



Account Management Information Guide

April 2026

Contents

Introduction	4
Section I	5
Federal Reserve Account Structure	5
Establishing and Closing an Account.....	5
Use of Secondary RTNs	6
Establishing or Terminating a Correspondent-Respondent Relationship.....	6
Pass-Through Arrangement	7
Section II	8
Information Tools.....	8
Managing Your Account and Collateral Positions.....	8
Application Availability	11
Federal Reserve Financial Services Operating Hours and Account Activity	12
AMI Features.....	12
View Balances	12
View Daylight Overdraft/Available Funds Activity.....	13
Find Non-Fedwire Transactions	15
Find Fedwire Transactions	16
View Future Items.....	17
View Statement of Account	18
Download Statement of Account Files.....	19
Download Correspondent/Respondent Report.....	19
Download CMS Plus	20
View Collateral Balances.....	22
View Detailed Current Day Collateral Activity	22
Download Collateral Reports	23
Account Balance Information and Reports.....	24
Reconciling Your Account	29
Statement of Account	29
Statement of Account Example	33
Message Page	33
Summary of Statement of Account.....	34
Detail of Own Activity and Detail of Future Activity	36
Statement of Your Subaccount Activity and Statement of Your Subaccount Future Activity	40
Statement of Your OSRTNs' Activity and Statement of Your OSRTNs' Future Activity	42
Statement of Your Respondents' Activity and Statement of Your Respondents' Future Activity.....	44
Statement of Items Through Your Master Account and Statement of Future Items Through Your Master Account (available to Subaccount RTNs).....	46
Statement of Items Through Your Parent and Statement of Future Items Through Your Parent (available to OSRTNs).....	47
Statement of Items Through Your Correspondent and Statement of Future Items Through Your Correspondent (available to Respondents)	50
Ex Post Monitoring of Your Use of Intraday Credit.....	51
Intra-day Position Report.....	52

Transaction End-of-Minute (EOM)Detail Report	53
Daylight Overdraft Monitoring Summary	54
Daylight Overdraft Charge Report Preliminary.....	55
Daylight Overdraft Charge Report Final.....	56
Daylight Overdraft History Report	57
Section III	59
Overdrafts	59
Payment System Risk Management	59
Daylight Overdrafts	59
Daylight Overdraft Caps.....	60
Cap Multiple Matrix	60
Establishing a Cap	61
Zero Cap	61
Exempt-from-Filing	61
Cap Resolutions for Higher Caps.....	61
Maximum Daylight Overdraft Capacity	62
Overnight Overdrafts	63
Overnight Overdraft Penalty Fee Calculation	63
Special Situations	63
Net Debit Cap Compliance	64
Consequences of Cap Violations.....	64
Daylight Overdraft Fees	65
Account Management Tools.....	65
Offline Information Tools.....	65
Daylight Overdraft Posting Rules	65
Disruption of Federal Reserve Systems	65
Federal Reserve Broadcast Messages.....	66
Business Continuity Procedures.....	66
Discount Window Borrowing as a Source of Contingency Funding.....	66
Section IV	66
Billing Cycle	66
Service Charges	67
Monthly Statement of Service Charges	68
Reconciling Your Statement of Service Charges	68
Summary Statement of Service Charges Fields Keys	69
Summary Charges Recaps (Primary RTN, Subaccount RTN, OSRTN, Respondent).....	72
Activity by Product Code for Primary RTN	72
Activity by Product Code for Subaccount	73
Activity by Product Code for Other Secondary RTN	74
Activity by Product Code for Respondent.....	75
View Billing Activity/Reports through AMI via FedLine Web or FedLine Advantage.....	75
Activity by Service Date.....	77
Transaction Detail Report Level	77
Find/Download Service Charge Information	78

View Statement of Service Charges	78
Download Statement of Service Charges File	79
Section V	81
Merger General Guidelines for Account Management	81
Section VI	81
Direct Compensation	81
Appendix A	83
Glossary.....	83
Appendix B	93
PSR Policy Posting Rule Requirements by Federal Reserve Accounting Application Standard	
Transaction Code	93
Legal Notices	132
Warranty	132
Defined Terms.....	132
Trademarks	132

Introduction

This Account Management Information Guide (**AMG**) summarizes and operationalizes the requirements of Operating Circular 1 (**OC 1**). In the event this AMG conflicts with OC 1, OC 1 controls.

