

FEDERAL RESERVE  FINANCIAL SERVICES

Check 21 Services Agreement

Required Fields*Section 1: Service Description and Form Instructions**

Completion of this form is required before a financial institution may send electronic items to a Federal Reserve Bank, receive electronic items from a Federal Reserve Bank, or send to a Reserve Bank physical items that are designated for processing under Appendix G of Federal Reserve Bank Operating Circular 3 (collectively, "Items"). The Federal Reserve Bank uses this form to obtain information that is needed to successfully complete Check 21 Services enrollment and set-up processes. A description of the available services can be found at: <https://www.frbservices.org/assets/financial-services/check/setup/check21-special-sort-options-guide.pdf>

For additional assistance completing and/or submitting this form, please contact Federal Reserve Bank Sales Support at 800-257-6701.

Send completed forms to Customer Contact Center at:

ccc.bankservices@kc.frb.org

Section 2: Customer Information

| | | | |
|---|---------------------|--------------|------------------|
| Financial Institution Name* | | | |
| Identification Number (RTN/ETI)* | | | |
| Contact Name* | <i>First</i> | <i>MI</i> | <i>Last</i> |
| Contact Phone Number* | <i>Country Code</i> | <i>Phone</i> | <i>Extension</i> |
| Contact Email Address* | | | |

Section 3: Service Information

Designate the Check 21 services below that are being added, deleted, or modified.

| | |
|--|---|
| Requested Effective Date* <i>(Actual effective date may vary from requested date.)</i> | |
| <input type="checkbox"/> | Contingency Only <i>(In the event of a contingency situation, please contact Check 21 Customer Support for further instructions to institute the contingency process. Agency Agreement is required if an Agent will be set-up to send and/or receive for contingency purposes.)</i> |

Service Change Checklist*

| Check the appropriate boxes below | Instructions/Requirements |
|-----------------------------------|--|
| <input type="checkbox"/> | <p>Check 21 Services FedForward® <i>Complete pages 1 and 2, and Sections 3.1 and 4.</i></p> |
| <input type="checkbox"/> | <p>Check 21 Services FedReturn® <i>Complete pages 1 and 2, and Sections 3.2 and 4.</i></p> |
| <input type="checkbox"/> | <p>Check 21 Services FedReceipt® Plus Forward <i>Complete pages 1 and 2, and Sections 3.3, 3.3.1, 3.3.2(if applicable) and 4. Complete Section 3.6 to change delivery of Non-Imageable items address.</i></p> |
| <input type="checkbox"/> | <p>Check 21 Services FedReceipt Plus Return <i>Complete pages 1 and 2, and Sections 3.4, 3.4.1(if applicable), and 4. Complete Section 3.6 to change delivery of Non-Imageable items address.</i></p> |
| <input type="checkbox"/> | <p>FedImage® Services (Capture, Archive, Retrievals, CD-ROM, Derived Returns etc.) <i>Complete pages 1 and 2, and Sections 3.5, 3.5.1 (for CD-ROM) and 4.</i></p> |
| <input type="checkbox"/> | <p>Delivery of Paper Items including exceptions that cannot be imaged <i>Complete pages 1 and 2, and Sections 3.6 and 4.</i></p> |
| <input type="checkbox"/> | <p>Return Item Reclear <i>Complete pages 1 and 2, and Sections 3.7 and 4.</i></p> |
| <input type="checkbox"/> | <p>Authorizing Agent to Send and/or Receive Check Adjustments via FedLine Web® <i>Complete pages 1 and 2, and Sections 3.8 and 4.</i></p> |
| <input type="checkbox"/> | <p>Authorizing Agent to Send and/or Receive Large Dollar Return Item Notifications via FedLine Web <i>Complete pages 1 and 2, and Sections 3.9 and 4.</i></p> |

