THE FEDERAL RESERVE
Financial Services

Notice of change: Account Management Information (AMI) application for seven-day accounting

In the coming months, the Federal Reserve Banks will make enhancements to the Account Management Information (AMI) application. The changes will position the Federal Reserve Banks to adopt a seven-day accounting cycle. As part of this effort, Subscribers will notice revised screens to allow for the monitoring of FedNow℠ Service activity through AMI and other minor changes. Example screens are included within this document.

As a reminder, an account holder may agree to act as a correspondent and allow its master account to be used to settle certain transactions and service fees for a respondent. Correspondents may use AMI to view their respondent's activity including FedNow transactions and expedite reconcilement and posting functions with the daily Statement of Account and data files.

Key Terms

Standard Business Day: Monday – Friday, excluding Federal Reserve Holidays.

Non-Standard Business Day[1]: Saturday – Sunday, including all Federal Reserve Holidays.

Business Date: Federal Reserve accounting cycle date, standard and non-standard business days.

Inquiry Time: Calendar date and time (ET).

Daily Cycle Transition Period: There is a transition period from approximately 7:00 PM - 8:45 PM ET when the Federal Reserve Bank systems are rolling to the next business day. Users can select the current business day or the next business day on the View Balance and View Account Balance Activity screens. Users may need to access FedNow reports for the most current FedNow Services information.

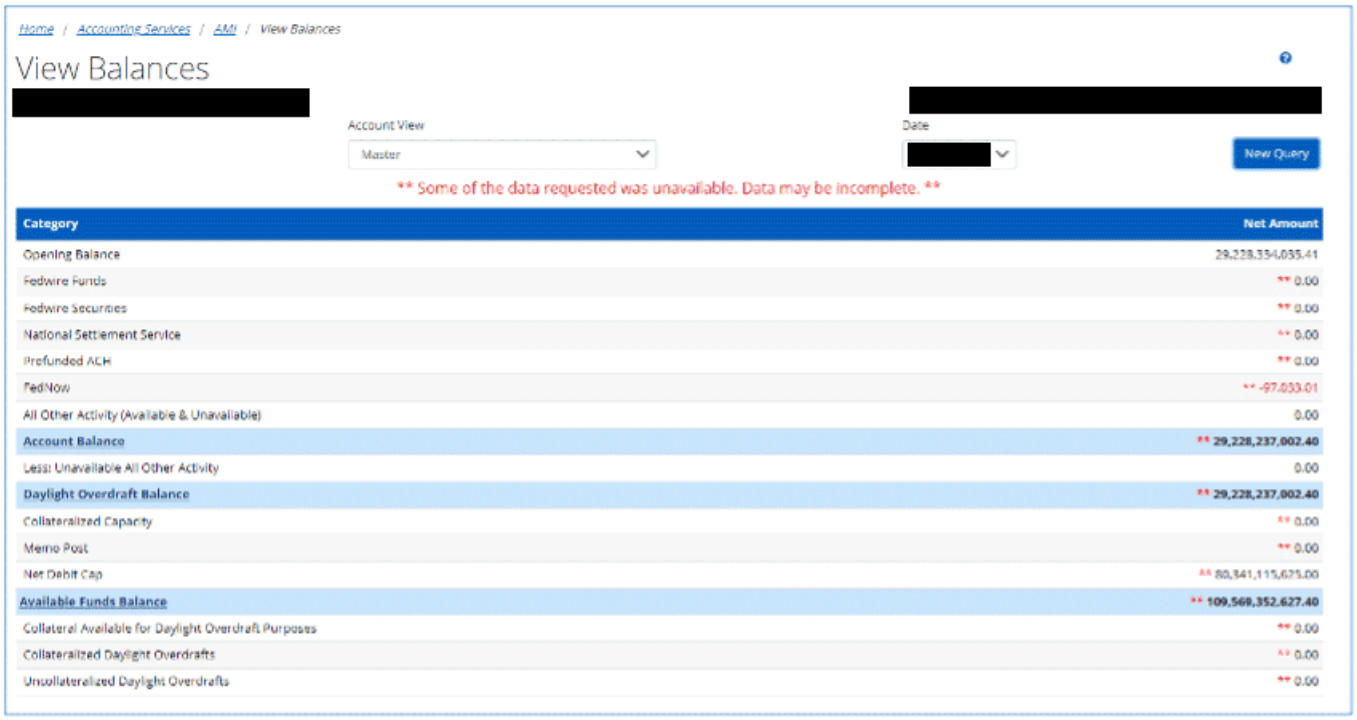
Provisional: At the start of a new cycle date, if the final balance has not been calculated, a provisional balance will be provided.

Messages

Users may receive the following messages when an account activity inquiry is initiated. FedNow users may need to access FedNow reports for the most current FedNow Services information.

- Users may receive message ****Some of the data requested was unavailable. Data may be incomplete.**** when searching current business day during the daily cycle transition period.

[1] AMI will be available by 2:00 PM ET on non-standard business days.



Home / Accounting Services / AMI / View Balances

View Balances

[redacted]

[redacted]

Account View: Master

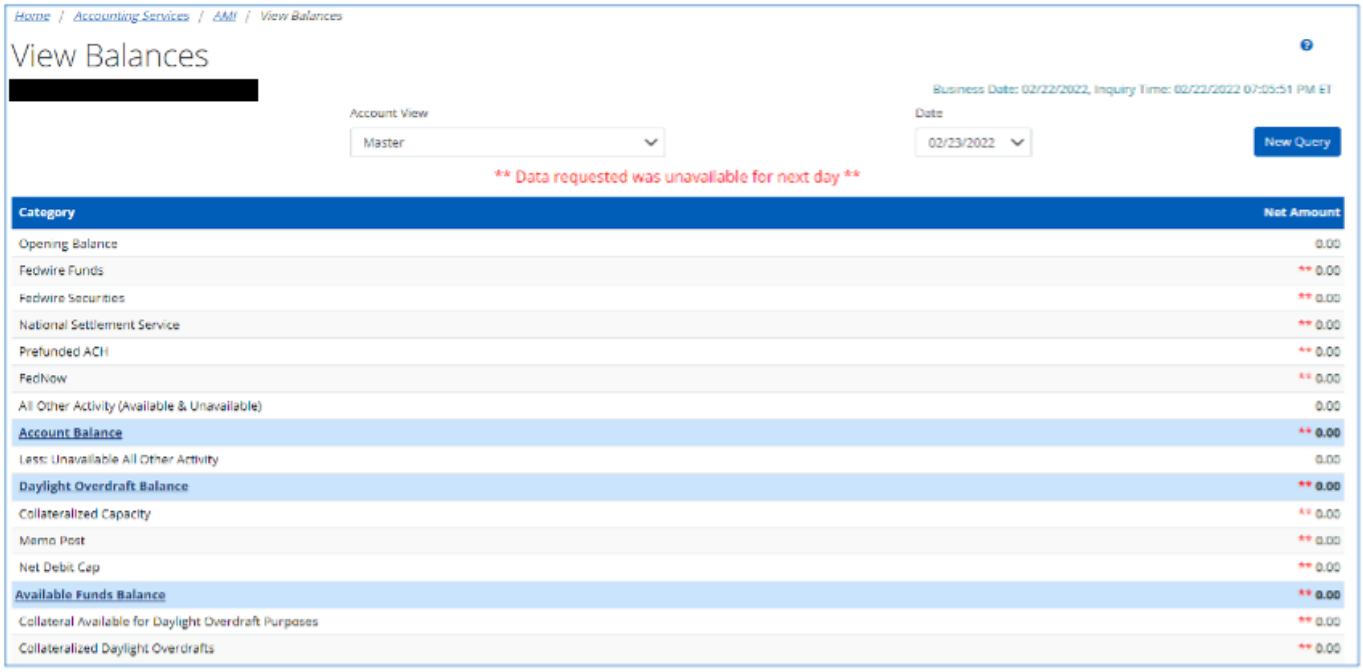
Date: [redacted]

New Query

** Some of the data requested was unavailable. Data may be incomplete. **

Category	Net Amount
Opening Balance	29,228,334,035.41
Fedwire Funds	** 0.00
Fedwire Securities	** 0.00
National Settlement Service	** 0.00
Prefunded ACH	** 0.00
FedNow	** -97,033.01
All Other Activity (Available & Unavailable)	0.00
Account Balance	** 29,228,237,002.40
Less: Unavailable All Other Activity	0.00
Daylight Overdraft Balance	** 29,228,237,002.40
Collateralized Capacity	** 0.00
Memo Post	** 0.00
Net Debit Cap	** 80,341,115,625.00
Available Funds Balance	** 109,569,352,627.40
Collateral Available for Daylight Overdraft Purposes	** 0.00
Collateralized Daylight Overdrafts	** 0.00
Uncollateralized Daylight Overdrafts	** 0.00

- Users may receive message ****Data requested was unavailable for next day**** when searching next business day during the daily cycle transition period.



