



## **Paid Item (PAID) Tutorial: Check Adjustments Case Submission Requirements**

Outlined below are several common scenarios you may encounter regarding a [Paid Item](#) (PAID). To better assist you with submitting a PAID adjustment, refer to the applicable scenario.

- [Case Scenario #1 - Federal Reserve Bank \(FRB\) is source for both items](#)
- [Case Scenario #2 - Single item, two different sources](#)
- [Case Scenario #3 - Multiple items, two different sources](#)
- [Case Scenario #4 - Single item, paid over the counter](#)
- [Case Scenario #5 - Single item, Encoding Error \(ENC\) on one of the items](#)
- [Case Scenario #6 - Single item, paid three or more times](#)

As you may know, when a Federal Reserve Bank (FRB) is the source for both items, the Receiving Institution can report either the first or the second item as already PAID. The FRB may not be the source for both items but they **must be the source for the item being refused**.

The reporting time frame for a same day entry is within six calendar months, provided case submission requirements are met. Timeliness of the request will be determined by the date of the item reported as already PAID. The PAID investigation type (ITYP) does not apply when one source is an Automated Clearing House (ACH) item.

Refer to the [Check Adjustments Quick Reference Guide](#) for case submission requirements for all ITYPS as they may have changed in recent years. For example, did you know a copy of the item is no longer allowed for an [Encoding Error](#) (ENC) and not required for a [Non-Cash Item](#) (NCH) or a single [Paid Item](#) (PAID) adjustment?

The FRBs also offer Check Adjustments webinar training on topics ranging from case submission requirements for electronic adjustments to proper usage of some of the most common ITYPS you may encounter in today's processing environment as the Submitter or Receiver of each ITYP covered. For more information visit [Federal Reserve Bank Webinars](#) on [FRBservices.org<sup>SM</sup>](#).

Please contact FedACH® and Check Services Customer Support at (877) 372 - 2457 should you have questions.

A description of the cash/return letter information required for the already PAID (refused) item and the other (accepted) item is located at the end of this [tutorial](#).

The Federal Reserve Banks will charge a quality fee for cases submitted with incorrect or incomplete information which resulted in the prevention of automatic resolution of the request. Refer to the [General Notes](#) section of the [Check Adjustments Quick Reference Guide](#) for more information on the Quality Improvement Initiative implemented by the FRBs. Also refer to the [Check Adjustments Tips](#), designed, in part, to increase accuracy in submitting adjustments, such as tip #9: Ensure accurate information is submitted on adjustment cases and avoid quality fees.

### **Case Scenario #1 - FRB is source for both items**

When a Federal Reserve Bank is the source for both items, that Federal Reserve’s routing number (RTN) **must** appear in the **From Cash Letter ABA (FCL)** and the **Other Item From Cash Letter ABA (FCL1)** fields. The Receiving Institution’s RTN **must** appear in the **To Cash Letter ABA (TCL)** and the **Other Item To Cash Letter ABA (TCL1)** fields.

Enter source information for the item you received in a cash/return letter **from the FRB**; the item being refused because it is already PAID.

Enter source information for the other (accepted) item you received in a cash/return letter **from the FRB**.

| Case Information                                     |  |
|--|--|
| Case Amount (AMT)*<br>\$ 1,957.75                    |  |
| Product Type (PROD)*<br>Forward                      | Entry Type (ETYP)*<br>Credit                       |
| Receiver Reference Number (RREF)                     | Accounting Entry Identification Number (AID)       |
| From Cash Letter ABA (FCL)*<br>061000146             | To Cash Letter ABA (TCL)*<br>065555338             |
| Cash Letter or Entry Date (CLEd)*<br>3/6/2020        | Sequence Number (SEQ)*<br>159742586                |
| Cash Letter Total (CLT)*<br>\$ 1,245,874.35          | Tape Total (TT)*<br>\$ 124,859.35                  |
| Item Before Amount (IBEF)*<br>\$ 587.36              | Item After Amount (IAFT)*<br>\$ 65.77              |
| Listed As Amount (LAS)                               | Should Be Amount (SBE)                             |
| Other Item From Cash Letter ABA (FCL1)*<br>061000146 | Other Item To Cash Letter ABA (TCL1)*<br>065555338 |
| Other Item Cash Letter Date (CLD1)*<br>2/28/2020     | Other Item Sequence Number (SEQ1)*<br>123654789    |

**Note:** The sequence number fields **must** correspond to the item being refused and the other (accepted) item. Both fields, **Sequence Number (SEQ)** and **Other Item Sequence Number (SEQ1)**, would rarely be the same.