A detailed description of Account Management Guide (AMI) and Accounting Information Services (AIS) information is provided in three parts as follows:

- Provide information on AMI and AIS products that are available to help manage a Financial Institution's account position.
- Provide information to help a Financial Institution reconcile the accounting transactions for the previous day.
- Provide information to help a Financial Institution evaluate the use of daylight overdraft capacity.

All capitalized terms used in this AMG that are not defined herein shall have the meaning assigned to them in OC 1.

This guide is intended for use by Financial Institutions that open, maintain and terminate a Master Account with a Federal Reserve Bank and/or act as a Correspondent or Respondent for settlement or Pass-Through Arrangement.

Section I

Federal Reserve Account Structure

Master Account. The Federal Reserve Banks generally maintain no more than one debtor-creditor relationship with a Financial Institution. Under this single-account structure, an Account Holder may maintain only a single Master Account with a Federal Reserve Bank unless a specific exception applies, as defined in OC 1.

Eligibility and Location. A Financial Institution may apply to open a Master Account and/or obtain services from Federal Reserve Financial Services (**FRFS**) with the Federal Reserve Bank in the Federal Reserve District in which the Financial Institution is located, i.e., the Administrative Reserve Bank (**ARB**). Please see [Operating Circular 1 \(OC 1\)](#), sections 2.2(b) and 2.5. The Master Account is identified by the Financial Institution's Primary Routing Transit Number (**RTN**). Debit and Credit Transaction Activity of the Financial Institution's Respondent ultimately settles in the Primary RTN.

An Account Holder may also use Secondary Routing Transit Numbers (**Secondary RTNs**) to segregate Debit and Credit Transaction Activity settling in the Master Account. There are two types of Secondary RTNs, Subaccount RTN and Other Secondary RTN (**OSRTN**)¹. Both RTNs can be used to identify certain Debit and Credit Transaction Activity, which will settle in the Master Account. Subaccount RTNs can only be assigned to Account Holders and are used to identify information that is reported directly to and settled in the Master Account. Additionally, Subaccount RTNs can be used to initiate and receive Fedwire Funds transactions.

An Account Holder may agree to function as a Correspondent, allowing its Master Account to be used to settle certain transactions and service fees for a Respondent².

All aspects of the Federal Reserve Account Management functions will be administered by the ARB through an Account Holder's Master Account, including Balance Administration, Overnight Overdraft Monitoring, daylight Overdraft Monitoring and Discount Window access.

Establishing and Closing an Account

Establishing an Account. The Board of Directors of a Financial Institution must adopt a Certificate of Resolutions Authorizing an Institution to Open and Maintain Accounts and Use Services (BR) and an Official Authorization List (OAL), which identifies individuals authorized to transact business and authorize others to transact business with the Federal Reserve Banks.³

An Authorized Individual then must execute a Master Account Agreement (OC 1, Appendix 1) or, if permitted by the ARB, such other agreements that bind the Financial Institution to OC 1. By establishing

¹ The term "Other Secondary RTN," which is not defined in OC 1, refers to a Secondary RTN that reports certain Debit and Credit Transaction Activity of a Financial Institution directly to the Financial Institution's Master Account or is reported to the Master Account through a Subaccount RTN or through another Other Secondary RTN assigned to the Account Holder.

² Please refer to Operating Circular 1 and the Account Structure, Transaction Settlement and Reporting Guide (**ASG**) for additional information about the Federal Reserve Account Structure and transaction settlement rules. Operating Circular 1 and the Account Structure Guide are available at www.frbservices.org under Resources > Rules & Regulations > Operating Circulars.

³ The [Certificate of Resolutions Authorizing an Institution to Open and Maintain Accounts and Use Services](#) and Official Authorization List are available at www.frbservices.org.

or maintaining a Master Account, a Financial Institution agrees to be bound by all the provisions, as amended from time to time, of OC 1 and all other Federal Reserve Bank Operating Circulars that cover Federal Reserve Services, as applicable. Each Master Account request is subject to approval of the ARB.