Home / Accounting Services / AMI / View Balances

View Balances

[redacted]

Business Date: 02/22/2022, Inquiry Time: 02/22/2022 07:05:51 PM ET

Account View: Master

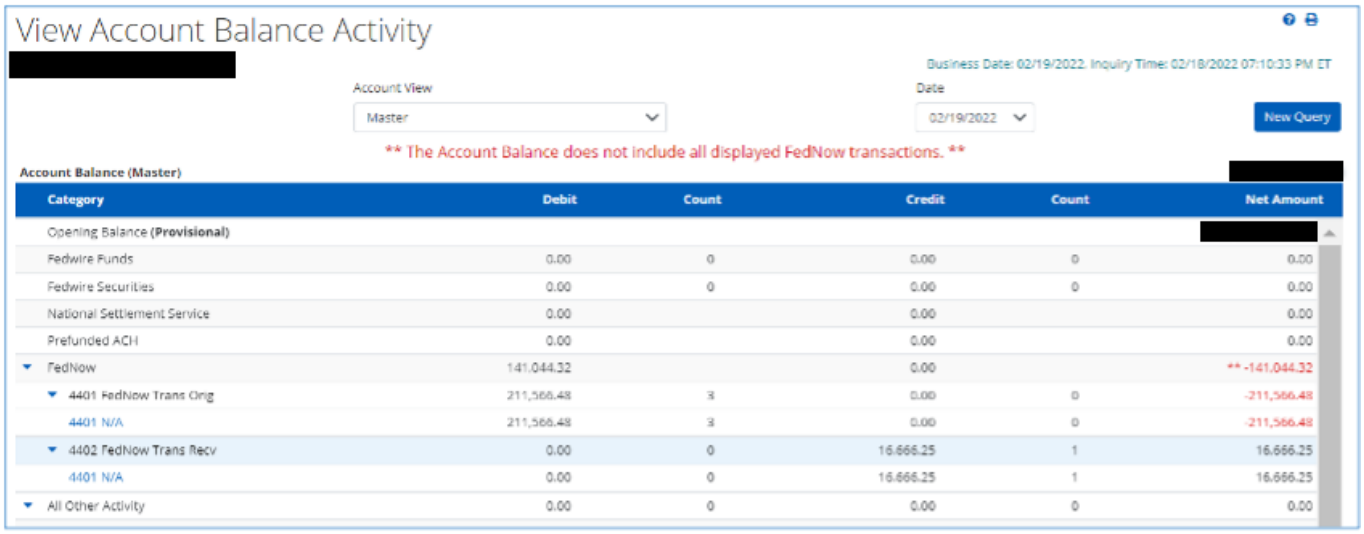
Date: 02/23/2022

New Query

** Data requested was unavailable for next day **

Category	Net Amount
Opening Balance	0.00
Fedwire Funds	** 0.00
Fedwire Securities	** 0.00
National Settlement Service	** 0.00
Prefunded ACH	** 0.00
FedNow	** 0.00
All Other Activity (Available & Unavailable)	0.00
Account Balance	** 0.00
Less: Unavailable All Other Activity	0.00
Daylight Overdraft Balance	** 0.00
Collateralized Capacity	** 0.00
Memo Post	** 0.00
Net Debit Cap	** 0.00
Available Funds Balance	** 0.00
Collateral Available for Daylight Overdraft Purposes	** 0.00
Collateralized Daylight Overdrafts	** 0.00

- Users may receive message ****The Account Balance does not include all displayed FedNow transactions**** when the most recent FedNow transactions are not yet reflected in the summary balance line.



View Account Balance Activity

[redacted]

Business Date: 02/19/2022. Inquiry Time: 02/18/2022 07:10:33 PM ET

Account View: Master

Date: 02/19/2022

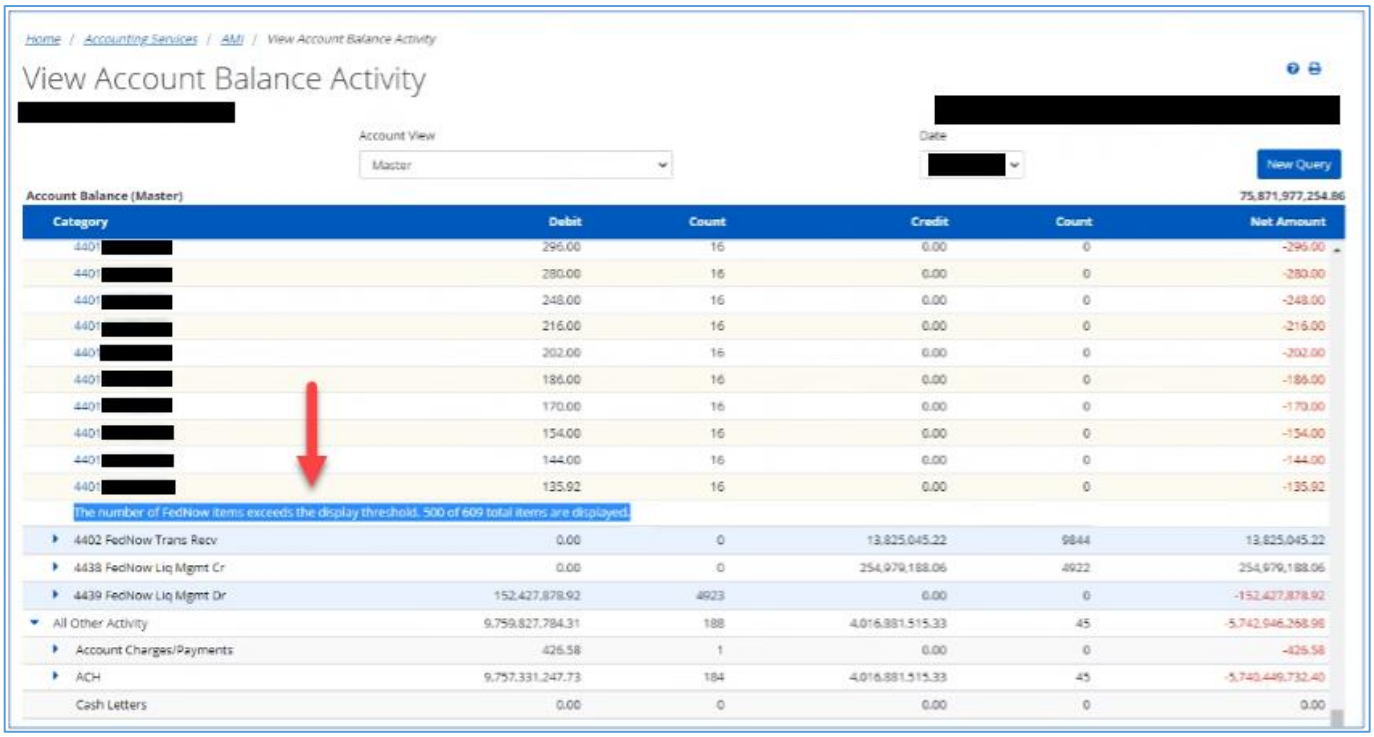
New Query

** The Account Balance does not include all displayed FedNow transactions. **

Account Balance (Master) [redacted]

Category	Debit	Count	Credit	Count	Net Amount
Opening Balance (Provisional)					[redacted]
Fedwire Funds	0.00	0	0.00	0	0.00
Fedwire Securities	0.00	0	0.00	0	0.00
National Settlement Service	0.00		0.00		0.00
Prefunded ACH	0.00		0.00		0.00
FedNow	141,044.32		0.00		** -141,044.32
4401 FedNow Trans Orig	211,566.48	3	0.00	0	-211,566.48
4401 N/A	211,566.48	3	0.00	0	-211,566.48
4402 FedNow Trans Recv	0.00	0	16,666.25	1	16,666.25
4401 N/A	0.00	0	16,666.25	1	16,666.25
All Other Activity	0.00	0	0.00	0	0.00

- Users may receive message "**The number of FedNow items exceeds the display threshold. 500 of xxx total items are displayed.**" when there are more than 500 Transaction Code ABA level combinations with FedNow transactions. Users may need to access FedNow reports for the most current FedNow Services information.



Home / Accounting Services / AMI / View Account Balance Activity

View Account Balance Activity

[redacted]

Account View: Master

Date: [redacted]

New Query

Account Balance (Master) 75,871,977,254.86

Category	Debit	Count	Credit	Count	Net Amount
4401[redacted]	296.00	16	0.00	0	-296.00
4401[redacted]	280.00	16	0.00	0	-280.00
4401[redacted]	248.00	16	0.00	0	-248.00
4401[redacted]	216.00	16	0.00	0	-216.00
4401[redacted]	202.00	16	0.00	0	-202.00
4401[redacted]	186.00	16	0.00	0	-186.00
4401[redacted]	170.00	16	0.00	0	-170.00
4401[redacted]	154.00	16	0.00	0	-154.00
4401[redacted]	144.00	16	0.00	0	-144.00
4401[redacted]	135.92	16	0.00	0	-135.92
The number of FedNow items exceeds the display threshold. 500 of 609 total items are displayed.					
4402 FedNow Trans Recv	0.00	0	13,825,045.22	9844	13,825,045.22
4438 FedNow Liq Mgmt Cr	0.00	0	254,979,188.06	4922	254,979,188.06
4439 FedNow Liq Mgmt Dr	152,427,878.92	4923	0.00	0	-152,427,878.92
All Other Activity	9,759,827,784.31	188	4,016,881,515.33	45	-5,742,946,268.98
Account Charges/Payments	426.58	1	0.00	0	-426.58
ACH	9,757,331,247.73	184	4,016,881,515.33	45	-5,740,449,732.40
Cash Letters	0.00	0	0.00	0	0.00

New Transaction Codes

Transaction Code	Description	Definition

4401X	FedNow Transactions Originated	Debits to financial institutions for credit items originated.
4402X	FedNow Transactions Received	Credits to financial institutions for credit items received.
4438X	FedNow Liquidity Management Transfer Credit	Credits to financial institutions for credit items received for liquidity management.
4439X	FedNow Liquidity Management Transfer Debit	Debits to financial institutions for credit items originated for liquidity management.
4450X	FedNow Direct Compensation	FedNow Direct Compensation entry for adjustment InterFRB, float-related, and non-float related.
4480X	FedNow Adjustments	Debit or credit adjustments to financial institutions for previously processed FedNow entries.
4485X	FedNow Liquidity Mgmt Adjustments	Debit or credit adjustments to financial institutions for previously processed FedNow Liquidity Management Transaction entries.