## Case Scenario #2 - Single item, two different sources

When you have been charged for a single PAID from two different sources, the RTN in the **From Cash Letter ABA (FCL)** and the **Other Item From Cash Letter ABA (FCL1)** fields **must** be different. For example, if a paying bank receives an item in an X9.100-187 (X9.37) image file from FRB Atlanta and again from RTN 0655-5555-8, the item received from FRB Atlanta **must** be the item being refused. Provide information for the item being refused in the **From Cash Letter ABA (FCL)** and cash/return letter fields, as noted below, and information for the other (accepted) item received from 0655-5555-8 **must** be provided in the **Other Item fields**.

Supporting documentation is allowed but **not required** for a single paid item.

It is **not** necessary to upload an attachment (i.e., a copy of the item, a listing or report of the cash/return letter information, etc.) for a single PAID.

| Sender Information  |                                   |
|---|-----------------------------------|
| Sender ABA (SNDR)*<br>065555338   | Receiver ABA (RCVR)*<br>061000146 |
| Respondent ABA (RESP)   |                                   |
| Contact Name (CNTC)*<br>TB Tester   |                                   |
| Contact Telephone Number (TELE)*<br>+1 (555) 555-5555   | Ext.<br>5555                      |
| Sender Reference Number (SREF)*<br>PAIDSCEN2  |                                   |
| Case Comments (COM1)  |                                   |
| <div style="border: 1px solid red; padding: 5px;">           Upload File  <br/> <small>Max: 9 files</small> <span style="float: right;"><small>Click to upload a file</small></span> </div> |                                   |

Enter source information for the item you received in a cash/return letter **from the FRB**; the item being refused because it is already PAID.

| Case Information                                     |  |
|--|--|
| Case Amount (AMT)*<br>\$ 1,936.02                    |  |
| Product Type (PROD)*<br>Forward                      | Entry Type (ETYP)*<br>Credit                       |
| Receiver Reference Number (RREF)                     | Accounting Entry Identification Number (AID)       |
| From Cash Letter ABA (FCL)*<br>061000146             | To Cash Letter ABA (TCL)*<br>065555338             |
| Cash Letter or Entry Date (CLED)*<br>3/11/2020       | Sequence Number (SEQ)*<br>123578456                |
| Cash Letter Total (CLT)*<br>\$ 1,024,587.52          | Tape Total (TT)*<br>\$ 100,274.33                  |
| Item Before Amount (IBEF)*<br>\$ 389.55              | Item After Amount (IAFT)*<br>\$ 1,745.31           |
| Listed As Amount (LAS)                               | Should Be Amount (SBE)                             |
| Other Item From Cash Letter ABA (FCL1)*<br>065555558 | Other Item To Cash Letter ABA (TCL1)*<br>065555338 |
| Other Item Cash Letter Date (CLD1)*<br>3/27/2020     | Other Item Sequence Number (SEQ1)*<br>710000014    |

Enter source information for the other (accepted) item.

### **Case Scenario #3 - Multiple items, two different sources**

When you have been charged with multiple items, **consisting of six or more items from the same bundle total**, they can be grouped together on a single adjustment request for the total amount. A listing of the items involved is **required**. Five items or less, paid in the same bundle total, **must** be reported separately as single paid items; refer to Scenario #2.

When the items are from two different sources, the RTN in the **From Cash Letter ABA (FCL)** and the **Other Item From Cash Letter ABA (FCL1)** fields **must** be different. For example, if a paying bank receives 17 duplicate items in an X9.100-187 (X9.37) image file from FRB Atlanta totaling \$22,789.21 and again from RTN 0655-5555-8, the items received from FRB Atlanta **must** be the items being refused. Provide information for the items being refused in the **From Cash Letter ABA (FCL)** and cash/return letter fields, as noted below, and information for the other (accepted) items received from 0655-5555-8 **must** be provided in the **Other Item fields**.

Example of the listing **required** as supporting documentation when a PAID involves multiple items.