U.S. Branches and Agencies of Foreign Banks: A U.S. branch or agency of a foreign bank must execute the Foreign Banking Institution Account Agreement, as well as provide a Certificate of Resolutions and U.S. and Foreign Opinions of Counsel that are acceptable to its ARB. The Foreign Banking Institution Account Agreement and the additional required documentation are available on FRBservices.org[®].

Closing an Account. To close a Master Account and/or terminate agreements, a Financial Institution must notify its ARB through the [Merger and Account Coordination](#) team, or as otherwise directed by the ARB, in writing, at least five business dates prior to the closing date requested.⁴

Use of Secondary RTNs

To use a Subaccount RTN, the Subaccount Designation Form (ASG, Attachment A) must be completed⁵. The Debit and Credit Transaction Activity processed for Subaccount RTNs cannot be reported through another Subaccount RTN and must be reported directly to and settled in the Financial Institution's Master Account.

To establish reporting instructions for OSRTNs, the Transaction and Service Fee Informational Reporting Instructions for other Secondary RTNs Form (Attachment B of the Account Structure and Transaction Settlement Guide), must be completed by the Account Holder. OSRTNs can be used to identify information that can be reported to a Subaccount RTN, an OSRTN (not to exceed three tiers), or directly to the Master Account.

The Debit and Credit Transaction Activity processed for these OSRTNs can be reported through a Subaccount RTN or an OSRTN of the Financial Institution for informational purposes but must settle in the Financial Institution's Primary Master Account.

Examples and diagrams of Secondary RTN uses are included in the ASG, which can be found on FRBservices.org.

Establishing or Terminating a Correspondent-Respondent Relationship

The applicable terms associated with establishing and terminating a Correspondent-Respondent relationship are set forth in Sections 2.7 and 2.10 of OC 1, respectively.

Financial Institutions that have a Master Account may identify a Correspondent to settle some or all its Debit and Credit Transaction Activity involving financial services, except as noted above. Any Debit and Credit Transaction Activity of a Respondent settling with a Correspondent must be reported using the

⁴ See OC 1 Section 2.10 for the requirements necessary to close a Master Account Agreement, Pass-Through Agreement, Settlement Authorization Form or other agreement.

⁵ If Subaccount RTNs and/or other Secondary RTNs are being used because of a merger, a Merger Matrix form approved by a Federal Reserve Bank can be used instead of the Subaccount Designation Form. The Merger Matrix form is intended to assist an institution to plan for accounting changes with the Federal Reserve Banks that will result from a merger with another institution or because of a purchase and assumption of certain assets or liabilities of another Financial Institution (collectively referred to as a merger). The document covers services that need to be addressed before an inter- or intra-district merger and serves as written authorization for the disposition of services outlined.

Respondent's Primary RTN and not a Secondary RTN. A Respondent can designate different Correspondents to settle different financial services.

Pass-Through Arrangement

Pass-Through Arrangement allows a Respondent to hold its reserve balance requirements with a Correspondent institution. Due to the elimination of reserve requirements as of March 26, 2020, Pass-Through Arrangements are not effective. Although no longer necessary, extenuating circumstances may require a Pass-Through Arrangement to be set up. Please contact your ARB for assistance.

To establish a Pass-Through Arrangement relationship, both the Correspondent and the Respondent must complete a Pass-Through Agreement. Each Pass-Through Arrangement Agreement is subject to ARB approval. As set forth in OC1 Section 2.8 the ARB may terminate any pass-through relationship

Section II

Information Tools

This section is designed to provide a Financial Institution with information to help manage its account through the AIS Premium Services available from the Federal Reserve Bank. The Federal Reserve developed AIS products to provide information in near real-time and at specific times to be used in conjunction with the Financial Institution's internal reporting and control systems. A difference may indicate discrepancies in the Financial Institution's information or errors in transactions that were processed by the Reserve Banks variances in transaction processing. Transaction data posted intraday is provisional except for Fedwire® Funds Service, Fedwire Securities Service, the FedNow® Service, National Settlement Service (NSS) transactions, and pre-funded FedACH® Services credit originations⁶. While the data shown is provisional and subject to change, the data supplies a useful check against a Financial Institution's own calculations.