New Product Codes

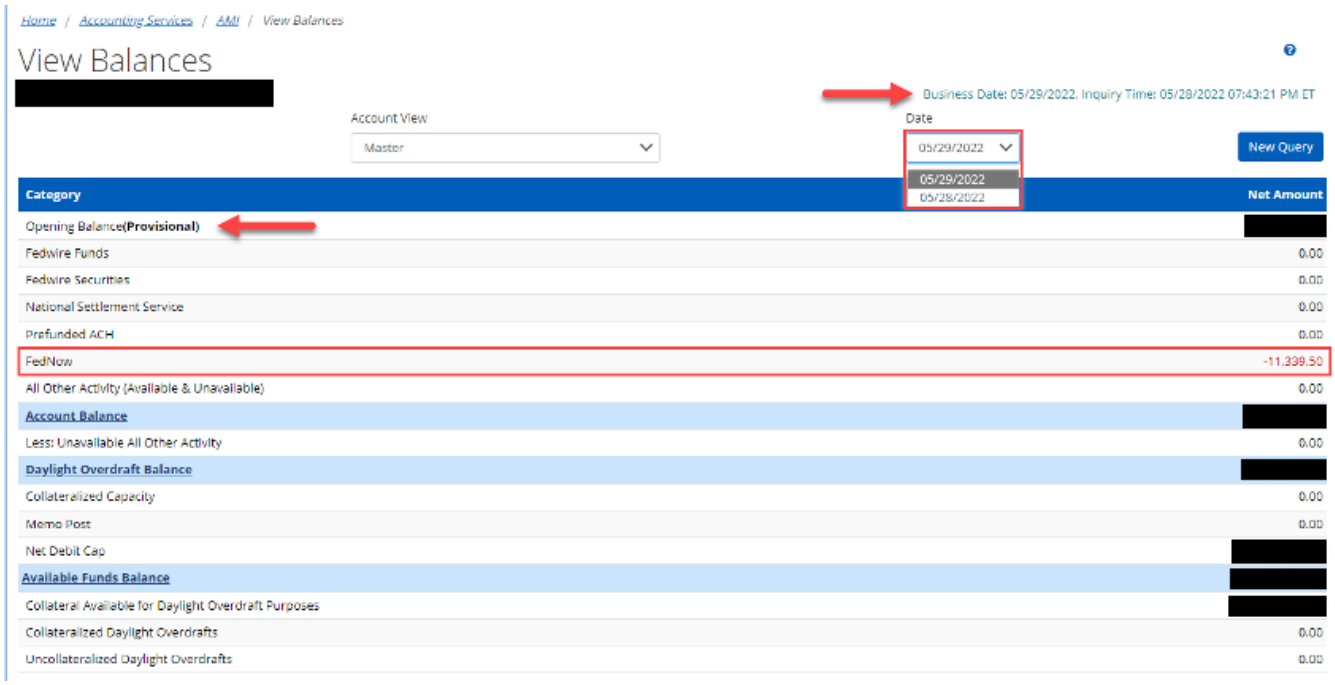
New product codes will be announced at a later time.

New Service Area Codes

New service area codes will be announced at a later time.

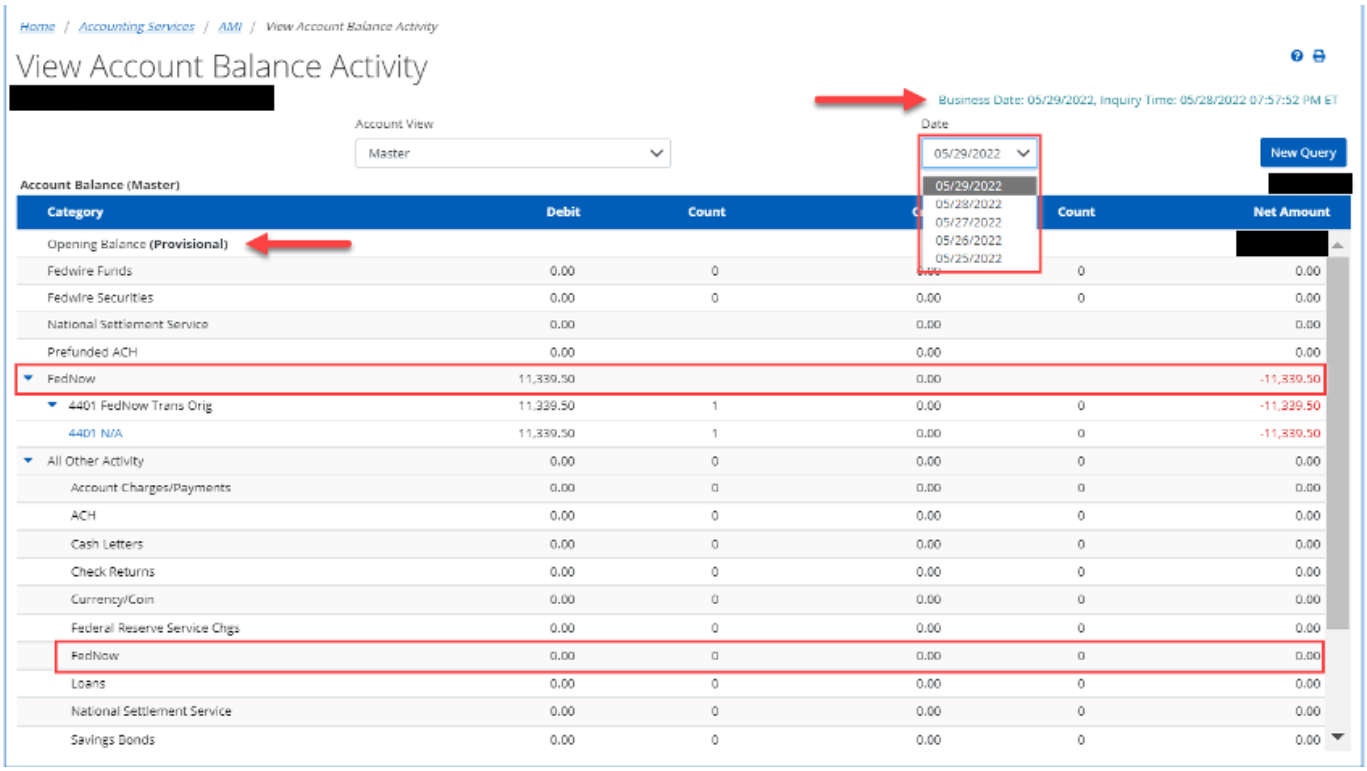
View Balances

- The date and time header has changed and is formatted as follows:
  - Business Date: MM/DD/YYYY
  - Inquiry Time: MM/DD/YYYY
  - Hr:Min:Sec AM/PM ET
- Users can query the current business day or the next business day during the daily cycle transition period. The Date dropdown is formatted as MM/DD/YYYY.
- A new FedNow category has been added after Prefunded ACH.
- Users will see a provisional Opening Balance when searching next business day during the daily cycle transition period.