It **must** include the MICR information and sequence numbers for each item.

| EXAMPLE OF MULTIPLE PAID ITEMS LISTING |                     |           |           |         |                               |                               |
|--|---------------------|-----------|-----------|---------|-------------------------------|-------------------------------|
|  | Amount              | Routing # | Account # | Check # | MM/DD/YYYY<br>Item Sequence # | MM/DD/YYYY<br>Item Sequence # |
| 1                                      | \$1,145.40          | 065555338 | 15458945  | 73454   | 145278644                     | 245412544                     |
| 2                                      | \$62.00             | 065555338 | 54878754  | 4512    | 148354535                     | 264557243                     |
| 3                                      | \$5,147.50          | 065555338 | 584587    | 34587   | 151430426                     | 283701942                     |
| 4                                      | \$369.47            | 065555338 | 545786    | 8845    | 154506317                     | 302846641                     |
| 5                                      | \$250.00            | 065555338 | 223446    | 15203   | 157582208                     | 321991340                     |
| 6                                      | \$754.00            | 065555338 | 225664    | 302412  | 160658099                     | 341136039                     |
| 7                                      | \$187.54            | 065555338 | 110505    | 18403   | 163733990                     | 360280738                     |
| 8                                      | \$65.25             | 065555338 | 1311758   | 6335    | 166809881                     | 379425437                     |
| 9                                      | \$1,741.20          | 065555338 | 151987    | 1383    | 169885772                     | 398570136                     |
| 10                                     | \$8,421.60          | 065555338 | 17234178  | 11.1    | 172961663                     | 417714835                     |
| 11                                     | \$224.30            | 065555338 | 1929537   | 88223   | 176037554                     | 436859534                     |
| 12                                     | \$1,434.52          | 065555338 | 30541     | 87845   | 179113445                     | 456004233                     |
| 13                                     | \$689.20            | 065555338 | 30544     | 4571    | 182189336                     | 475148932                     |
| 14                                     | \$322.41            | 065555338 | 545375    | 6210    | 185265227                     | 494293631                     |
| 15                                     | \$131.12            | 065555338 | 122485    | 3815    | 188341118                     | 513438330                     |
| 16                                     | \$652.00            | 065555338 | 245575    | 36874   | 191417009                     | 532583029                     |
| 17                                     | \$1,191.70          | 065555338 | 1543578   | 3548    | 194492900                     | 551727728                     |
|  | <b>\$ 22,789.21</b> |           |           |         |                               |                               |

Only a listing of the items is **required** for multiple paid items. It is **not necessary** to upload any additional attachments (i.e., a copy of the items, a listing or report of the cash/return letter information, etc.) for a multiple PAID.

**Sender Information**

Sender ABA (SNDR)\*  
06555338

Receiver ABA (RCVR)\*  
061000146

Respondent ABA (RESP)

Contact Name (CNTC)\*  
TB Tester

Contact Telephone Number (TELE)\*  
+1 (555) 555-5555

Ext.  
5555

Sender Reference Number (SREF)\*  
PAIDSCENE3

Case Comments (COM1)

Upload File  
Example Multiple Paid Items.pdf

Max 9 files

Click to upload a file

| Download | File Name                       | Delete |
|----------|---------------------------------|--------|
|          | Example Multiple Paid Items.pdf |        |

Request credit for the total amount of the PAID (refused) items.

**Case Information**

Case Amount (AMT)\*  
\$ 22,789.21

Product Type (PROD)\*  
Forward

Entry Type (ETYP)\*  
Credit

Receiver Reference Number (RREF)

Accounting Entry Identification Number (AID)

|  |  |
|--|--|
| From Cash Letter ABA (FCL)*<br>061000146       | To Cash Letter ABA (TCL)*<br>06555338    |
| Cash Letter or Entry Date (CLED)*<br>3/20/2020 | Sequence Number (SEQ)*<br>145278644      |
| Cash Letter Total (CLT)*<br>\$ 1,838,757.22    | Tape Total (TT)*<br>\$ 124,506.34        |
| Item Before Amount (IBEF)*<br>\$ 18.00         | Item After Amount (IAFT)*<br>\$ 1,255.47 |

Listed As Amount (LAS)

Should Be Amount (SBE)

|  |   |
|--|---|
| Other Item From Cash Letter ABA (FCL1)*<br>065555558 | Other Item To Cash Letter ABA (TCL1)*<br>06555338 |
| Other Item Cash Letter Date (CLD1)*<br>3/25/2020     | Other Item Sequence Number (SEQ1)*<br>245412544   |

Enter source information for the items you received in a cash/return letter **from the FRB**; the items being refused because they have already PAID\*.