The primary information tool to manage a Financial Institution's Federal Reserve Account is the AMI application available via FedLine Web® and FedLine Advantage®. The Account Balance System (ABS)⁷ report is also available via FedPayments® Manager, and other AIS products such as the Intra-Day (IDAY) and end-of-day Financial Institution Reconciliation Data (FIRD) files are available via a FedLine/Command Direct® connection.

A Financial Institution can access the AMI application by submitting a Subscriber Request via the EUAC Center within FedLine® Home. To sign up for AIS products, the Financial Institution should complete the applicable AIS Subscription form. These forms are available at FRBservices.org.

AMI integrates data from multiple systems to provide near real-time Account Balance, daylight overdraft, available Funds Balance, and monthly Service Charge Information. AMI also provides near real-time collateral balance and transaction information. A Financial Institution may also access End-of-Day Statement of Collateral Holdings and a Summary Transaction Listing of collateral activity for the day maintained in the Collateral Management System (CMS). This includes collateral pledged in Fedwire book entry or non-Fedwire book entry for all Treasury collateral programs administered by the Reserve Banks.

Managing Your Account and Collateral Positions

The AMI application and AIS products provide Financial Institutions with a tool to support managing account positions. AMI provides:

- Near real-time Account Balance, daylight overdraft balance, and Available Funds Balance Information. Allows Financial Institutions the ability to drill down from summary totals to individual transactions that have been posted to its account.

⁶ Pre-funding of ACH credit originations is required for a subset of institutions, as defined in Operating Circular 4 (OC 4), Automated Clearing House Items.

⁷ The Account Balance System (ABS) is the Reserve Bank application that provides institutions that have an electronic connection to Fedwire with access to near-real-time account balance and collateral information. ABS also allows Reserve Banks to monitor institutions' account balances and payment activity on a near-real-time basis and reject or intercept certain transactions.

- Collateralized and Uncollateralized daylight overdraft Balance Information. These reports provide collateral available for daylight overdraft purposes, which is compared to the daylight overdraft balance to calculate the Uncollateralized Overdraft Balance.
- Search features, end-of-day Statement of Account, Correspondent/Respondent reports, Cash Management Plus reports, monthly Statement of Service Charges, and monthly Billing activity to assist with reconciliation and posting. Provides information from CMS about collateral transactions and holdings. A Financial Institution can view aggregate collateral pledged to its ARB.
- Offers the ability to view intraday collateral increases (including deposits and revaluations) and any collateral decreases (including withdrawals and revaluations) to the Financial Institution's collateral positions rolled up by asset type (securities or loans). Which includes chronological information about collateral activity and holdings information throughout the day.

Subscribers of certain FedLine Web/FedLine Advantage services are required to obtain an Access Control Feature (credential), as defined in Operating Circular 5 (OC 5), that identifies the Subscriber connecting to the service. Subscriber

A financial Institution's name and ABA number, provided on the credential request, are encoded within the issued credential.

The AMI application requires a valid credential, which provides either Non-Restricted or Restricted access. Both views provide access to all services and features of AMI, except for the Collateral Reporting Service. Non-Restricted access includes collateral balances, detailed current-day collateral activity and downloadable collateral reports. The Restricted view does not provide access to the Collateral Reporting Service and limits access to potentially sensitive information. This information is used to calculate the Available Funds Balance and includes memo post, Net Debit Cap and collateralized capacity totals on the View Account Balances and the View daylight overdraft/Available Funds Balance Activity screens.

In addition, only Subscribers with a Non-Restricted view will have access to the daylight overdraft reports via the Accounting Services Homepage or the daylight overdraft balance link in the Related Links section on the Service Navigation Bar in AMI.

A Subscriber with Non-Restricted access can use the AMI View Balances screen to view a summary account balance, daylight overdraft balance, and Available Funds Balance in near real-time for the current business date.

A Restricted Subscriber can view the Account Balance and daylight overdraft balance via links to the View daylight overdraft/Available Funds Balance Activity.

Financial Institutions may use Account Balance information for overnight overdraft management, while the daylight overdraft balance and Available Funds Balance information are used for intraday credit management. The information is updated in near real-time throughout the business day.

