35-42). [Field 5 on MICR line]
27-27	Payor Bank Routing Number Check Digit	9(01)	C	The check digit of the above eight digit routing and transit number on item.
28-47	On Us	X(20)	C	The On Us Field of the MICR document is located between positions 14 and 31 of the MICR-Line of the item. It is the information located between the Amount field and the Routing Transit field, usually including the Process Control or Transaction Code, Account Number and Optional Field 4. [Fields 2,3, & 4 on MICR line]
48-57	Item Amount	9(10)	R	The item amount field on the MICR line (positions 2-11). [Field 1 on MICR line].
58-72	ECE Institution Item Sequence Number	X(15)	R	Item Sequence Number (ISN/INF Number)
73-73	Documentation Type Indicator	X(01)	R	Code that indicates the type of document that supports check detail record.
74-74	Return Acceptance Ind.	X(01)	R	Code that indicates whether electronic returns will be accepted.
75-75	MICR Valid Indicator	9(01)	C	Indicates whether any field on the check MICR line has unreadable characters.

### Attachment 3: ANSI X.9.37 File Format (cont.)

<b>Check Detail Record (cont.)</b>				
<b>Position</b>	<b>Field Name</b>	<b>Picture</b>	<b>Req/Opt/Cond</b>	<b>Description</b>
76-76	BFD Indicator	X(01)	R	Indicates whether DI on bundle header record is the Bank of First Deposit (BFD).
77-77	Check Detail Record Addendum Count	9(01)	R	Indicates the number of check detail addenda records to follow.
78-78	On Us Format Ind.	9(01)	R	Indicates how the On Us field is formatted
79-79	User Field	X(02)	C	Field available for users.
80-80	Reserved	X(01)	R	Reserved for future use.

<b>Bundle Control Record</b>				
<b>Position</b>	<b>Field Name</b>	<b>Picture</b>	<b>Req/Opt/Cond</b>	<b>Description</b>
01-02	Record Type	9(02)	R	Record type identifier.
03-04	Items within Bundle Count	9(04)	R	Total number of item detail records within Bundle
05-13	Bundle Total Amount	9(12)	R	Total dollar amount of the items in this bundle.
14-22	MICR Valid Total Amount	9(12)	C	Total dollar amount of the items in this bundle that have a value '1' in the MICR valid indicator in their detail records.
64-65	User Field	X(48)	C	Field available for users.
79-80	Reserved	X(02)	R	Reserved for future use.

### Attachment 3: ANSI X.9.37 File Format (cont.)

<b>Cash Letter Control Record</b>				
<b>Position</b>	<b>Field Name</b>	<b>Picture</b>	<b>Req/Opt/Cond</b>	<b>Description</b>
01-02	Record Type	9(02)	R	Record type identifier.
03-08	Bundle Count	9(06)	R	Total number of bundles within Cash Letter
09-16	Items within Cash Letter Count	9(08)	R	Total number if detail items within Cash Letter
17-30	Cash letter Total Amount	9(14)	R	Total amt of all detail items within Cash Letter. This should match the sum of total amounts in the Bundle Control records.
31-48	Final Destination Name	X(18)	C	Name of receiving institution.
49-66	ECE Institution Name	X(18)	C	Name of FRB Office creating file.
67-74	Settlement Date	9(08)	C	Settlement Date for items; This field contains a date, which is the same value that is in the Cash Letter Business Date field of the Cash Letter Header Record and the Bundle Business Date field of the Bundle header record.
75-80	Reserved	X(06)	R	Reserved for future use.

<b>File Control Record</b>				
<b>Position</b>	<b>Field Name</b>	<b>Picture</b>	<b>Req/Opt/Cond</b>	<b>Description</b>
01-02	Record Type	9(02)	R	Record type identifier.
03-08	Cash Letter Count	9(06)	R	Total number of Cash Letters within file.
09-16	Total Records Count	9(08)	R	Total amount of all records within file. This includes the file control record.
17-24	Total Items Count	9(08)	R	Total number detail items within file.
25-40	File Total Amount	9(16)	R	Total amount of items in the file.
41-54	Immediate Origin Contact Name	X(14)	C	FRB Contact Name.
55-64	Immediate Origin Contact Phone Number	9(10)	C	FRB Phone Number.
65-80	Reserved	X(16)	R	Reserved for future use.

