

## Federal Reserve Bank of Atlanta Branch Check Deposit Guidelines – Birmingham Zone Deposits

### Cash Letter Preparation

- Customers must sort forward and return items into one of the approved check deposit programs identified in Attachment III. **Unless deposited in a Fully Mixed cash letter, Birmingham and Atlanta items cannot be commingled.**
- Each check deposit being prepared for processing in Atlanta **must be presented with the appropriate Birmingham cash letter transmittal form** that describes the product type. These forms can be retrieved and printed from the 6<sup>th</sup> District's financial services website located at [http://www.frbatlanta.org/Services\\_for\\_Financial\\_Institutions/Sixth\\_District\\_Financial\\_Services/Check\\_Services/Cash\\_Letter\\_Forms/Birmingham](http://www.frbatlanta.org/Services_for_Financial_Institutions/Sixth_District_Financial_Services/Check_Services/Cash_Letter_Forms/Birmingham). The following information must be completed on the cash letter form to ensure timely and accurate credit:
  - Cash Letter Date
  - Name Of Institution
  - Depositor Routing Transit Number
  - Type Of Deposit (Regular, Premium, Extended Premium, Etc.)
  - Total Item Count
  - Total Bundle Count
  - Total Dollar Amount
- Each bag being deposited must be tied with a BLUE TAG to identify deposits coming from the Birmingham zone. Any check deposit that contains Other Federal items that are payable outside of the state of Alabama (Mixed, Other Federal, NCS, etc.) should be identified with a small circular orange adhesive sticker on the face of the blue tag itself. The orange adhesive sticker and blue tag are supply items provided by the Atlanta Branch and assist FRB receipt operations staff in identifying and sorting this time critical work. These supplies can be ordered through our Financial Services website at [http://www.frbatlanta.org/fi\\_services/fi\\_invoke.cfm?objectid=C06F66AA-4891-11D5-93360020352A7A95&method=display\\_body](http://www.frbatlanta.org/fi_services/fi_invoke.cfm?objectid=C06F66AA-4891-11D5-93360020352A7A95&method=display_body) or by contacting our Customer Service Support unit at (877) 553-9735.
- Any late NCS/SPPGS deposits that are deposited at the Birmingham drop site by 11:30 p.m., must be tied with an ORANGE TAG to allow the processing staff to identify this work quickly since this will have a very quick turnaround time and many other cash letters will be included on this deposit. This work must be packaged separately and cannot be included with other deposits.
- Each bundle of checks within a check deposit must have a corresponding detail that provides an itemized listing of all checks. The maximum number of checks contained in a bundle is 300. The detail listing for each bundle must be recapped with a total item count and dollar amount.
- Each cash letter must be submitted with a bundle recap that provides a summary of all bundles contained within the check deposit. This bundle recap provides our check receipt and

reconciliation staff with a deposit summary of all bundles with accompanying item counts and dollar amounts.

- If a dollar amount or item count change is required to an outgoing cash letter prior to release, changes must be made to the following:
 

➤ DETAIL LIST	Item level and total change
➤ CASH LETTER RECAP	Bundle summary change
➤ CASH LETTER TRANSMITTAL FORM	Total deposit change
- If dollar amount changes are made to detail lists, cash letter recap and transmittal forms, the MICR encoding on the physical items must be physically repaired or the MICR characters hole punched to avoid subsequent processing errors due to incorrect or poor quality MICR encoding.
- Checks that have and/or will reject from high speed automated equipment due to unreadable and/or poor quality MICR encoding must be deposited in a non-machineable deposit product.
- Checks that do not contain MICR amount encoding must be deposited into an amount encode deposit product.

### Cash Letter Packaging

- Each cash letter contains bundles of checks that should be divided by universal batch control documents. These documents are a supply item provided by the Atlanta office and are to be placed at the beginning of each bundle within a deposit. These supplies can be ordered through our Financial Services website at [http://www.frbatlanta.org/fi\\_services/fi\\_invoke.cfm?objectid=C06F66AA-4891-11D5-93360020352A7A95&method=display\\_body](http://www.frbatlanta.org/fi_services/fi_invoke.cfm?objectid=C06F66AA-4891-11D5-93360020352A7A95&method=display_body) or by contacting our Customer Service Support unit at (877) 553-9735.
- Multiple cash letter deposits should be packaged separately to avoid processing problems. Two or more cash letters presented in the same package can potentially be processed as one deposit which causes reconciliation problems and could delay credit availability.