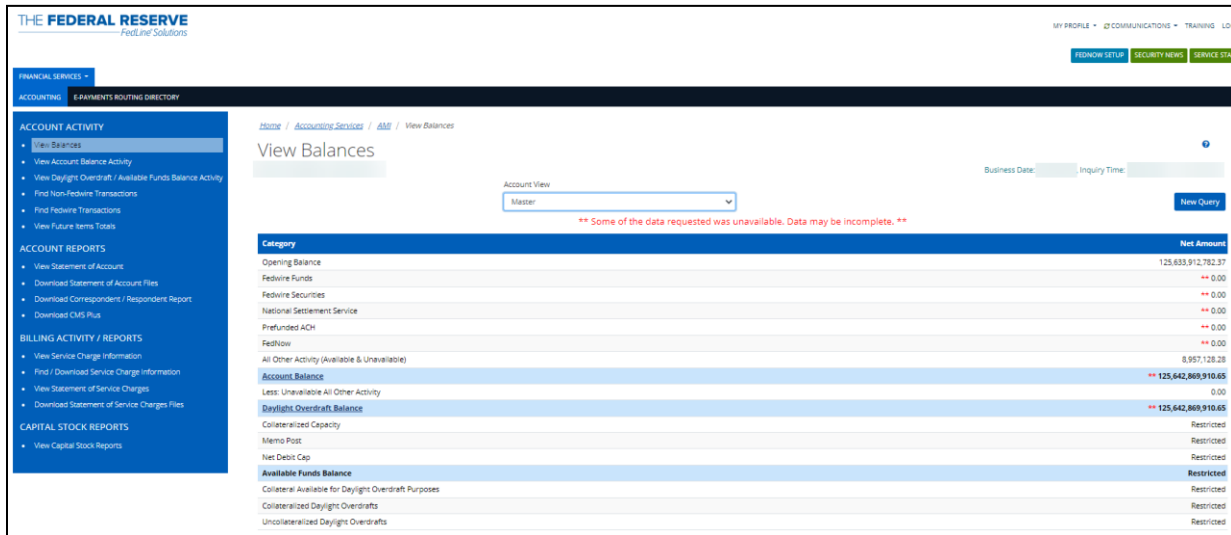
The View Balances screen provides information about collateral available for daylight overdraft purposes and collateralized and uncollateralized daylight overdraft values. The Collateral Available for daylight overdraft purposes field shows the value of Federal Reserve collateral that a Financial Institution has pledged to its ARB that is not securing an extension of credit (a discount window loan). This value is compared to the daylight overdraft balance at the end of each minute in near real-time to

determine whether the daylight overdraft is fully collateralized. If the value of collateral available for daylight overdraft purposes meets or exceeds the negative value of the daylight overdraft balance for a given minute, that minute of overdraft is considered fully collateralized and is reflected in the collateralized daylight overdraft value. If the negative value of the daylight overdraft balance exceeds the value of collateral available for daylight overdraft purposes, the difference between these values is reflected in the uncollateralized daylight overdraft field, and this value will be used in the calculation of the daylight overdraft fees. This information is updated in near real-time throughout the business day.

By monitoring AMI periodically throughout the day, a Financial Institution can significantly reduce the possibility of incurring a daylight overdraft breach or an Overnight Overdraft. For reference, AMI offers one previous day’s end-of-day activity and research and reconciliation of the Statement of Account activity for up to 21 business dates.