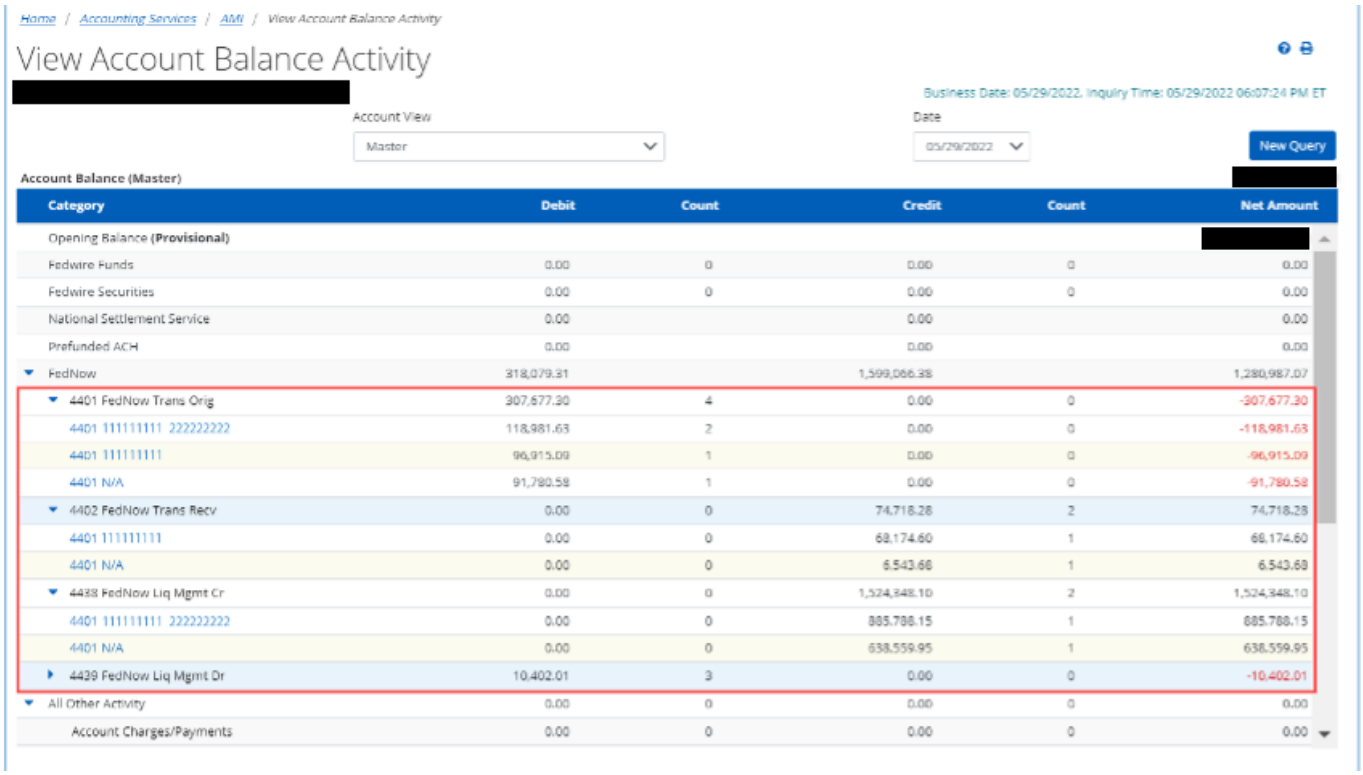


View Account Balance Activity

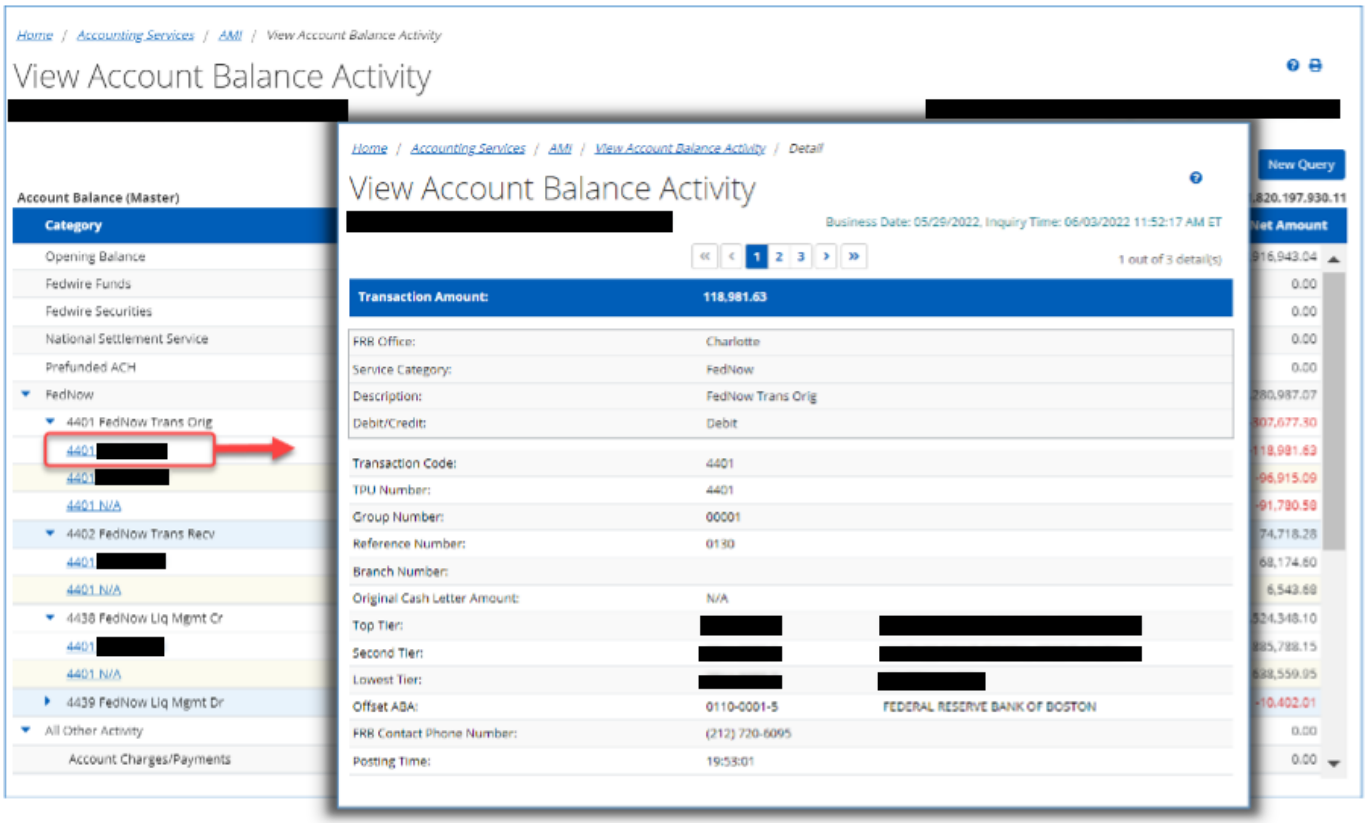
- The date and time header has changed and is formatted as follows:
  - Business Date: MM/DD/YYYY
  - Inquiry Time: MM/DD/YYYY
  - Hr:Min:Sec AM/PM ET
- The Date dropdown is formatted as MM/DD/YYYY. Users can query the current business day or four previous business days as shown below. Users will have the same date selection during the daily cycle transition period plus the next business day.
- A new FedNow category has been added after Prefunded ACH and in All Other Activity.
- Users will see a provisional Opening Balance when searching next business day during the daily cycle transition period.



- Users can expand the FedNow balance line to drill down to the Transaction Code and ABA level.
- Before the daily cycle transition, all tiers for FedNow transactions and count of FedNow transactions are displayed.

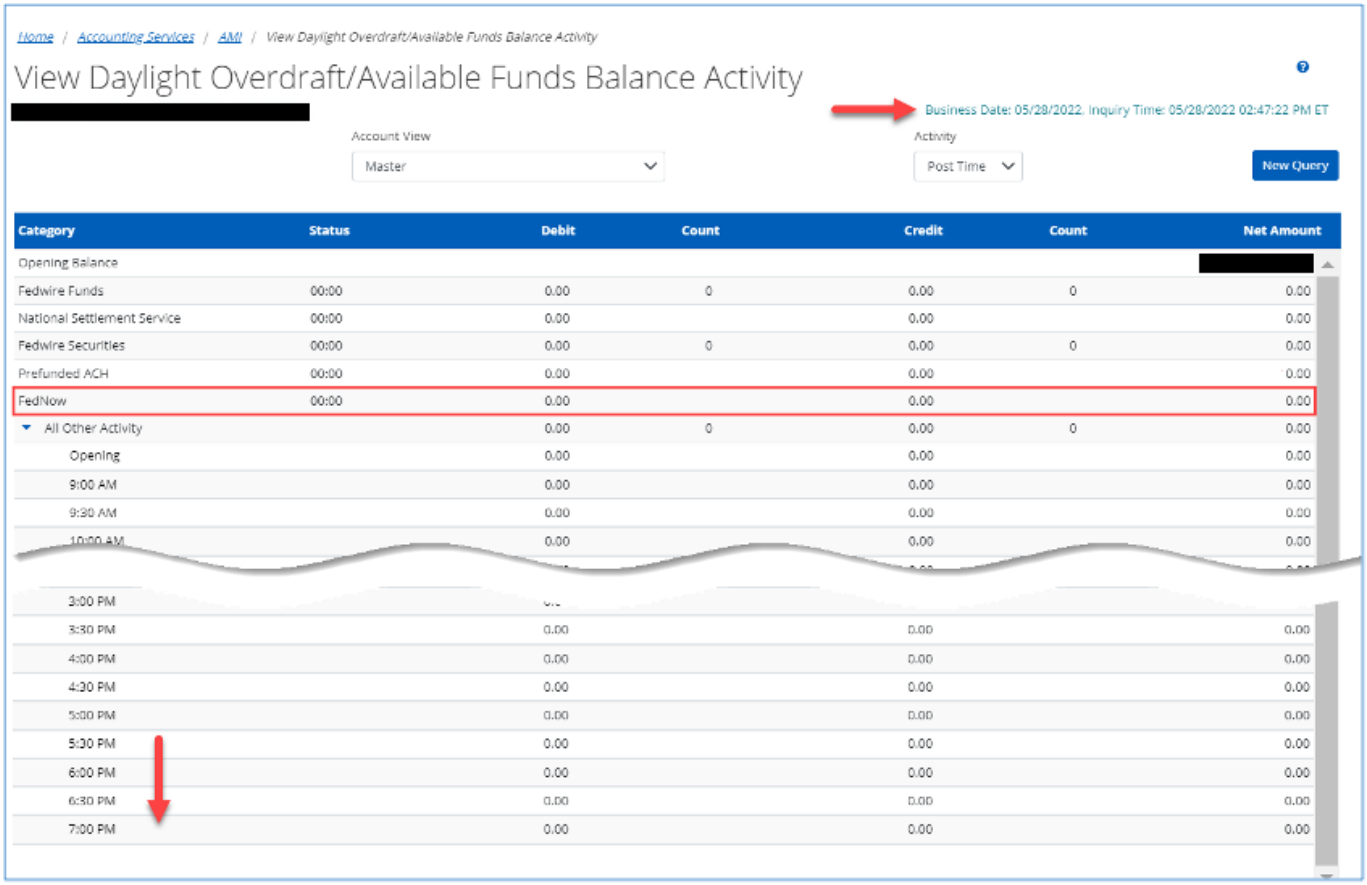


- Users can drill down to view the FedNow supplemental detail when searching previous days or searching current day during the daily cycle transition period.

