

Treasury Management & Payment Solutions

Corporate Image Cash Letter (ICL) Deposit Service Standards

Version 1.4

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Overview

The purpose of this guide is to provide users with information about the Image Cash Letter (ICL) standards used at SouthState Bank. Users will need to structure their file to match the expected values.

Client Summary of Fields and Records

Record_Field	Field Name	Position	Type	Expected Value
01_03	Test File Indicator	05 – 05	A	“T” for Test files “P” for Production files
01_04 **	Immediate Destination Routing Number	06 – 14	N	999944442
01_05 **	Immediate Origin Routing Number	15 – 23	N	053200983
01_09	Immediate Destination Name	37 – 54	AN	southstatebank
01_10	Immediate Origin Name	55 – 72	AN	{name of file sender – client/vendor/customer} For each client customer, this field must begin with the unique alphanumeric xxxx value defined for this client customer.
10_02 **	Collection Type Indicator	03 – 04	N	“01”
10_03 **	Destination Routing Number (Cash Letter Header Record)	05 – 13	N	053200983
10_04 **	ECE Institution Routing Number (Cash Letter Header Record)	14 – 22	N	053200983
10_10	Cash Letter Business ID	45 - 52		Must be unique to this client customer for this setup key field definition for this Cash Letter Business Date.
10_11	Originator Contact Name	53 - 66	ANS	{Name of file sender – client/vendor/customer}
10_12	Originator Contact Phone Number	67 - 76	N	{Support phone number associated with 10_11}
10_13 **	Fed Work Type	77 - 77	AN	C
20_03	Destination Routing Number (Bundle Header Record)	05 – 13	N	053200983
20_04	ECE Institution Routing Number (Bundle Header Record)	14 – 22	N	053200983
20_07	Bundle ID	39 - 48		Combination of Bundle ID (field 7) and Bundle Sequence Number (field 8) must be unique within the Cash Letter Business Date across all client customers using the specific setup for this file.

Record_Field	Field Name	Position	Type	Expected Value
20_08	Bundle Sequence Number	49 - 52		Combination of Bundle ID (field 7) and Bundle Sequence Number (field 8) must be unique within the Cash Letter Business Date across all client customers using the specific setup for this file.
20_10	Returns Location Routing Number	55 – 63	N	Spaces
25_06 * Credit Detail	On-Us	28-47	NBSM OS	Account Number/05 The On-Us field will contain the On-Us Credit Account Number and the process control (Credit Transaction Code) values. Fiserv will need to add the transaction code to the sort pattern that will be used to identify this item as a credit. The credit shall include a front & back image that conforms to the X9.100-181 standard. It may be a blank image.
25_11	MICR Valid Indicator	75 - 75	N	Prefer Space; If used, refer to X9 standard for proper usage
50_03	Image Creator Routing Number	04 - 12	N	053200983
52_02	ECE Institution Routing Number	03 – 11	N	053200983
70_04	MICR Valid Total Amount	19–30	N	Prefer Space; If used, refer to X9 Standard for proper usage
99_06	Immediate Origin Contact Name	41–54	ANS	{name of file sender – client/vendor/customer}
99_07	Immediate Origin Contact Phone Number	55–64	N	{support phone number associated with Record 99_Field 06}

<, > Values to be populated by Fiserv and presented to the client

{, } Client defined values

** Fiserv File Identification Key Fields – values must not be changed

* Credit Entry Tran Code - TC 05 goes at the end of the account number and is separated by a forward slash Here is an example: 123456789/05

All other Record values not defined on the Client Summary Table are to be populated according to the usual X9.37 standards.

Sample Record Layout

Record Name	Usage *	Record Number	Comments
Header Record	M	01	
Cash Letter Record	M	10	
Bundle Record	M	20	
Credit Detail Record	M	25	MICR line fields must represent a deposit ticket
Image View Detail	M	50	Front Image - Deposit Ticket
Image View Data	M	52	Front Image - Deposit Ticket
Image View Detail	M	50	Rear Image - Deposit Ticket
Image View Data	M	52	Rear Image - Deposit Ticket
Check Detail Record	M	25	Multiple Debits (25/50/52/50/52) can occur after a Credit Record
Image View Detail	M	50	Front Image - Check
Image View Data	M	52	Front Image - Check
Image View Detail	M	50	Rear Image - Check
Image View Data	M	52	Rear Image - Check
Credit Detail Record	M	25	MICR line fields must represent a deposit ticket
Image View Detail	M	50	Front Image - Check
Image View Data	M	52	Front Image - Check
Image View Detail	M	50	Rear Image - Check
Image View Data	M	52	Rear Image - Check
Check Detail Record	M	25	Multiple Debits (25/50/52/50/52) can occur after a Credit Record
Image View Detail	M	50	Front Image - Check
Image View Data	M	52	Front Image - Check
Image View Detail	M	50	Rear Image - Check
Image View Data	M	52	Rear Image - Check
Bundle Control Record	M	70	
Bundle Record	M	20	
Credit Detail Record	M	25	MICR line fields must represent a deposit ticket
Image View Detail	M	50	Front Image - Deposit Ticket
Image View Data	M	52	Front Image - Deposit Ticket
Image View Detail	M	50	Rear Image - Deposit Ticket
Image View Data	M	52	Rear Image - Deposit Ticket
Check Detail Record	M	25	Multiple Debits (25/50/52/50/52) can occur after a Credit Record
Image View Detail	M	50	Front Image - Check
Image View Data	M	52	Front Image - Check
Image View Detail	M	50	Rear Image - Check
Image View Data	M	52	Rear Image - Check
Credit Detail Record	M	25	MICR line fields must represent a deposit ticket
Image View Detail	M	50	Front Image - Deposit Ticket
Image View Data	M	52	Front Image - Deposit Ticket
Image View Detail	M	50	Rear Image - Deposit Ticket
Image View Data	M	52	Rear Image - Deposit Ticket
Check Detail Record	M	25	Multiple Debits (25/50/52/50/52) can occur after a Credit Record
Image View Detail	M	50	Front Image - Check
Image View Data	M	52	Front Image - Check
Image View Detail	M	50	Rear Image - Check
Image View Data	M	52	Rear Image - Check
Bundle Control Record	M	70	
Cash Letter Control Record	M	90	
File Control Record	M	99	

File Naming Structure

ICL file names have the following structure:

RT.FILE_TYPE.SENDER_INFO.SENDER_PREFERENCE.TIME_STAMP.DATE

- **RT** represents the Bank routing Number
- **FILE_TYPE** represents the type of file, in this case the value will always be DEP for Deposit
- **SENDER_INFO** is used to identify the name of the customer, so this should always be the company or account name
- **SENDER_PREFERENCE** is reserved for the customer's use and can be anything that helps the customer identify the file. It is best to keep this to a maximum of 20 characters
- **TIME_STAMP** refers to the date and time the file was created, it should be in the format of YYYYMMDDHHMMSS (YYYY = 4-digit year, MM = month, DD = date, HH = hour, SS = seconds)
- **DAT** is a fixed value to use that represents the file extension, always use DAT so it can be recognized

Sample file name:

053200983.DEP.ABC Company.ICLDeposit.2020052710152544.DAT