### Box Deposit Guidelines

- Cash letters containing 2,000 items or more should be packaged in standard-size check boxes. These boxes are a supply item provided by the Atlanta office. These supplies can be ordered through our Financial Services website at [http://www.frbatlanta.org/fi\\_services/fi\\_invoke.cfm?objectid=C06F66AA-4891-11D5-93360020352A7A95&method=display\\_body](http://www.frbatlanta.org/fi_services/fi_invoke.cfm?objectid=C06F66AA-4891-11D5-93360020352A7A95&method=display_body) or by contacting our Customer Service Support unit at (877) 553-9735.

- The bundles inside each box should be separated by the universal batch control documents referenced in the Cash Letter Packaging section above. The bundles of checks inside full boxes should not be rubber banded or wrapped together.
- Less than full boxes of checks should contain a filler material (paper, cardboard, etc.) that will prevent items from shifting during transit. Bundles within partially full boxes should be rubber banded or strapped to further protect items from shifting.
- Detail listings for the corresponding checks contained within each box should be placed on top of the physical checks. The detail listings should be presented in the same sequential order as the physical checks.
- Full boxes of checks should be sealed by taping or strapping a box lid on top of the box. These box tops are a supply item provided by the Atlanta office. These supplies can be ordered through our Financial Services website at [http://www.frbatlanta.org/fi\\_services/fi\\_invoke.cfm?objectid=C06F66AA-4891-11D5-93360020352A7A95&method=display\\_body](http://www.frbatlanta.org/fi_services/fi_invoke.cfm?objectid=C06F66AA-4891-11D5-93360020352A7A95&method=display_body) or by contacting our Customer Service Support unit at (877) 553-9735.
- The bundle recap and cash letter form should be placed on top of the details in the last box of each check deposit.
- Cash letters that require more than one box should be labeled in sequential order. The following is an example of box markings for multiple box deposits:  
Box 1 of 3  
Box 2 of 3  
Box 3 of 3

During times of inclement weather, boxes should be placed in a plastic bag and tied with a BLUE TAG to identify that the deposit is from the Birmingham zone.

- No more than two boxes should be placed within each plastic bag. This will expedite cargo-handling procedures for transportation agents and security screening requirements. If deposit volume exceeds the two-box limit, efforts should be taken to seal box No. 1 and No. 2 together, No. 3 and No. 4 together, etc.
- All plastic bags should be sealed by a cable tie or tape to ensure the contents of the bag do not fall out during transit.
- All check deposits originating from the Birmingham zone should be identified with a BLUE Birmingham shipping tag. These supplies can be ordered through our Financial Services website at [http://www.frbatlanta.org/fi\\_services/fi\\_invoke.cfm?objectid=C06F66AA-4891-11D5-93360020352A7A95&method=display\\_body](http://www.frbatlanta.org/fi_services/fi_invoke.cfm?objectid=C06F66AA-4891-11D5-93360020352A7A95&method=display_body) or by contacting our Customer Service Support unit at (877) 553-9735.

<b>Plastic Bag Deposit Guidelines</b>
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- Cash letters containing less than 2,000 items should be packaged in transparent plastic bags. Each bundle within a cash letter should have a universal batch control document (supply item) at the beginning of the bundle.
- The universal batch control document and checks within each bundle should be rubber banded together to prevent items from shifting. A detail listing for the corresponding bundle should be wrapped around the bundle.
- A bundle recap and cash letter form should be placed inside the clear plastic bag. The cash letter form should be positioned so that it is visible from the outside of the bag.
- The bag should be sealed by a cable tie or tape to ensure the contents of the bag do not fall out during shipping.
- All check deposits originating from the Birmingham zone should be identified with a BLUE Birmingham shipping tag. These supplies can be ordered through our Financial Services website at [http://www.frbatlanta.org/fi\\_services/fi\\_invoke.cfm?objectid=C06F66AA-4891-11D5-93360020352A7A95&method=display\\_body](http://www.frbatlanta.org/fi_services/fi_invoke.cfm?objectid=C06F66AA-4891-11D5-93360020352A7A95&method=display_body) or by contacting our Customer Service Support unit at (877) 553-9735.