Enter source information for the other (accepted) items\*\*.

\*In the **Sequence Number (SEQ)** field, enter the first sequence number on the listing assigned to the items by FRB Atlanta. In the **Item Before Amount (IBEF)** field, enter the dollar amount of the item listed on the bundle total before the **first** item involved. If the item involved is the first item, then enter .00. In the **Item After Amount (IAFT)** field, enter the dollar amount of the item listed on the bundle total after the **last** item involved. If the item involved is the last item, then enter .00.

\*\* In the **Other Item Sequence Number (SEQ1)** field, enter one of the sequence numbers on the listing assigned to the items by the other source.

**Case Scenario #4 - Single item, paid over the counter**

When you have a PAID in which one item was received over the counter (within your institution) and one item was received via a cash/return letter from the FRB, your RTN **must** be provided in the **Other Item From Cash Letter ABA (FCL1)** and **Other Item To Cash Letter ABA (TCL1)** fields as well as the **To Cash Letter ABA (TCL)** field.

The item you received in a cash/return letter from the FRB **must** be the item being refused. Provide information for the item being refused in the **From Cash Letter ABA (FCL)** and cash/return letter fields as noted below:

Enter source information for the item you received in a cash/return letter **from the FRB**; the item being refused because it is already PAID.

Enter your RTN in both other item ABA fields. Enter the date the item was received internally (over the counter) in the other item date field and enter a single digit in the other item sequence field.

| Case Information                                     |  |
|--|--|
| Case Amount (AMT)*<br>\$ 837.74                      |  |
| Product Type (PROD)*<br>Forward                      | Entry Type (ETYP)*<br>Credit                       |
| Receiver Reference Number (RREF)                     | Accounting Entry Identification Number (AID)       |
| From Cash Letter ABA (FCL)*<br>061000146             | To Cash Letter ABA (TCL)*<br>065555338             |
| Cash Letter or Entry Date (CLEDD)*<br>3/30/2020      | Sequence Number (SEQ)*<br>112655473                |
| Cash Letter Total (CLT)*<br>\$ 1,000,457.58          | Tape Total (TT)*<br>\$ 134,587.21                  |
| Item Before Amount (IBEF)*<br>\$ 583.47              | Item After Amount (IAFT)*<br>\$ 245.68             |
| Listed As Amount (LAS)                               | Should Be Amount (SBE)                             |
| Other Item From Cash Letter ABA (FCL1)*<br>065555338 | Other Item To Cash Letter ABA (TCL1)*<br>065555338 |
| Other Item Cash Letter Date (CLD1)*<br>3/27/2020     | Other Item Sequence Number (SEQ1)*<br>9            |

## **Case Scenario #5 - Single item. Encoding Error (ENC) on one of the items**

When an encoding error (ENC) occurs on one of the items, the amount for which to submit the PAID request depends on whether or not the ENC has been adjusted. If the ENC has **not** been corrected, submit a PAID request for the amount of the incorrectly encoded item.

For example, assume one of the presentment/return items was charged to you incorrectly as \$1,359.60 and should have been \$2,359.60. However, at some point you were also charged for the correct amount of the item, \$2,359.60 and you have **not** been adjusted for the ENC. Submit a PAID request for \$1,359.60.

Request credit for the incorrectly encoded amount.

Enter source information for the **incorrectly encoded** item you received in a cash/return letter from the FRB; the item being refused because it is already PAID.

Enter source information for the correctly encoded (accepted) item.

|  |  |
|--|--|
| Case Amount (AMT)*<br><b>\$ 1,359.60</b>             |  |
| Product Type (PROD)*<br>Forward                      | Entry Type (ETYP)*<br>Credit                       |
| Receiver Reference Number (RREF)                     | Accounting Entry Identification Number (AID)       |
| From Cash Letter ABA (FCL)*<br>061000146             | To Cash Letter ABA (TCL)*<br>065555338             |
| Cash Letter or Entry Date (CLED)*<br>3/10/2020       | Sequence Number (SEQ)*<br>111224674                |
| Cash Letter Total (CLT)*<br>\$ 1,078,536.41          | Tape Total (TT)*<br>\$ 245,864.35                  |
| Item Before Amount (IBEF)*<br>\$ 65.21               | Item After Amount (IAFT)*<br>\$ 441.23             |
| Listed As Amount (LAS)                               | Should Be Amount (SBE)                             |
| Other Item From Cash Letter ABA (FCL1)*<br>061000146 | Other Item To Cash Letter ABA (TCL1)*<br>065555338 |
| Other Item Cash Letter Date (CLD1)*<br>3/11/2020     | Other Item Sequence Number (SEQ1)*<br>159885643    |

When an ENC occurs on one of the items and an ENC adjustment was made, the PAID request should be submitted for the correct amount of the item. Additionally, the ENC adjustment should be referenced in the **Case Comments (COM1)** field.