3.1 Check 21 Services FedForward Enrollment

| | |
|---|--|
| Action | <input type="checkbox"/> Add <input type="checkbox"/> Modify <input type="checkbox"/> Delete |
| FedForward Cash Letter Fee ICL Deposit Options: | <input type="checkbox"/> Standard ICL ¹ <input type="checkbox"/> Premium ICL ¹ <input type="checkbox"/> Deferred ICL <input type="checkbox"/> Dollar-Culled ICL <input type="checkbox"/> Endpoint-Culled ICL |
| FedForward Daily Fixed Fee ICL Deposit Options: | <input type="checkbox"/> Standard Daily Fee – A ¹ <input type="checkbox"/> Standard Daily Fee – B ¹ <input type="checkbox"/> Premium Daily Fee – A <input type="checkbox"/> Premium Daily Fee – B <input type="checkbox"/> Premium Daily Fee – C |
| FedForward Separately Sorted Government ICL Deposit Options: | <input type="checkbox"/> Treasury Items <input type="checkbox"/> Postal Money Orders <input type="checkbox"/> Savings Bonds |

Primary Origination RTN for FedForward:

| | |
|---|--|
| Primary Origination RTN <i>(01 Record in the FedForward file)</i> | |
| Files will be transmitted by: | <input type="checkbox"/> Self <input type="checkbox"/> Agent <i>(Agency Agreement Required and the Agent RTN/ETI must be listed in field above.)</i> |

Authorized RTN for Billing & Settlement **

** OC1, Appendix 2 - Transaction & Service Fee Settlement Authorization must be on file for proper processing.

| | |
|----------------------------------|--|
| FedForward Billing RTN | |
| FedForward Settlement RTN | |

Additional RTN(s) for Check Activity

List any additional RTN(s) that should be set up as a Sending Point.

| | | |
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Special Instructions/Comments

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¹Cash letters that miss the last deposit deadline for this product, but are deposited by 12:00 PM ET M-F, will be treated as Endpoint-Culled Image Cash Letter deposits, with the corresponding fees and availability.

3.2 Check 21 Services FedReturn Enrollment

| | |
|---|--|
| Action | <input type="checkbox"/> Add <input type="checkbox"/> Modify <input type="checkbox"/> Delete |
| FedReturn Cash Letter Fee ICL Deposit Options: | <input type="checkbox"/> Return Standard ICL |
| FedReturn Daily Fixed Fee ICL Deposit Options: | <input type="checkbox"/> Return Premium Daily Fee - A |

Primary Origination RTN for FedReturn

| | |
|--|--|
| Primary Origination RTN <i>(01 Record in the FedReturn file)</i> | |
| Files will be transmitted by: | <input type="checkbox"/> Self <input type="checkbox"/> Agent <i>(Agency Agreement Required and the Agent RTN/ETI must be listed in field above.)</i> |

Authorized RTN for Billing & Settlement **

** OC1, Appendix 2 - Transaction & Service Fee Settlement Authorization must be on file for proper processing.

| | |
|---------------------------------|--|
| FedReturn Billing RTN | |
| FedReturn Settlement RTN | |

Additional RTN(s) for Check Activity

List any additional RTN(s) that should be set up as a Sending Point.

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Special Instructions/Comments

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3.3 Check 21 Services FedReceipt Plus Forward Enrollment

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|---|---|
| Action | <input type="checkbox"/> Add <input type="checkbox"/> Modify <input type="checkbox"/> Delete |
| Receipt Options <i>Select ONE option.</i> | <input type="checkbox"/> FedReceipt Plus Forward <input type="checkbox"/> Electronic Receivers via x9.37-2003 MICR Only file with FedImage Archive <i>(Receivers must subscribe to 7+ years Archive.)</i> |

Primary Destination RTN

| | |
|---|--|
| Primary Destination RTN <i>(01 Record in the ICL file.)</i> | |
| Files will be transmitted to: | <input type="checkbox"/> Self <input type="checkbox"/> Agent <i>(Agency Agreement Required and the Agent RTN/ETI must be listed in field above.)</i> |

Authorized RTN for Billing & Settlement **

** OC1, Appendix 2 - Transaction & Service Fee Settlement Authorization must be on file for proper processing.

| | |
|---|--|
| FedReceipt Plus Forward Billing RTN | |
| FedReceipt Plus Forward Settlement RTN | |

Additional RTN(s) for Check Activity

List any additional RTN(s) that should be set up for FedReceipt Plus Image Cash Letter Presentment.