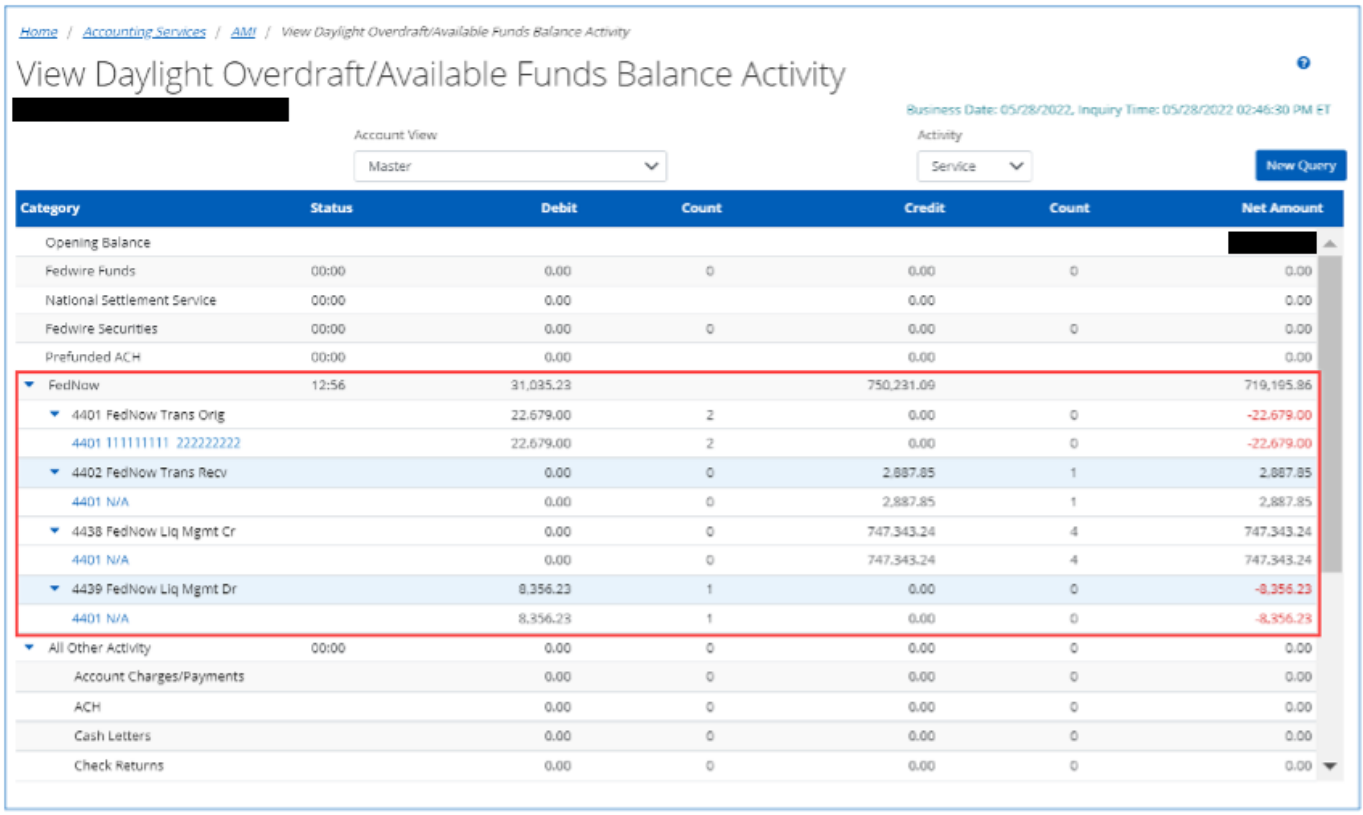


View Daylight Overdraft/Available Funds Balance Activity

- The date and time header has changed and is formatted as follows:
  - Business Date: MM/DD/YYYY
  - Inquiry Time: MM/DD/YYYY
  - Hr:Min:Sec AM/PM ET
- A new FedNow category has been added after Prefunded ACH in all Activity options (Summary, Service and Post Time).
- When viewing the Post Time Activity, the After Fedwire® category has been removed, any activity with a DLOD post time of 18:31 - 24:00 ET will show in the 7:00 PM line.



- When viewing the Service Activity, users can expand the FedNow balance line to drill down to the Transaction Code and ABA level. View and functionality is the same as View Account Balance Activity.



Home / Accounting Services / AMI / View Daylight Overdraft/Available Funds Balance Activity

View Daylight Overdraft/Available Funds Balance Activity

[redacted]