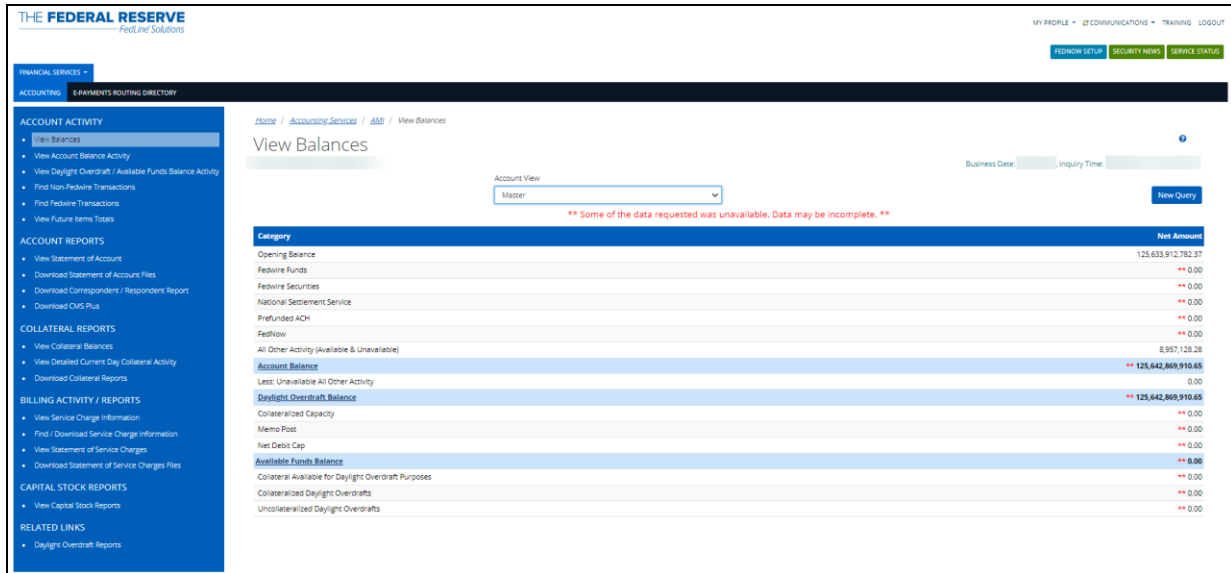
Access Levels

AMI offers two access levels, Restricted and Non-Restricted.



Above is a picture of the View Balances screen of the application if the Financial Institution is a Master Account Holder, and the Subscriber has Restricted access.

A Subscriber with Restricted access can select the Account Balance or daylight overdraft balance hyperlink in the Display Region to view detailed information. The Available Funds Balance hyperlink is not accessible to Master Account Holders with Restricted access or to Subaccount RTNs, so the term “Restricted” will display in the balance section.



Above is an example of the View Balances screen if the organization is a Master Account Holder and the Subscriber has Non-Restricted access.

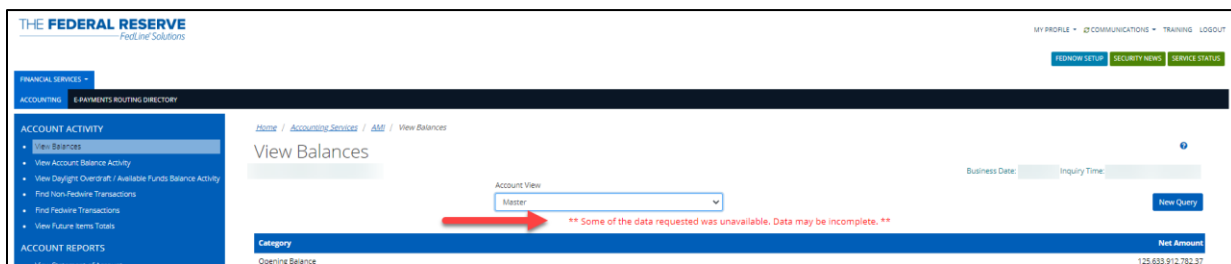
A Subscriber with Non-Restricted access can view Account Balance, daylight overdraft balance, and Available Funds Balance information. Available Funds Balance information includes Collateral Totals, Memo Post Totals and Net Debit Cap Information.

Application Availability

AMI is available for Subscribers to access seven days a week.

Standard Business Days (SBD) are Monday – Friday, excluding Federal Holidays.

Non-Standard Business Days (NSBD) are Saturday – Sunday, including all Federal Holidays. The Daily Cycle Transition Period is a transition period from approximately 7 p.m. to 8:45 p.m. ET when the Federal Reserve Bank systems are rolling to the next business date. Subscribers can select the current business date or the next business date on the View Balance and View Account Balance Activity screens. Subscribers may need to access FedNow Service reports for the most current FedNow Service information.



Subscribers may receive the following message, as seen in the above screenshot, when searching for data from the current business date during the daily cycle transition period.