For example, assume one of the presentment/return items was charged to you incorrectly as \$627.50 and should have been \$1,627.50. An ENC adjustment entry was made to you for \$1,000.00. However, at some point you were also charged for the correct amount of the item, \$1,627.50. Submit a PAID request for \$1,627.50 referencing the ENC in the **Case Comments (COM1)** field.

Enter information regarding the PAID situation; include the FRB's Sender's Reference (SREF) Number from the ENC.

|  |                        |                                   |
|--|------------------------|-----------------------------------|
| <b>Sender Information</b>  |                        | Receiver ABA (RCVR)*<br>061000146 |
| Sender ABA (SNDR)*<br>06555338   |                        |                                   |
| Respondent ABA (RESP)  |                        |                                   |
| Contact Name (CNTR)*<br>TB Tester  |                        |                                   |
| Contact Telephone Number (TELE)*<br>+1 (555) 555-5555  | Ext.<br>5555           |                                   |
| Sender Reference Number (SREF)*<br>PAIDSCENE5B   |                        |                                   |
| Case Comments (COM1)<br>Item paid twice, once as 627.50 should be 1627.50 and again as 1627.50. ENC received on your SREF FR20022840000. |                        |                                   |
| Upload File  | Click to upload a file |                                   |

Request credit for the correctly encoded amount.

|  |   |
|--|---|
| <b>Case Information</b>                              |   |
| Case Amount (AMT)*<br>\$ 1,627.50                    |   |
| Product Type (PROD)*<br>Forward                      | Entry Type (ETYP)*<br>Credit                      |
| Receiver Reference Number (RREF)                     | Accounting Entry Identification Number (AID)      |
| From Cash Letter ABA (FCL)*<br>061000146             | To Cash Letter ABA (TCL)*<br>06555338             |
| Cash Letter or Entry Date (CLED)*<br>2/20/2020       | Sequence Number (SEQ)*<br>154368124               |
| Cash Letter Total (CLT)*<br>\$ 1,223,544.84          | Tape Total (TT)*<br>\$ 89,475.27                  |
| Item Before Amount (IBEF)*<br>\$ 254.65              | Item After Amount (IAFT)*<br>\$ 17.52             |
| Listed As Amount (LAS)                               | Should Be Amount (SBE)                            |
| Other Item From Cash Letter ABA (FCL1)*<br>061000146 | Other Item To Cash Letter ABA (TCL1)*<br>06555338 |
| Other Item Cash Letter Date (CLD1)*<br>2/24/2020     | Other Item Sequence Number (SEQ1)*<br>7114425365  |

Enter source information for the **correctly encoded** item you received in a cash/return letter **from the FRB**; the item being refused because it is already PAID.

Enter source information for the **incorrectly encoded** (accepted) item.

## **Case Scenario #6 - Single item, paid three or more times**

When an item PAID three or more times, you can submit one request for the net amount of the outage referencing in the **Case Comments (COM1)** field the number of times you were charged. The item being refused (reported already PAID) **must** be the item you received from the FRB.

For example, if you were charged three times for a \$1,200.00 item where FRB Atlanta (0610-0014-6) was the source for two of the items and RTN 0655-5522-8 was the source for one of the items, submit a request for \$2,400.00 and note in the **Case Comments (COM1)** that you were charged three times, twice by FRB Atlanta and once by 0655-5522-8.

One of the items received from FRB Atlanta **must** be the item being refused. Provide information for the item being refused in the **From Cash Letter ABA (FCL)** and cash/return letter fields as noted below:

You **must** make sure information for each item is provided in the comment and cash/return letter fields; include all dates and sequence numbers.

|  |                                   |
|--|-----------------------------------|
| <b>Sender Information</b>  |                                   |
| Sender ABA (SNDR)*<br>065555338  | Receiver ABA (RCVR)*<br>061000146 |
| Respondent ABA (RESP)  |                                   |
| Contact Name (CNTC)*<br>TB Tester  |                                   |
| Contact Telephone Number (TELE)*<br>+1 (555) 555-5555  | Ext.                              |
| Sender Reference Number (SREF)*<br>PAIDSCENE6  |                                   |
| Case Comments (COM1)<br>Item for 1200.00 paid three times. FRB source twice on 021820 SEQ 136922415 and SEQ 137245741. Other source 065555228 on 022020 SEQ 710001499. |                                   |
| Upload File<br>Max: 9 files <a href="#">Click to upload a file</a>   |                                   |

Request credit for the net amount.