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Special Instructions/Comments

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3.3.1 Check 21 Services FedReceipt Plus Forward Delivery Options

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|--|---|
| Action | <input type="checkbox"/> Add <input type="checkbox"/> Modify <input type="checkbox"/> Delete |
| Delivery Options <i>Select ONE option.</i> | <input type="checkbox"/> Normal Delivery - multiple files per day (Final file by 2PM local) <input type="checkbox"/> Super Premium Delivery 8AM ET ² (Target - 8AM Eastern) <input type="checkbox"/> Premium Delivery 10AM ² (Target - 10AM local) <input type="checkbox"/> Premium Delivery Noon ² (Target - 12PM local) |

3.3.2 Optional Selections to be included with the FedReceipt Plus Forward Service

| | |
|--|--|
| Forward Only Option <input type="checkbox"/> Add <input type="checkbox"/> Modify <input type="checkbox"/> Delete | <input type="checkbox"/> Accelerated Forward Delivery ³ Enter the desired Delivery Time Slot(s) (7PM, 8PM, 9PM, 10PM, 11PM local): _____ |
| Forward Only Option <input type="checkbox"/> Add <input type="checkbox"/> Modify <input type="checkbox"/> Delete | <input type="checkbox"/> Supplemental MICR file(s) only followed by corresponding ICL(s) at a later time. |
| Same Day Settlement (SDS) Options <input type="checkbox"/> Add <input type="checkbox"/> Modify <input type="checkbox"/> Delete | <input type="checkbox"/> SDS Settlement and Adjustment Services – Basic <input type="checkbox"/> SDS Settlement and Adjustment Services – Premium <i>(Applicable Only for FedReceipt Plus Forward.)</i> |
| Electronic Reject Repair Options <i>Select ONE option.</i> <input type="checkbox"/> Add <input type="checkbox"/> Modify <input type="checkbox"/> Delete | <input type="checkbox"/> Option #1 – Account required and all on-us fields validated only <input type="checkbox"/> Option #2 – Account required and any on-us field (i.e., check#) required <input type="checkbox"/> Option #3 – Account and Tran Code (Field #2) required/validated <input type="checkbox"/> Option #4 – Account and Optional # (Field #4) required/validated <input type="checkbox"/> Option #5 – Account and Serial Number (Field #7) required/validated <i>(Electronic Reject Repair is included with subscription to FedReceipt Plus Returns.)</i> |

Special Instructions/Comments

² Every effort will be made to deliver items by the target delivery time; however, Reserve Banks have the right to deliver items by your cutoff hour which can be no earlier than 2PM local time.

³ Subscription to the Accelerated Forward Delivery option is available only to Financial Institutions who have agreed to receive FedReceipt Plus Forward. If the Reserve Bank fails to make an accelerated delivery as scheduled, the Reserve Bank will not charge the Financial Institution the applicable premium fee with respect to the affected file(s). Otherwise, the Reserve Bank assumes no responsibility or liability for making presentment or return of items more quickly than the Reserve Bank is required to do under applicable provisions of the UCC, Regulation CC, or Regulation J.

3.4 Check 21 Services FedReceipt Plus Return Enrollment

| | |
|------------------------------|---|
| Action | <input type="checkbox"/> Add <input type="checkbox"/> Modify <input type="checkbox"/> Delete |
| Return Receipt Option | <input type="checkbox"/> FedReceipt Plus Return <i>(Delivery for FedReceipt Plus Return will be set for Normal Delivery; multiple files per day with final file by 2PM local.)</i> |

Primary Destination RTN

| | |
|--|--|
| Primary Destination RTN <i>(01 Record in the ICL file)</i> | |
| Files will be transmitted to: | <input type="checkbox"/> Self <input type="checkbox"/> Agent <i>(Agency Agreement Required and the Agent RTN/ETI must be listed in field above.)</i> |

Authorized RTN for Billing & Settlement **

** OC1, Appendix 2 - Transaction & Service Fee Settlement Authorization must be on file for proper processing.

| | |
|--|--|
| FedReceipt Plus Return Billing RTN | |
| FedReceipt Plus Return Settlement RTN | |

Additional RTN(s) for Check Activity

List any additional RTN(s) that should be set up for FedReceipt Plus Return Image Cash Letter Presentment.

