



Check 21 Connectivity Guide Quick Reference Sheet

Customers of the Federal Reserve Banks are increasingly taking advantage of the benefits enabled by the Check 21 Act through the use of the Federal Reserve Banks' Check 21 product suite. As of June 2011, more than 99 percent of checks deposited with the Federal Reserve Banks are in an Image Cash Letter (ICL) and over 97 percent of items presented by the Federal Reserve Banks are in an ICL. These percentages continue to grow.

In this growing electronic environment, implementing the most effective transmission of ICLs between the Federal Reserve Banks and our customers is critical. To facilitate such transfers, the Federal Reserve Banks provide three connectivity options that include use of Internet and direct network connections.

Connectivity Options for ICL Transfers

Option 1 Internet with FedLine Web[®]

Customer-Initiated Manual Upload and Download via the Internet using the FedLine Web Access Solution. This option is primarily for organizations with daily volume of less than 2,000 checks or those able to complete total daily file transfers within 20 minutes.

Option 2 Internet with SecureTransport[®] Client

Customer-Initiated Upload and Download via the Internet using Tumbleweed SecureTransport software. Through scripting, this process can be automated. This option is primarily for organizations with daily volume of less than 100,000 checks and those that can transfer files effectively within specified guidelines.

Option 3 Direct Network Connection

Upload and Download via Direct Network Connection using Sterling Commerce Connect:Direct[®] Secure+ software. This option is primarily for organizations with daily volume greater than 100,000 checks and those that cannot transfer files within specified Internet guidelines on a consistent basis.

A summary of these options is described on the reverse page. For full details regarding all three options, please refer to the *Guide to Connectivity Options* located at FRBservices.org/servicessetup/check/check21_technical_information.html.

Efficient Check Collection Environment

Effective file transfer will result in a more efficient check collection environment that benefits all parties. We urge all customers to review the detailed guidelines and take appropriate action as necessary to establish the most effective file transfer environment. The Federal Reserve Banks monitor the environment on monthly basis to assure compliance.

For More Information

For more information on the Federal Reserve Banks' Check 21-enabled services, please visit FRBservices.org/service_offerings/check/check_21.html or contact your account executive. In addition, a high-level outline of the testing and implementation process is available in the Customer Implementation Guide at http://www.frbservices.org/files/servicessetup/check/pdf/guide_to_connectivity_options.pdf

Summary of Connectivity Options/Guidelines for ICL Transfers

Feature / Characteristic	Option 1 Internet with FedLine Web	Option 2 Internet with SecureTransport Client	Option 3 Direct Network Connection
Daily volume target	< 2,000 checks	< 100,000 checks	>100,000 checks
Total daily transfer time	<20 minutes	< 2 hours in either deposits or presentments; cannot exceed 3 hours	N/A
Transfer rate	Sufficient to meet the transfer time	>3 Mbps if total transfer time in either deposits or presentments is > 2 hours	Based on network size elected
Daily number of files	Few	<400 files for both deposits and presentments	Unlimited
File transfer utility	HTTP	SecureTransport client from Tumbleweed	Connect:Direct Secure+ from Sterling Commerce
Network use	Shared or dedicated	Shared or dedicated	Dedicated to FRB Check 21-enabled services
Security	<ul style="list-style-type: none"> – User authenticated via FRB-issued credentials – File encryption by mutually authenticated session 	<ul style="list-style-type: none"> – Client authenticated via FRB-issued credentials – File encryption by mutually authenticated session 	<ul style="list-style-type: none"> – Server authenticated via Secure+ using FRB-issued credentials – Point-to-point router link with IPsec, VPN tunneling and triple DES encryption – Private IP network using MPLS technology
Line interruption recovery	Requires restart of file transfer in case of line disruption	Resumes at point of line disruption (i.e. mid-file recovery)	Resumes at point of disruption (i.e. mid-file recovery)
File transfer options	<ul style="list-style-type: none"> User initiated – File "Push" to upload – File "Pull" to download 	<ul style="list-style-type: none"> User initiated or scripted – File "Push" to upload – File "Pull" to download 	<ul style="list-style-type: none"> Automated – File "Push" to upload and download

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