## Attachment 4: FRB SOP 4.8 File Format

Below are the details of file layouts for all record types in this format. If you need assistance in identifying the file format used at your institution, or if you need further clarification regarding these format tables, please contact Debbie Marich at (216) 579-2263 or Debbie Ewing at (513) 455-4283.

Record Size = 94; Block Size = 10

<b>Bulk Data Header Record</b>				
<b>FIELD</b>	<b>TYPE</b>	<b>POSITION</b>	<b>SIZE</b>	<b>DESCRIPTION OF DATA</b>
1	N	1-1	1	UFHTYPE, VALUE = '1'
2	N	2-3	2	UFHPRI, VALUE = '01'
3	A	4-4	1	FILLER, Spaces
4	N	5-13	9	ABA identifying the receiver of the data file
5	A	14-14	1	FILLER, Spaces
6	N	15-23	9	ABA of FRB transmitting the data file
7	N	24-29	6	Date the file was created "YYMMDD"
8	N	30-33	4	Time the file was created "HHMM"
9	N	34-38	5	Logical record size of the data within the data file, Value = '00094'
10	N	39-43	5	Physical block size of the data within the data file, Value = '00940'
11	A	44-47	4	Value = 'MICR', If from HDGS cycle, Value = 'HMCR'
12	A	48-48	1	FILLER, Spaces
13	A	49-52	4	Date file was created "MMDD"
14	A	53	1	Sequential Number
15	A	54-94	41	FILLER, Spaces

## Attachment 4: FRB SOP 4.8 File Format (cont.)

File Header Record				
Position	Field Name	Picture	Req/Opt/Cond	Description
01-01	Record Type Code	9(01)	R	Record type identifier
02-03	Priority Code	9(02)	R	Priority code
04-04	Filler	X(01)	O	Filler area
05-13	Receiving ABA	9(09)	R	Receiving institution Routing/Transit number.
14-14	Filler	X(01)	O	Filler area
15-23	Originating ABA	9(09)	R	Originating institution (FRB Office) Routing/Transit number.
24-31	Process Date	9(08)	R	Date when work was extracted.
32-35	File Creation Time	9(04)	R	Time when work was extracted.
36-36	File ID Modifier	X(01)	R	Denotes transmission identifier to receiving institution. Sequential number derived from input extraction screen.
37-38	Record Size	9(02)	R	Denotes the logical size of records within the file.
39-40	Blocking Factor	9(02)	R	Denotes the blocking factor of the records within the file.
41-42	Filler	X(02)	O	Filler area
43-46	Destination FRB Prefix	9(04)	R	Federal Reserve Bank District & Office number. This field can identify the Federal Reserve Bank as the destination point or indicate the Federal Reserve office in which the Destination is located.
47-64	Destination Institution Name	X(18)	R	Name of receiving bank.
65-68	Originating FRB Prefix	9(04)	R	Originating Federal Reserve Bank District & Office number. Four digit prefix for originating Federal Reserve Office or FRB office of originating DI
69-86	Filler	X(18)	O	Filler area.
87-94	Reserved	X(8)	O	Reserved for future use.