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3.4.1 Optional Selections to be included with the FedReceipt Plus Return Service

| | |
|--|--|
| Action | <input type="checkbox"/> Add <input type="checkbox"/> Modify <input type="checkbox"/> Delete |
| Accelerated Returns Delivery service⁴ Options <i>Select ONE option.</i> | <input type="checkbox"/> Level 1 Accelerated Returns <input type="checkbox"/> Level 2 Accelerated Returns Enter the desired Delivery Time Slot(s) (7PM, 8PM, 9PM, 10PM, 11PM, Midnight and 1AM Eastern Time): _____ _____ |

Special Instructions/Comments

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⁴ Subscription to the Accelerated Returns Delivery service is available only to Financial Institutions who have agreed to receive FedReceipt Plus Returns. The Reserve Bank will make a reasonable effort to deliver returns by the desired delivery time but does not guarantee that returns will be delivered by that time. If the Reserve Bank fails to make an accelerated return delivery as requested, the only consequence will be that the Reserve Bank will not charge the Financial Institution the applicable premium fee with respect to the affected file(s). The Reserve Bank assumes no responsibility or liability for making presentment or return of items more quickly than the Reserve Bank is required to do under applicable provisions of the UCC, Regulation CC, or Regulation J.

3.5 FedImage Enhanced Truncation

| | |
|--|---|
| Action | <input type="checkbox"/> Add <input type="checkbox"/> Modify <input type="checkbox"/> Delete |
| FedImage Capture On-Us (Over-the-counter) Paper Items Options | <p>Frequency work will be sent to Federal Reserve Bank <i>Select ONE option.</i></p> <input type="checkbox"/> Daily <input type="checkbox"/> Weekly (Day) _____ <input type="checkbox"/> Monthly (Date) _____ <input type="checkbox"/> Other _____ |
| FedImage Archive Options | <p>The On-Us work will be dated <i>Select ONE option.</i></p> <input type="checkbox"/> Current Date <input type="checkbox"/> Back-dated (number of days) _____ <input type="checkbox"/> Combination of current and back-dated work |
| FedImage Delivery | <input type="checkbox"/> If On-Us work contains items with transaction codes, please list _____ |
| FedImage Retrieval <i>Select ONE option.</i> | <p>Archive Storage Options <i>Select ONE option.</i></p> <input type="checkbox"/> 30 business days <input type="checkbox"/> 60 business days <input type="checkbox"/> 7 years (includes 60 business days on disk) <input type="checkbox"/> 11 years ⁵ (includes 60 business days on disk) |
| FedImage Derived Returns | <p>Extended DISK (RAID) Storage Options <i>Select ONE option.</i></p> <input type="checkbox"/> 61 days to 6 months on disk - 7 years on tape <input type="checkbox"/> 61 days to 12 months on disk - 7 years on tape <input type="checkbox"/> 61 days to 24 months on disk - 7 years on tape |
| Derived Return Options | <p>Dual Archive Options <i>Select ONE option.</i></p> <input type="checkbox"/> Dual Archive (to pre-load FRB archive for up to 120 calendar days prior to production cut over) <input type="checkbox"/> Extended Dual Archive (to pre-load FRB archive for longer than 120 calendar days prior to production cut over) |
| Other FedImage Service Options | <input type="checkbox"/> CD ROM <i>(Must complete the CD ROM Delivery section.)</i> |
| | <input type="checkbox"/> Standard Retrievals – Per retrieval fee charged to each retrieval type (FedLine, FedImage Gateway Retrieval, Email) <input type="checkbox"/> Subscription Retrievals – Per item fee based on all archived items <i>(Available to active FedImage Archive customers only.)</i> |
| | <input type="checkbox"/> FedImage Derived Returns via FedLine <i>(Available to active FedImage Archive customers only.)</i> |
| | <input type="checkbox"/> Derived Returns Qualified – FLWeb via Image on Demand <input type="checkbox"/> Derived Returns Unqualified (upload) – FLWeb via Check Send/Receive files <i>(Will also include FedReturn Standard ICL Deposit.)</i> |
| | <input type="checkbox"/> Back File Conversion <input type="checkbox"/> Electronic On-Us Service |

⁵ Only available in states per legal requirements. Contact your Account Executive.