Business Date: 05/28/2022, Inquiry Time: 05/28/2022 02:46:30 PM ET

Account View: Master

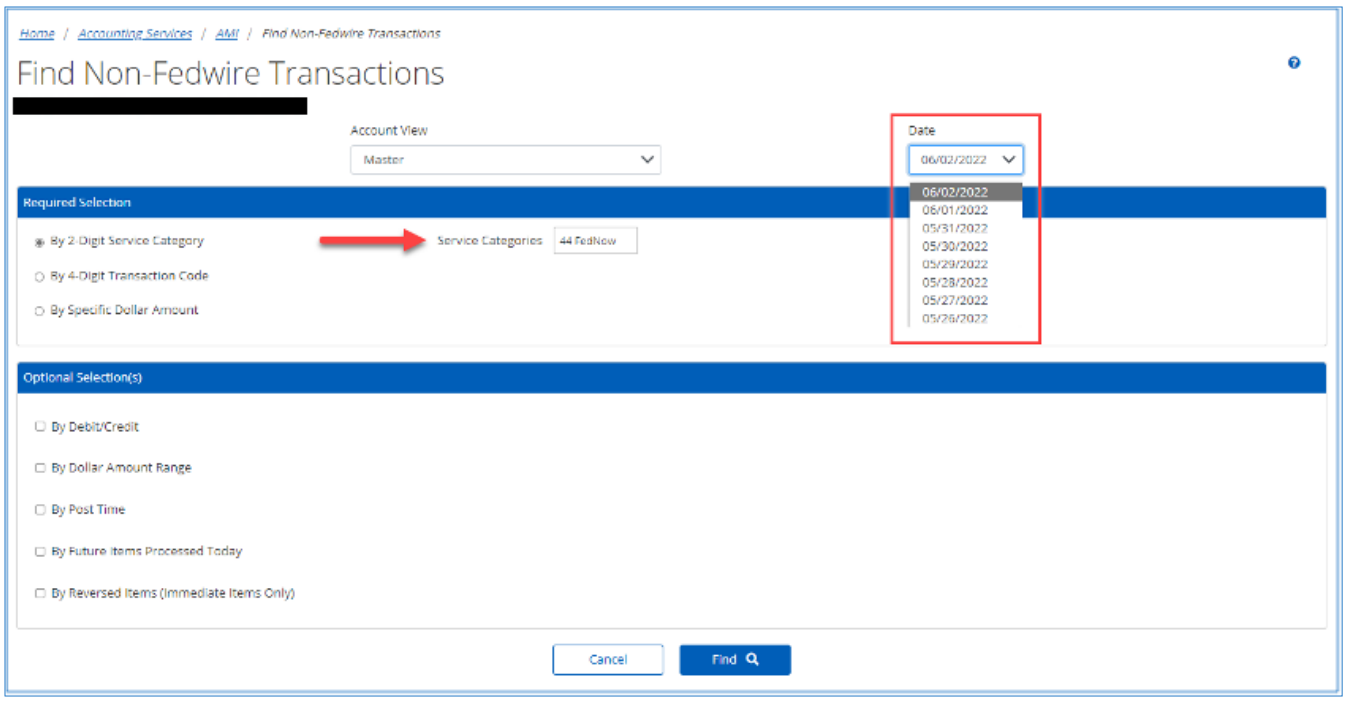
Activity: Service

New Query

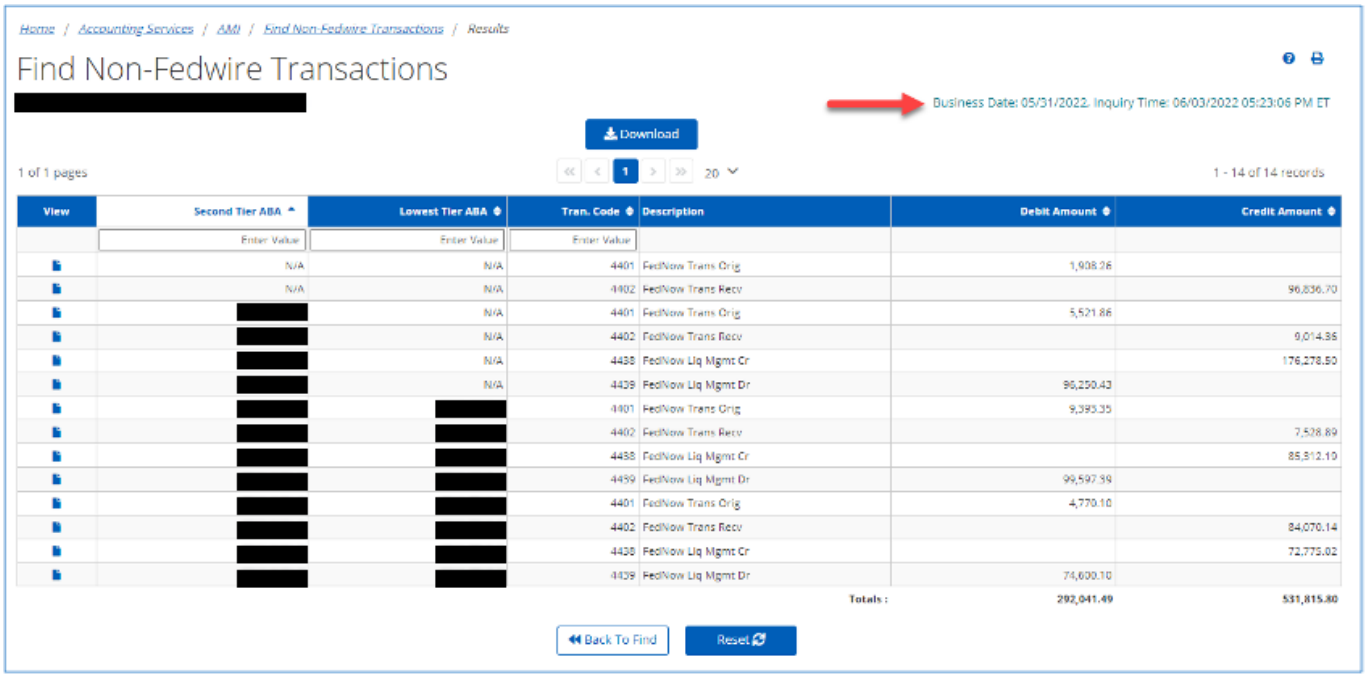
Category	Status	Debit	Count	Credit	Count	Net Amount
Opening Balance						[redacted]
Fedwire Funds	00:00	0.00	0	0.00	0	0.00
National Settlement Service	00:00	0.00		0.00		0.00
Fedwire Securities	00:00	0.00	0	0.00	0	0.00
Prefunded ACH	00:00	0.00		0.00		0.00
FedNow	12:56	31,035.23		750,231.09		719,195.86
4401 FedNow Trans Orig		22,679.00	2	0.00	0	-22,679.00
4401 111111111 222222222		22,679.00	2	0.00	0	-22,679.00
4402 FedNow Trans Recv		0.00	0	2,887.85	1	2,887.85
4401 N/A		0.00	0	2,887.85	1	2,887.85
4438 FedNow Liq Mgmt Cr		0.00	0	747,343.24	4	747,343.24
4401 N/A		0.00	0	747,343.24	4	747,343.24
4439 FedNow Liq Mgmt Dr		8,356.23	1	0.00	0	-8,356.23
4401 N/A		8,356.23	1	0.00	0	-8,356.23
All Other Activity	00:00	0.00	0	0.00	0	0.00
Account Charges/Payments		0.00	0	0.00	0	0.00
ACH		0.00	0	0.00	0	0.00
Cash Letters		0.00	0	0.00	0	0.00
Check Returns		0.00	0	0.00	0	0.00

Find Non-Fedwire Transactions

- Users can search and view current day and seven previous business days.
- A new Service Category and Transaction Codes have been added for the FedNow Service.
    - FedNow data for the current business day will be available for searches after the transactions are posted to the Federal Reserve Accounting application at approximately 7:00 PM ET.



- The date and time header for the results page has changed and is formatted as follows:
  - Business Date: MM/DD/YYYY
  - Inquiry Time: MM/DD/YYYY
  - Hr:Min:Sec AM/PM ET



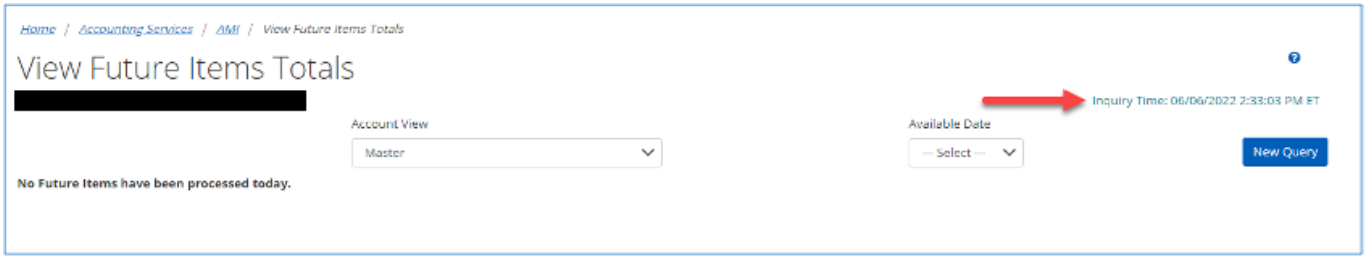
View	Second Tier ABA	Lowest Tier ABA	Tran. Code	Description	Debit Amount	Credit Amount
	Enter Value	Enter Value	Enter Value			
	N/A	N/A	4401	FedNow Trans Orig	1,908.26	
	N/A	N/A	4402	FedNow Trans Recv		96,836.70
	[redacted]	N/A	4401	FedNow Trans Orig	5,521.86	
	[redacted]	N/A	4402	FedNow Trans Recv		9,014.36
	[redacted]	N/A	4438	FedNow Liq Mgmt Cr		176,278.50
	[redacted]	N/A	4439	FedNow Liq Mgmt Dr	96,250.43	
	[redacted]	[redacted]	4401	FedNow Trans Orig	9,393.35	
	[redacted]	[redacted]	4402	FedNow Trans Recv		7,528.89
	[redacted]	[redacted]	4438	FedNow Liq Mgmt Cr		85,312.10
	[redacted]	[redacted]	4439	FedNow Liq Mgmt Dr	99,597.39	
	[redacted]	[redacted]	4401	FedNow Trans Orig	4,770.10	
	[redacted]	[redacted]	4402	FedNow Trans Recv		84,070.14
	[redacted]	[redacted]	4438	FedNow Liq Mgmt Cr		72,775.02
	[redacted]	[redacted]	4439	FedNow Liq Mgmt Dr	74,600.10	
				Totals :	292,041.49	531,815.80

Find Fedwire Transactions

- There are no changes to Find Fedwire Transactions.

View Future Items Totals

- The date and time header has changed and is formatted as follows:
    - “Inquiry Time: MM/DD/YYYY
    - Hr:Min:Sec AM/PM ET”.
- Future items will continue to be processed and available on standard business days only.



View Statement of Account

- The daily Statement of Account in PDF format is available seven days a week.
- Users can view the daily Statement of Account for up to 21 business days (increased from 14 to 21).
- As a reminder, if no transactions are posted to the institution’s account, account holders will only see the opening and closing balances, and non-account holders will see a blank statement.
- On non-standard business days, users will see future items summary totals and total amounts maturing on future standard business days.
- FedNow participants and their correspondents will see new FedNow activity.