## Attachment 4: FRB SOP 4.8 File Format (cont.)

<b>Batch Header Record</b>				
<b>Position</b>	<b>Field Name</b>	<b>Picture</b>	<b>Req/Opt/Cond</b>	<b>Description</b>
01-01	Record Type Code	9(01)	R	Record type identifier
02-04	Service Class Code	9(03)	R	Service Class
05-29	Originating Institution Name	X(25)	R	Name of originating institution that processed batch.
30-38	Originating ABA	9(09)	R	Originating institution (FRB Office) Routing/Transit number that processed items.
39-46	Process Date	9(08)	R	Date when work was extracted.
47-50	Check Services Transaction Code	X(04)	R	Four character transaction code used to identify the type of transactions within this batch; Whether they are item detail records (MICR) or commingled summary (COMM) or account total (ACCT) records.
51-53	Batch Sequence	9(03)	R	A three character sequential count of the Batch Headers contained in the file.
54-62	Receiving ABA	9(09)	R	Receiving institution Routing/Transit number
63-64	Sort Code	X(02)	R	Indicates the type of work represented in the batch.
65-68	Key Block Number	9(04)	C	The two digit entry number that the batch of items belongs to. It is right justified zero filled. This indicator applies to MICR batches only otherwise it is initialized.
69-72	C/L Type	X(04)	O	Type of Cash Letter. Not used for MICR Detail extractions
73-94	Filler	X(22)	O	Filler area

## Attachment 4: FRB SOP 4.8 File Format (cont.)

Item Detail Record				
Position	Field Name	Picture	Req/Opt/Cond	Description
01-01	Record Type Code	9(01)	R	Record type identifier
02-03	Transaction Code	9(02)	R	Record type transaction code
04-11	Routing/Transit Number	9(08)	R	The 8 digit routing & transit number from the item MICR line (Positions 35-42).
12-12	Check Digit	9(01)	R	The check digit of the above eight digit item routing and transit number.
13-29	Account Number	X(17)	R	The account number field from the item MICR line (positions 16-32). **
30-39	Amount	9(10)	R	The item amount field on the MICR line (positions 2-11).
40-54	Auxiliary On-Us	9(15)	R	The 15 digit auxiliary On-Us field from the item MICR line (positions 48-62). *Most originating DIs limited to 12 char. in this field, which is typically only used on commercial or corporate checks. **
55-60	Process Control or Transcode	9(06)	R	The Process Control or item transaction code field on the item MICR line (positions 13-18). **
61-61	Extended Process Control Field	9(01)	R	The Extended Process Control field located in position 44 or 45 of MICR line. Used as an indicator for truncation or for qualified return checks. '0' indicates the field was blank on the check or was not available in the Check Processing software.
62-69	Film Sequence Number or Image Locator Number.	9(08)	R	Audit information in the form of a microfilm sequence number or an image locator number.
70-78	Unique Item Sequence Number	9(09)	R	Item Sequence Number (ISN or INF Number)
79-79	Addenda Record Flag	9(01)	R	Indicates whether this record has supporting information located in an addenda detail record.
80-94	Trace Number	9(15)	R	This field is composed of the eight digit routing/transit number of the origination DI combined with a seven digit sequential number assigned to each item in the file. The format is RRRRTTTTSSSSSSS.

## Attachment 4: FRB SOP 4.8 File Format (cont.)

<b>Account Totals (Detail level) Record</b>				
<b>Position</b>	<b>Field Name</b>	<b>Picture</b>	<b>Req/Opt/Cond</b>	<b>Description</b>
01-01	Record Type Code	9(01)	R	Record type identifier
02-03	Transaction Code	9(02)	R	Record type transaction code
04-12	Receiving ABA	9(09)	R	Receiving institution Routing/Transit number
13-29	Key Account / Low Account in Range	X(17)	R	Key Account number or Low Account in Key Account Range.
30-41	Total Amount for Key Account / Account Range	9(12)	R	Sum total of amounts on all items belonging to the Key Account or Account Range.
42-58	High Account in Account Range	9(17)	R	High Account in Key Account Range (for specific Key Account has same value as Low Account number).
59-73	Low Auxiliary On-Us	9(15)	C	For a specific Key Account, Low Auxiliary On-Us range value.
74-88	High Auxiliary On-Us	9(04)	C	For a specific Key Account, High Auxiliary On-Us range value.
89-94	Total Item Count	9(12)	R	Total number of items belonging to the Key Account or Account Range.