3.5 FedImage Enhanced Truncation continued

Additional RTN(s) for FedImage Enhanced Truncation

List any additional RTN(s) that should be set up for FedImage service.

| | | |
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| Primary RTN | | |
| Additional RTNs under primary RTN | | |
| | | |
| | | |

Authorized RTN for Billing

| | |
|---|---|
| Billing RTN <i>Select ONE option.</i> | <input type="checkbox"/> Bill to primary RTN <input type="checkbox"/> Bill to individual RTN |
|---|---|

3.5.1 FedImage Enhanced Truncation CD ROM Delivery

Additional Setup Information for CD ROM Delivery or Recurring Requests

(If requesting separate CDs, this form is required for each CD setup.)

| | |
|--|---|
| Action | <input type="checkbox"/> Add <input type="checkbox"/> Modify <input type="checkbox"/> Delete |
| Financial Institution Name | |
| Identification Number (RTN/ETI) | |
| Number of Copies | |
| CD Label Information <i>(Each line is limited to 27 characters.)</i> | |
| | |
| | |
| | |
| Send CD to Address | |
| Send CD to City | |
| Send CD to State | |
| Send CD to Zip Code | |
| Send CD to Attention | |
| Query Selection Criteria <i>Please specify.</i> | |
| Item Selection Period/ Item Processing Date | |
| Frequency <i>Select ONE option.</i> | <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Other _____ |
| Special Instructions/ Comments | |

3.6 Federal Reserve Bank Delivery Instructions for Paper Check Items

FRB pays for delivery to a single site. The Institution will be billed for delivery to additional addresses, based on transportation costs; this charge, if applicable, will appear on the monthly billing statement. OC1, Appendix 2 - Transaction & Service Fee Settlement Authorization must be on file for proper processing.

| | |
|---|---|
| Forward item paper cash letters (in-clearings) including exception items that cannot be imaged | <input type="checkbox"/> Deliver to Self <input type="checkbox"/> Deliver to Agent <i>(Agency Agreement required.)</i> |
| Financial Institution or Agent Name | |
| Address | |
| City | |
| State | |
| Zip Code | |
| Attention <i>(Department name only.)</i> | |
| Return item paper cash letters (chargebacks) including exception items that cannot be imaged | <input type="checkbox"/> Deliver same address as Forward <input type="checkbox"/> Deliver to Self <input type="checkbox"/> Deliver to Agent <i>(Agency Agreement required.)</i> |
| Financial Institution or Agent Name | |
| Address | |
| City | |
| State | |
| Zip Code | |
| Attention <i>(Department name only.)</i> | |
| For Delivery to Agent <i>Complete section below.</i> | <input type="checkbox"/> Deliver to Agent |
| Agent Name | |
| Agent RTN/ETI | |
| Agent Delivery Sort Type <i>Select ONE option.</i> | <input type="checkbox"/> Separately Sorted (each cash letter contains items drawn on only one institution) <input type="checkbox"/> Commingled with _____ (items drawn on multiple routing numbers/institutions are contained within the same cash paper letter) |

Additional RTN(s) to be included for delivery

| | | |
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3.7 Federal Reserve Bank Return Item Reclear Service

| | |
|---------------|--|
| Action | <input type="checkbox"/> Add <input type="checkbox"/> Modify <input type="checkbox"/> Delete |
|---------------|--|

We request the Federal Reserve Bank to provide the Return Item Re-Clearing Service. We understand that the Federal Reserve Bank provides this service on a best efforts basis. When the Federal Reserve Bank receives checks being returned to us, it will intercept those checks in the amount chosen below.

| | |
|---|--|
| Level Options <i>Select ONE option.</i> | <input type="checkbox"/> Level 1 (Items valued up to \$100) <input type="checkbox"/> Level 2 (Items valued up to \$250) <input type="checkbox"/> Level 3 (Items valued up to \$500) <input type="checkbox"/> Level 4 (Items valued up to \$1,000) |
|---|--|

The Federal Reserve Bank will review the reason indicated for the return of such items and will represent those items returned one time if the reason is insufficient funds or uncollected funds. The Federal Reserve Bank will return all other items to the Institution.