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ADPB501U        FEDERAL RESERVE BANK OF Cleveland - Pittsburgh        05/29/22
[redacted]                                                            PAGE     2
                          **************************
                          * DETAIL OF OWN ACTIVITY *
                          **************************
BR   GROUP REF  OFFSET FI                        DEBIT                CREDIT

        OPENING BALANCE AS OF 05/29                                   [redacted]

4401 (212) 720-6095         44010 FedNow Transactions Originated
     00001 0010 011000015                        75,051.87

4401 (212) 720-6095         44020 FedNow Transactions Received
     00003 0020 011000015                                             90,101.23

4401 (212) 720-6095         44390 FedNow Liquidity Mgmt Trans Debit
     00007 0030 011000015                         3,763.00

    OWN ACTIVITY RECAP              3            [redacted]           [redacted]

    SUBACCOUNT ACTIVITY
            [redacted]                           [redacted]           [redacted]

        SUBTOTAL                    1            [redacted]           [redacted]

    OTHER SECONDARY RTN ACTIVITY
            [redacted]                           [redacted]           [redacted]

        SUBTOTAL                    1            [redacted]           [redacted]

    TOTAL                           5            [redacted]           [redacted]

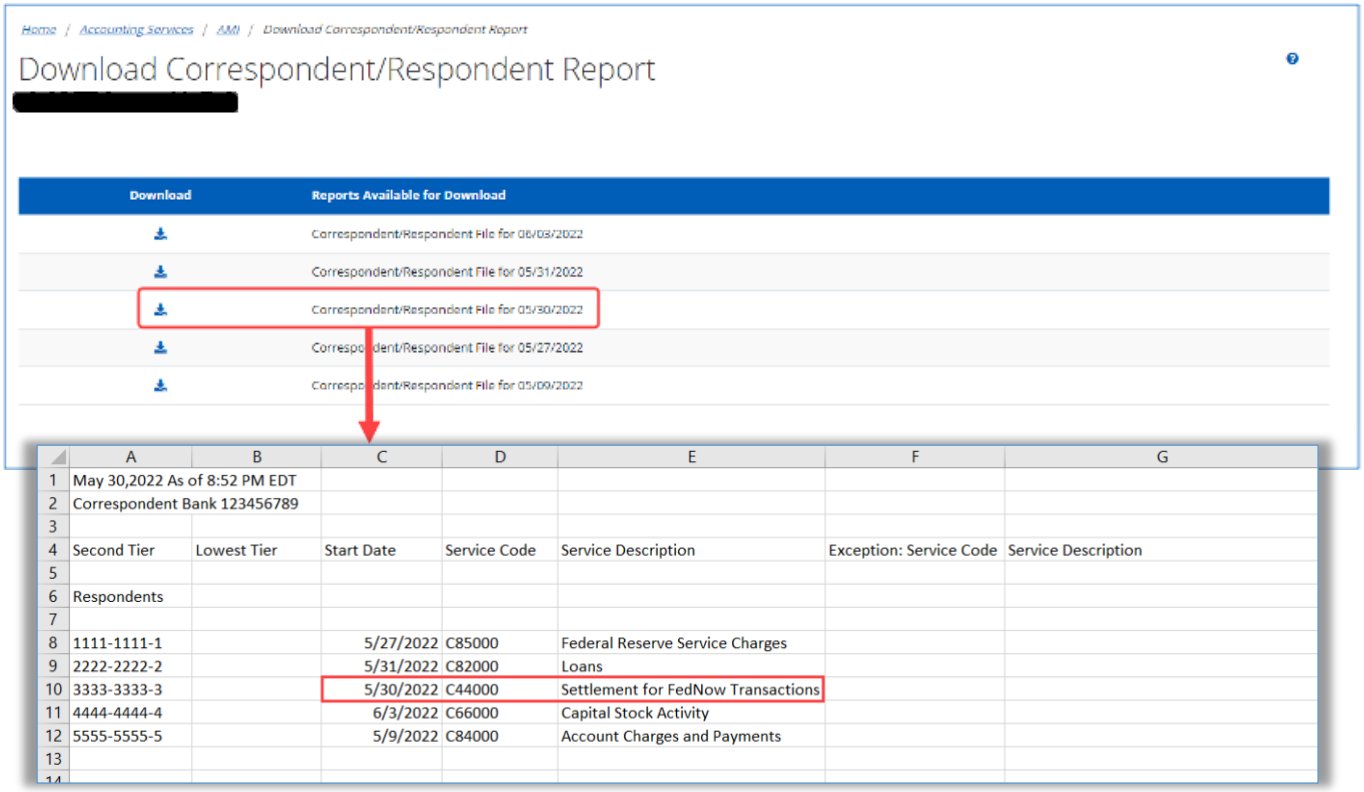
                    OPENING BALANCE
                       TOTAL DEBITS              [redacted]
                      TOTAL CREDITS
        CLOSING BALANCE AS OF 05/29
```

Download Statement of Account Files

- The Financial Institution Reconcilement Data (FIRD) and Statement of Account Spreadsheet File (SASF) are available seven days a week.
- Users can download the statement data files for up to 21 business days (increased from 14 to 21).
- As a reminder, if no transactions are posted to the institution's account, users will only see the header record information in their FIRD file, and no SASF file will be created.
- FedNow participants and their correspondents will see new FedNow activity.
- For detailed information about these changes, view the addendum.

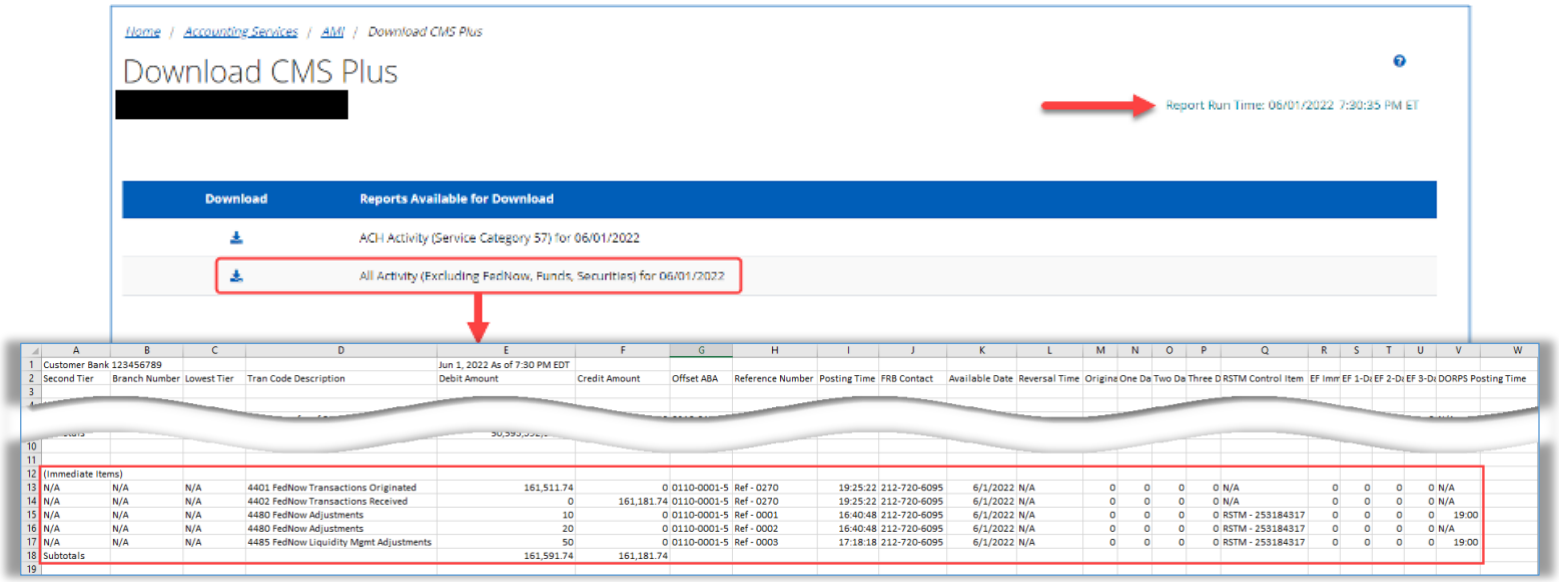
Download Correspondent/Respondent Report

- Correspondent/Respondent settlement relationships for the FedNow Service will be included in the Correspondent/Respondent Report.
- When settlement updates are effective on a non-standard business day, a report will be available to download for that non-standard business day.



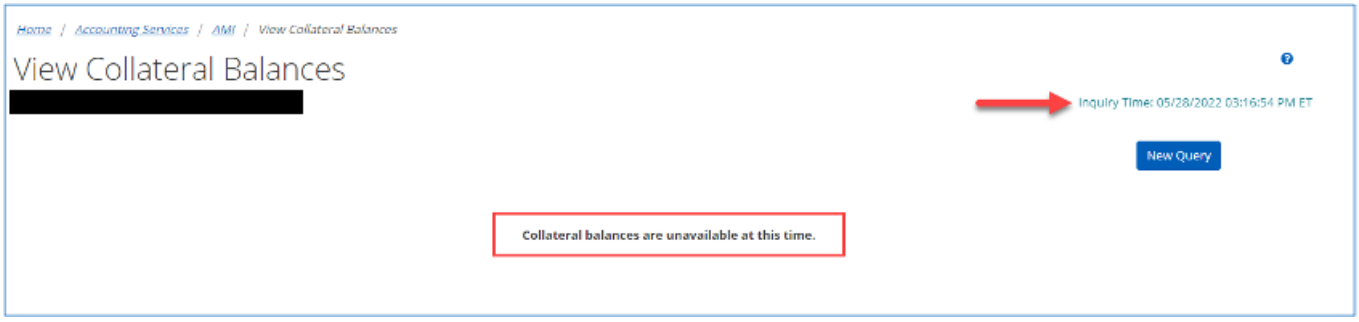
Download CMS Plus

- The date and time header has changed and is formatted as:
  - Report Run Time: MM/DD/YYYY
  - Hr:Min:Sec AM/PM ET
- Reports will continue to be available on standard business days only.
- FedNow participants and their correspondents may see new FedNow activity for the 19:30 ET delivery.



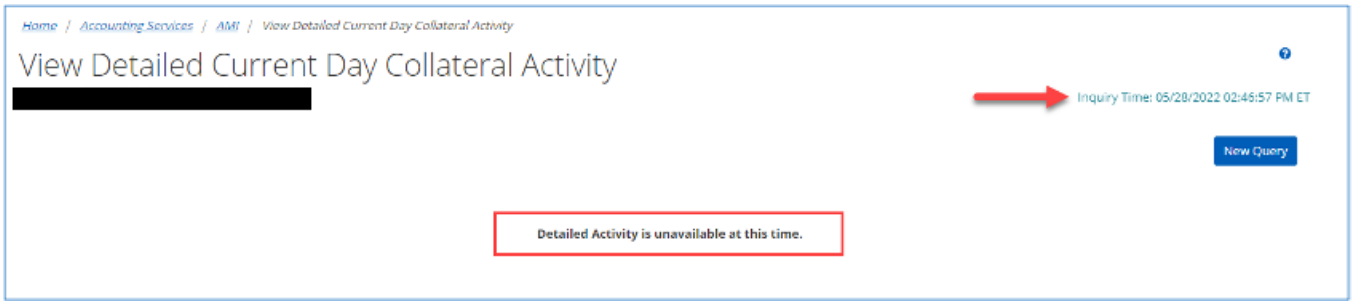
View Collateral Balances

- The date and time header has changed and is formatted as:
  - Inquiry Time: MM/DD/YYYY
  - Hr:Min:Sec AM/PM ET
- Users will receive message “Collateral balances are unavailable at this time.” on non-standard business days.



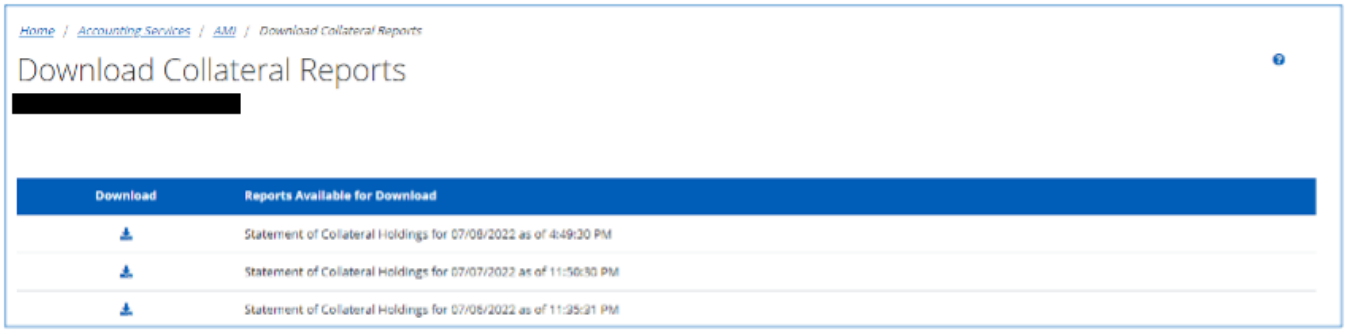
View Detailed Current Day Collateral Activity

- The date and time header has changed and is formatted as:
  - Inquiry Time: MM/DD/YYYY
  - Hr:Min:Sec AM/PM ET
- Users will receive message “Detailed Activity is unavailable at this time.” on non-standard business days.



Download Collateral Reports

- The date and time header has been removed.
- Reports will continue to be available on standard business days only.



View Service Charge Information

- Users will see new Service Area Codes for the FedNow service.
- Users can view FedNow billing transactions from summary totals to detailed charges.
- New Service Area Codes and Product Codes will be announced at a later time.

Find/Download Service Charge Information

- Users can search FedNow activity by Service Area Summary for All Activity, Product Code Summary Activity, Product Code Summary Activity by RTN and Detail Activity.

View and Download Statement of Service Charges

- FedNow participants and their correspondents will see new FedNow service area codes and product codes in their Monthly Statement of Service Charges and Service Charges Reconcilement Data (SCRD).

View Capital Stock Reports

- There are no changes to View Capital Stock Reports.

Daylight Overdraft Reports

- Daylight Overdraft Reports are available seven days a week. However, users will be able to view non-standard business day reports the next standard business day (e.g., Saturday and Sunday reports will be available to view Monday or Tuesday if Monday is a holiday).

Addendum for FIRD, IDAY and SASF Files

End-of-Day Financial Institution Reconcilement Data (FIRD) File and Intra-Day File (IDAY)

Presentation changes to the FIRD and IDAY include:

- All dates in the FIRD and IDAY file can be any calendar date.