<b>Bundle Total Record</b>				
<b>Position</b>	<b>Field Name</b>	<b>Picture</b>	<b>Req/Opt/Cond</b>	<b>Description</b>
01-01	Record Type Code	9(01)	R	Record type identifier
02-03	Transaction Code	9(02)	R	Record type transaction code
04-12	Receiving ABA	9(09)	R	Receiving institution Routing/Transit number
13-29	Filler	X(17)	O	Filler area
30-32	Bundle Number	9(03)	R	Sequential bundle number (001-999) within an Entry/Block of work.
33-36	Item Count	9(04)	R	The number of items contained in this bundle.
37-40	Block Number	9(04)	R	The four digit tray number.
41-44	Key Block Number	9(04)	R	The four digit block number.
45-56	Bundle Amount	9(12)	R	Total dollar amount of the items in this bundle.
57-79	Filler	X(23)	O	Filler area.
80-94	Trace Number	9(15)	R	The 15 digit trace number that may contain any number used for identifying the location of this bundle in a data base for audit purposes.

## Attachment 4: FRB SOP 4.8 File Format (cont.)

<b>Commingle Detail Record</b>				
<b>Position</b>	<b>Field Name</b>	<b>Picture</b>	<b>Req/Opt/Cond</b>	<b>Description</b>
01-01	Record Type Code	9(01)	R	Record type identifier
02-03	Transaction Code	9(02)	R	Record type transaction code
04-11	Routing/Transit No.	9(08)	R	The Routing/Transit number used to identify the total dollars accumulated for all detail items associated with this commingled DI's R/T.
12-12	Check Digit	9(01)	R	Check Digit of the above routing/transit number.
13-27	Filler	X(15)	O	Filler area.
28-39	Aggregate Total	9(12)	R	Total amount of all the items in the file that have been accumulated for the above routing/transit number.
40-45	Number of Items	9(06)	R	Total number of items in the file which are accumulated for the above routing/transit number.
46-94	Filler	X(49)	O	Filler area.

<b>Batch Control Record</b>				
<b>Position</b>	<b>Field Name</b>	<b>Picture</b>	<b>Req/Opt/Cond</b>	<b>Description</b>
01-01	Record Type Code	9(01)	R	Record type identifier
02-04	Service Class Code	9(03)	R	Service Class
05-10	Detail Item Count	9(06)	R	Total count of the item detail records in the batch.
11-20	Filler	9(10)	O	Filler area.
21-32	Total Dollar Amount (Debits)	9(12)	R	Total Dollar amount of the debits contained in this batch of details.
33-44	Total Dollar Amount (Credits)	9(12)	O	This is a reserved field not used by MICR Capture.
45-69	Contact Name	X(25)	O	This is a reserved field not used by MICR Capture.
70-79	Contact Phone Number	9(10)	O	This is a reserved field not used by MICR Capture.
80-88	Originating ABA	9(09)	R	Originating institution (FRB Office) Routing/Transit number that processed items.
89-94	Filler	X(06)	O	Filler area.

## Attachment 4: FRB SOP 4.8 File Format (cont.)

<b>File Control Record</b>				
<b>Position</b>	<b>Field Name</b>	<b>Picture</b>	<b>Req/Opt/Cond</b>	<b>Description</b>
01-01	Record Type Code	9(01)	R	Record type identifier
02-07	Batch Count	9(06)	R	The total number of batches in this file.
08-13	Block Count	9(06)	R	The number of blocks in the file, including all control, detail and filler records (file is blocked 10).
14-21	Detail Count	9(08)	R	The total number of detail records in the file.
22-31	Hash Total of ABA's	9(10)	R	The routing/transit number in each detail entry is hashed to provide a check against inadvertent alteration of data contents due to hardware failure or program error.
32-43	Total Dollar Amount (Debits)	9(12)	R	The total dollar amount of all debits item records contained in the file.
44-94	Filler	X(51)	O	Filler area.