Additional RTN(s) for Check Activity

List any additional RTN(s) that should be set up for Return Item Reclear Service

| | | |
|--|--|--|
| | | |
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| | | |

3.8 Authorizing Agent to Send and/or Receive Check Adjustments via FedLine Web

| | |
|---------------|--|
| Action | <input type="checkbox"/> Add <input type="checkbox"/> Modify <input type="checkbox"/> Delete |
|---------------|--|

Add Agent Authorized below

| | |
|---|--|
| Agent Name <i>(Agency Agreement is required if adding a new agent.)</i> | |
| Agent RTN/ETI | |
| Effective Date | |
| Adjustment Options <i>Select ONE option.</i> | <input type="checkbox"/> Add Agent to originate Check Adjustments and receive an additional copy of the Check Adjustment Advices on our behalf via FedLine Web <input type="checkbox"/> Add Agent only to receive a drop copy of our Check Adjustment Advices via FedLine Web |

Delete Agent below

| | |
|--|--|
| Agent Name <i>(Agency Agreement is NOT required if removing an agent.)</i> | |
| Agent RTN/ETI | |
| Effective Date | |
| Adjustment Option | <input type="checkbox"/> Remove Agent from Originating Check Adjustments and/or receiving a copy of the Check Adjustment Advices on our behalf via FedLine Web |

Additional RTN(s) for Check Adjustments

List any additional RTN(s) that should be set up for Check Adjustments

| | | |
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| | | |
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3.9 Authorizing Agent to Send and/or Receive Large Dollar Return Item Notifications via FedLine Web

| | |
|---------------|--|
| Action | <input type="checkbox"/> Add <input type="checkbox"/> Modify <input type="checkbox"/> Delete |
|---------------|--|

Add Agent Authorized below

| | |
|---|---|
| Agent Name <i>(Agency Agreement is required if adding a new agent.)</i> | |
| Agent RTN/ETI | |
| Effective Date | |
| Large Dollar Return Item Notification Options | <input type="checkbox"/> Add Agent to originate/send large dollar return item notifications (LDRINs) on our behalf. <input type="checkbox"/> Add Agent to receive large dollar return item notifications (LDRINs) on our behalf. |

Authorized RTN for Billing

| | |
|---|---|
| Billing RTN <i>Select ONE option.</i> | <input type="checkbox"/> Self <input type="checkbox"/> Agent |
|---|---|

Delete Agent below

| | |
|--|---|
| Agent Name <i>(Agency Agreement is NOT required if removing an agent.)</i> | |
| Agent RTN/ETI | |
| Effective Date | |
| Large Dollar Return Item Notification Option | <input type="checkbox"/> Remove Agent from originating and/or receiving LDRINs on our behalf via FedLine Web. |

Additional RTN(s) for Large Dollar Return Item Notifications

List any additional RTN(s) that should be set up for Large Dollar Return Item Notifications

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Section 4: Authorized Approval

The undersigned financial institution agrees to the terms and conditions of Operating Circular Number 3 and the Appendices thereto. The financial institution agrees that it will not send any Items covered by a service change request until the Reserve Bank has agreed to the service change. The Reserve Bank will provide the services according to its published fee schedules, as amended from time to time.

| | | | |
|---|---------------------|--------------|------------------|
| Authorized Signer Name* | <i>First</i> | <i>MI</i> | <i>Last</i> |
| Authorized Signer Email Address* | | | |
| Authorized Signer Phone Number* | <i>Country Code</i> | <i>Phone</i> | <i>Extension</i> |
| Authorized Signer Title* | | | |
| Authorized Signature* <i>(Authorized Check signer must be listed on Official Authorization List filed with the Federal Reserve Bank.)</i> | | | |
| Date* | | | |

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