Enter source information for the item you received in a cash/return letter from the FRB; the item being refused because it is already PAID.

Enter source information for the other (accepted) item.

| Case Information   |  |
|--|--|
| Case Amount (AMT)*<br><b>\$ 2,400.00</b>                   | Entry Type (ETYP)*<br><b>Credit</b>                      |
| Product Type (PROD)*<br><b>Forward</b>                     | Accounting Entry Identification Number (AID)             |
| Receiver Reference Number (RREF)                           |  |
| From Cash Letter ABA (FCL)*<br><b>061000146</b>            | To Cash Letter ABA (TCL)*<br><b>06555338</b>             |
| Cash Letter or Entry Date (CLED)*<br><b>2/18/2020</b>      | Sequence Number (SEQ)*<br><b>136922415</b>               |
| Cash Letter Total (CLT)*<br><b>\$ 1,140,458.45</b>         | Tape Total (TT)*<br><b>\$ 100,058.72</b>                 |
| Item Before Amount (IBEF)*<br><b>\$ 33.32</b>              | Item After Amount (IAFT)*<br><b>\$ 1,756.33</b>          |
| Listed As Amount (LAS)                                     | Should Be Amount (SBE)                                   |
| Other Item From Cash Letter ABA (FCL1)*<br><b>06555228</b> | Other Item To Cash Letter ABA (TCL1)*<br><b>06555338</b> |
| Other Item Cash Letter Date (CLD1)*<br><b>2/20/2020</b>    | Other Item Sequence Number (SEQ1)*<br><b>710001499</b>   |

## Cash/Return Letter Field Descriptions

As previously noted, the FRB may not be the source for both items but they **must** be the source for the item being refused because it is already PAID. Information for the item(s) being refused **must** always appear in the fields noted below:

- **From Cash Letter ABA (FCL)** - The RTN of the Originator of the cash/return letter; this would always be the FRB (0610-0014-6).
- **To Cash Letter ABA (TCL)** - The RTN of the Receiver of the cash/return letter; this would always be your RTN.
- **Cash Letter or Entry Date (CLED)** - The cash/return letter date the item(s) was received from FRB; this date determines the timeliness of the case. In an X9.100-187 (X9.37) image file, this information is located in record 10, field 5.
- **Sequence Number (SEQ)** - The sequence number assigned to the item by FRB. In an X9.100-187 (X9.37) image file, this information is located in a forward cash letter in record 25, field 8 and in a return letter in record 31, field 10.
- **Cash Letter Total (CLT)** - The cash/return letter total in which the item(s) involved is contained. In an X9.100-187 (X9.37) image file, this information is located in record 90, field 5.
- **Tape Total (TT)** - The tape total in which the item(s) involved is contained. In an X9.100-187 (X9.37) image file, this information is located in record 70, field 3.
- **Item Before Amount (IBEF)** - The dollar amount of the item listed on the bundle total before the (first) item(s) involved. If the item involved is the first item, then enter .00.
- **Item After Amount (IAFT)** - The dollar amount of the item listed on the bundle total after the (last) item(s) involved. If the item involved is the last item, then enter .00.

Source information for the other (accepted) item(s) **must** be provided in the following **Other Item** fields:

- **Other Item From Cash Letter ABA (FCL1)** - The RTN of the Originator of the other cash/return letter.
- **Other Item To Cash Letter ABA (TCL1)** - The RTN of the Receiver of the other cash/return letter; this would always be your RTN.
- **Other Item Cash Letter Date (CLD1)** - The cash/return letter date the other item(s) was received. In an X9.100-187 (X9.37) image file, this information is located in record 10, field 5.
- **Other Item Sequence Number (SEQ1)** - The sequence number assigned to the other item(s). In an X9.100-187 (X9.37) image file, this information is located in a forward cash letter in record 25, field 8 and in a return letter in record 31, field 10.