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

Federal Reserve Financial Services Operating Hours and Account Activity

AMI receives data from a variety of internal FRFS applications. Subscribers with questions about FRFS operating hours and account activity should contact the specific financial service in question. FRFS contact information can be found under “Contact” on FRBServices.org.

AMI Features

A Financial Institution can view its account activity in the following views: Master, Own, Self, All Respondents, Single Respondent, All Subaccounts, Single Subaccount, All OSRTNs, Single OSRTN, All Correspondents, Single Correspondent or Affiliate. Only the view options applicable to the Subscriber’s Financial Institution will display in a drop-down menu. (The AMI User Guide on the Accounting Services homepage describes each of these views in detail.) A Financial Institution can use AMI for comparison with its internal reporting information.

View Balances

On the View Balances screen, Account Balance is a Master Account balance that does not necessarily reflect the daylight overdraft postings. This balance is updated in near real-time. A Financial Institution may use this balance to estimate its end-of-day account balance. Please note that this balance may not be complete until all Reserve Bank operating areas have finished posting their accounting transactions for the day.

The screenshot displays the 'View Account Balance Activity' interface. On the left is a navigation menu with categories like ACCOUNT ACTIVITY, ACCOUNT REPORTS, COLLATERAL REPORTS, BILLING ACTIVITY / REPORTS, CAPITAL STOCK REPORTS, and RELATED LINKS. The main content area shows the account view set to 'Master'. A date selector is open, highlighting '12/09/2022'. A table below shows account activity with columns for Category, Debit, Count, Date, and Net Amount. A red arrow points to the date selector. A warning message is displayed above the table: '** Some of the data requested was unavailable. Data may be incomplete. **'

Category	Debit	Count	Date	Net Amount
Opening Balance				
Fedwire Funds	0.00	0	12/09/2022	** 0.00
Fedwire Securities	0.00	0	12/08/2022	** 0.00
National Settlement Service	0.00	0	12/07/2022	** 0.00
Prefunded ACH	0.00	0	12/06/2022	** 0.00
FedNow	0.00	0	12/05/2022	** 0.00
All Other Activity	0.00	0		0.00
Account Charges/Payments	0.00	0		0.00
ACH	0.00	0		0.00
Cash Letters	0.00	0		0.00
Check Returns	0.00	0		0.00
Currency/Coin	0.00	0		0.00
Federal Reserve Service Chgs	0.00	0		0.00
FedNow	0.00	0		0.00
Loans	0.00	0		0.00
National Settlement Service	0.00	0		0.00
Savings Bonds	0.00	0		0.00
Securities-Misc	0.00	0		0.00
Treasury/Gov't Services	0.00	0		0.00

A Subscriber can select the Account Balance hyperlink from the View Balances screen or View Account Balance Activity from the Service Navigation menu to drill down to additional details for most transactions for the current business date and four previous business dates, as shown above. During the transition period, a “Next Business Date” view will become available.

The screenshot displays the 'View Account Balance Activity' page. On the left is a blue navigation sidebar with various report categories. The main area shows a transaction summary with a total amount of \$1,755.78. Below this is a table of transaction details with the following fields:

Transaction Amount:	51,755.78
FRB Office:	
Service Category:	ACH
Description:	ACH Cr Trans Rec
Debit/Credit:	Credit
Transaction Code:	5704
TPU Number:	7500
Group Number:	11150
Reference Number:	0008
Branch Number:	
Original Cash Letter Amount:	N/A
Top Tier:	
Second Tier:	
Lowest Tier:	
Offset ABA:	
FRB Contact Phone Number:	(877) 372-2457
Posting Time:	
Daylight Overdraft Posting Times:	

A Subscriber can select an individual transaction to view the Transaction Detail screens shown above. This screen shows supplemental information for the transaction selected.

The daylight overdraft balance for a Master Account type is the daylight overdraft balance as measured by the daylight overdraft posting rules.

On the View Balances screens, a Subscriber can change the Account View to Master, Self, Single Subaccount or Affiliate. Subscribers will see only the views they are authorized to view.

