



# Check Adjustments Services

**The Federal Reserve Banks are committed to providing efficient, high-quality check services nationwide. As part of the forward collection or return process, checks are handled by several parties. As a result, they have the potential to be read, encoded, or listed incorrectly; lost, duplicated, misrouted, mismatched or even destroyed, during the collection or return process.**

The Federal Reserve Banks realize that reliable and timely check adjustments case resolution is critical to the operations of your financial institution. To assist you in this effort, the Federal Reserve Banks provide electronic Check Adjustments Services that enable you to quickly and effectively resolve debit or credit settlement discrepancies on checks that were handled by the Federal Reserve Banks. We encourage you to take advantage of the FedLine Web® access solution and put electronic check adjustments to work for you.

## **Check Adjustments Services**

Check adjustments typically involve requests for entry (debit or credit). Any financial institution that sent an item to or received an item from a Reserve Bank can request an adjustment regarding the item. In addition, financial institutions may request information about the source or disposition of an item sent to or received from a Reserve Bank, or for clarification on a Federal Reserve Bank accounting entry related to an item sent to or received from a Reserve Bank. Check adjustments requests can be submitted to the Federal Reserve via paper or electronically by using the FedLine Web access solution.

## **Key Benefits of the FedLine Web Access Solution**

Check adjustments via the FedLine Web access solution typically provide you information more efficiently and timely than possible in a paper environment. Using any PC with an Internet connection, appropriate browser and credentials, your authorized staff can do the following:

- Open, cancel, respond to or inquire about a check adjustments case
- View and print incoming and outgoing check adjustments messages
- Reduce data entry and duplication of effort by importing and exporting check adjustments messages to and from your own case management system
- Access your check adjustments advices faster and allow copies of advices to be made available for electronic access for other parties, as desired
- Fax supporting documentation (commonly referred to as Documents to Follow, or DTFs) to the Federal Reserve archive and access them by viewing their associated FedLine Web check adjustments message
- Access a 12-month archive of check adjustments messages and DTFs, providing a fast and easy self-service option for re-printing documentation

## **Key Features of the FedLine Web Access Solution**

### **Upload Check Adjustments Messages**

Create check adjustments messages using your own system and upload the messages into the check adjustments application for electronic transmission to the Federal Reserve Banks.

### **Print and Download Multiple Messages**

Print multiple incoming check adjustments messages. In addition, files of check adjustments messages can be downloaded for either printing or importing into your own check adjustments case management system. You save time and streamline your workflow when receiving and researching check adjustments.

### **Exchange Documents Electronically**

Electronic exchange of documentation allows for faster research and resolution of check adjustments requests by eliminating manual tracking and matching of check adjustments messages and documentation. Documentation is accessible (by viewing its associated check adjustments message) for one full year from the date on which the electronic message was created or received.

Documents to Follow (DTF) is our system for the electronic exchange of documentation supporting adjustments requests. Depository institutions participating in FedLine Web Check Adjustments Service, and the Federal Reserve offices, are able to access messages and images of the associated documents on a central archive.

## **What response can you expect from the Federal Reserve when you use the FedLine Web access solution?**

Your adjustments request is received by the Federal Reserve Banks within minutes after you create and send it. The Federal Reserve's Enterprise Wide Adjustments (EWA) system, a centralized, electronic system for check adjustments, allows Federal Reserve check adjustments staff to review, research and resolve a check adjustments case originating in any district. Once your check adjustments request is received, the Federal Reserve Banks will do the following:

- Electronically acknowledge requests that you have submitted and provide a reference number
- Typically make a same-day provisional entry for all qualified, electronically submitted requests received by 3 p.m. local time (at the office receiving your request)
- Electronically respond to requests you have submitted with the information you have requested

## Check Adjustments Resources

The methods used to process check adjustments have evolved in the electronic payments environment, as have the types of check adjustments being handled by financial institutions. One way to stay current with the various types of check adjustments is by using the following available resources:

- [Check Adjustments Quick Reference Guide](#) – the [Investigation Types](#) link includes a description of each investigation type (ITYP), proper usage and the required fields for each ITYP
- [Check Adjustments Forms](#)
- [Check Adjustments Frequently Asked Questions \(FAQs\)](#)
- [Documents to Follow \(DTF\) Archive Reference Guide](#)
- [Check Adjustments Webinars](#)

These resources can be found on the [Check Adjustments](#) page and under [Related Content](#) at [FRBservices.org/operations/checkadjustments](http://FRBservices.org/operations/checkadjustments).

## Additional Resources

The Federal Reserve Banks offer the following educational materials and online learning opportunities to help support the use of our Check Services:

### Check Services eLearning Tool

This online learning tool provides step-by-step instructions to assist you in navigating through Check Services via the FedLine Web or FedLine Advantage® access solutions. It includes the following sections:

- [Account Management Information \(AMI\) for Check Operations](#)
- [Cash Letter Forms](#)
- [Check Adjustments](#)
- [Check 21](#)
- [FedImage®](#)
- [Return Retrieval Request \(RORR\)](#)
- [Large Dollar Return Item Notification \(LDRIN\)](#)

You can access the Check Services eLearning tool at [FRBservices.org/eventseducation/education/check\\_services\\_education.html](http://FRBservices.org/eventseducation/education/check_services_education.html).

## Customer Service

The Federal Reserve is committed to providing you with exceptional customer service. Our national Check Adjustments Customer Support Center is staffed by specially trained customer support representatives. The consolidated function provides many benefits, including the following:

- Extended hours of service
- Nationally trained staff providing a consistent level of service
- Improved business continuity with staff and system redundancy in multiple Federal Reserve Bank offices
- After-hours voicemail service
- A service philosophy which places importance on “first call” inquiry resolution

For all inquiries related to check adjustments, please call our toll-free number: (877) FRB-CHKS or (877) 372-2457. The hours of operation are 8:00 a.m. ET to 7:30 p.m. ET, Monday through Friday.

## Federal Reserve Financial Services

The Federal Reserve offers a full range of financial services to assist depository institutions in achieving a sustainable competitive advantage. We provide innovative and progressive services that enable you to capitalize on growth and revenue opportunities. Our services are designed to provide the accessibility and flexibility you need to compete in a dynamic and evolving industry.

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## Contact Us

*For more information about any of the Federal Reserve's products and services, contact your account executive or visit [FRBservices.org](http://FRBservices.org).*