- In preparation for the FedNow Service targeted in 2023, a new detail section will appear as described below:
- FedNow participants and their correspondents may see new FedNow activity for the 19:30 ET IDAY File delivery.

DETAIL FORMAT			
Field	**Length**	**Type**	**Value/Description**
The format depicted for the FedNow Service data fields below redefined the last 15 bytes of the Daylight Overdraft Posting times plus the 55-byte Filler above.			
APPL-ID	2	Alpha	Application ID (Optional) FN = FedNow
Type - Sub type	4	Alpha/Numeric	‘0080’ = Credit payment transfer ‘0040’ = Return of payment transfer ‘0090’ = Financial institution credit transfer
Message Identification Number	35	Alpha/Numeric	Unique message identification number for transfer. Calendar Date, followed by RTN and unique Reference ID. (YYYYMMDD999999999 <up to 18 characters Reference ID>)
Filler	7	Spaces	
Cycle Date	8	Date	Cycle date which can be any calendar date. Date (YYYYMMDD)
Posting Time	7	Time Stamp	Transaction Posting Time (HHMMSSS)
Create Time	7	Time Stamp	Start time FedNow Service used to start the timeout clock to determine amount of time payment takes to process (HHMMSSS)

Total Future Records changes to the FIRD and IDAY includes:

- Future Section revision include all calendar dates.
- Check and ACH transactions will continue to mature using standard business day.
- FedNow activity will not contain any future transactions.
- The future total line will not be created for that series of dates if no futures are available for that line.
- The total debit and credit amounts which follow each calendar day is the net debit and net credit total for that specific date.

Total Future Records			
Field	**Length**	**Type**	**Value/Description**
Record Type	1	Alpha	T = Total
Filler	1		Space
Section	2	Alpha/Numeric	F1 = Future total calendar days 1-5 F2 = Future total calendar days 6-10 F3 = Future total calendar days 11-15

Statement of Account Spreadsheet File (SASF)

Presentation changes to the SASF include:

- The following column headers have changed: Funds/Security ID, IMAD Number and OMAD Posting Date. See the table below for the **new** and *(former)* column header.
- In preparation for the FedNow Service targeted in 2023, FedNow data will be provided in column headers: Apple ID, Type/Subtype, IMAD Number/ Message ID and OMAD Posting Date/ Cycle Date, as bolded in the table below.

As a reminder, the SASF will not be created for any business day where there is no transactional activity for the master account.

Column Header	Value/Description
Second Tier	RTN of second-tier relationships of the settlement financial institution (Master Account) or N/A
Branch Number	N/A – branch numbers not sent to the Accounting system
Lowest Tier	RTN of the institution reporting through the second tier RTN or N/A
Tran Code Description	4-digit Transaction Code with Tran Code Description
Debit Amount	Transaction Amount - Debit
Credit Amount	Transaction Amount - Credit
Offset ABA	The RTN of the offset financial institution (If an offsetting financial institution is not applicable, the RTN of the Federal Reserve Bank processing the entry will be provided).
Reference Number	Ref -0000 (last 4 digits of the reference number) if available
Posting Time	Time the transaction posted to the FRS Accounting system
FRB Contact	FRB Contact Phone number associated with the TPU where the transaction posted
Available Date	The date the item is available ‘YYMMDD’
Reversal Time	Time the original transaction was reversed or N/A
Original Cash Letter Amount	Original Cash letter amount for check or zero
One Day Amount	1 day future amount or zero
Two Day Amount	2-day future amount or zero
Three Day Amount	3-day future amount or zero
RSTM Control Item	RSTM and reference text or N/A
EF Immediate Amount	Future – Immediate or zero
EF 1-Day Amount	Future – 1 day or zero
EF 2-Day Amount	Future – 2 day or zero
EF 3-Day Amount	Future – 3 day or zero
Appl Id	Application ID (FT-Funds, ST-Securities **FN- FedNow**)

(formerly: Funds/Security Appl Id)	
Type/Subtype	**FedNow Activity only (number preceded by "Type:")** **'0080' = Credit payment transfer** **'0040' = Return of payment transfer** **'0090' = Financial institution credit transfer** **Transfer of Funds and Transfer of Securities do not have "Type" preceding number**
Ref Number	"Ref" followed by reference number or Blank (Note: This field will be blank for FedNow Activity)
IMAD Number/Message ID *(formerly: IMAD Number)*	**FedNow Activity (message ID) is preceded by "Ref -" followed by reference number (or) if Blank displays "N/A" for FN** **Unique message identification number for transfer (Calendar date, RTN, unique reference number)** **'YYYYMMDD999999999>unique reference number** **Transfer of Funds and Transfer of Securities do not have "Ref" preceding number**
OMAD Posting Date/Cycle Date *(formerly: OMAD Posting Date)*	**FedNow will be Cycle date which can be any calendar date. Date (YYYYMMDD)**
OMAD Posting Time	FedNow Start time FedNow Service used to start the timeout clock to determine amount of time payment takes to process (Tm: HHMMSSS)
Account Number	N/A
DORPS Posting Time	Daylight Overdraft (DLOD) Posting Time in HHMM format