- **The Master View** reflects all settlement to the institution’s Master Account, including activity for the Master RTN, Respondents, Subaccount RTNs and OSRTNs, if applicable.
- **The Self Account View** reflects the Master Account Holder’s activity, plus activity for OSRTNs and Respondents settling to the Master RTN. It excludes activity for Subaccount RTNs and RTNs reporting through the Subaccount RTNs. The Self view reflects a Subaccount RTN’s activity and activity for Other RTNs reporting through the inquiring Subaccount RTN. The Self view contains a subset (subtotals of debit and credit transactions) of the information contained in the master view.
- **The Subaccount View** reflects the Subaccount RTN’s activity and activity for other RTNs reporting through the inquiring Subaccount RTN.
- **The Affiliate View** allows Affiliates with Restricted view access to view their own items settling to a Correspondent Master Account.

View Daylight Overdraft/Available Funds Activity

Master Account Holders and Sub-Account RTNs can access comprehensive Account Balance reports in near real-time and daylight overdraft balance information throughout the day.

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

View Daylight Overdraft/Available Funds Balance Activity

Business Date: Inquiry Time:

Account View: Activity:

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

Category	Status	Debit	Count	Credit	Count	Net Amount
Opening Balance						44,478,951,815.37
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
Fedflow	00:00	** 0.00		** 0.00		** 0.00
Available All Other Activity	00:00	0.00		2,398,535.38		2,398,535.38
Daylight Overdraft Balance						** 44,481,350,350.75
Unavailable All Other Activity	00:00	0.00		0.00		0.00
Account Balance						** 44,481,350,350.75
Collateralized Capacity	00:00			** 0.00		** 0.00
Memo Post	00:00	** 0.00		** 0.00		** 0.00
Net Debit Cap	00:00			** 0.00		** 0.00
Available Funds Balance						** 0.00
Collateral Available for Daylight Overdraft Purposes	00:00					** 0.00
Collateralized Daylight Overdrafts						** 0.00
Uncollateralized Daylight Overdrafts						** 0.00

Upon selecting the View daylight overdraft/Available Funds Balance Activity link from the left service navigation menu, the screen will display as depicted above, which shows the Non-Restricted view.

The daylight overdraft balance link also provides access to Payment System Risk (PSR) information and reports to assist with complying with the Federal Reserve’s PSR policy: Other Activity by Service and Other Activity by Post Time. From the Activity menu drop-down, these views provide information on All Other Activity transactions processed to an account.

Subscribers can access the daylight reports by selecting the Activity drop-down menu box and selecting from different views: Service and Post Time for all other activity.

Selections include Master, Self or Subaccount views for all transactions for an account, Subaccount RTNs, OSRTNs, Respondents and Affiliates. The Respondent view and OSRTN view are not available for daylight overdraft or Available Fund Balance.

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

View Daylight Overdraft/Available Funds Balance Activity

Business Date: Inquiry Time:

Account View: Activity:

Category	Status	Debit	Count	Credit	Count	Net Amount
Opening Balance						108,548,580,957.84
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
Fedflow	00:00	0.00		0.00		0.00
All Other Activity	00:00	28,462,187,667.68	177	24,075,086,964.97	225	-4,387,100,702.71
Account Charges		0.00	0	0.00	0	0.00
ACH		28,462,183,634.41	176	24,075,086,964.97	225	-4,387,096,669.44
Cash Letters		0.00	0	0.00	0	0.00
Check Returns		4,033.27	1	0.00	0	-4,033.27
Currency/Coin		0.00	0	0.00	0	0.00
Federal Reserve Service Chgs		0.00	0	0.00	0	0.00
Fedflow		0.00	0	0.00	0	0.00
Loans		0.00	0	0.00	0	0.00
National Settlement Service		0.00	0	0.00	0	0.00
Savings Bonds		0.00	0	0.00	0	0.00
Securities-Misc		0.00	0	0.00	0	0.00
Treasury/Govt Services		0.00	0	0.00	0	0.00
All Other		0.00	0	0.00	0	0.00

Activity by Service lists all transactions processed to an account up to the time the Subscriber requests the information. This report lists amounts by the service category, which is a brief description of the work type classification as shown above.

Activity by Post Time lists transactions (including cash letter transactions) processed to an account up to the time the Subscriber requests the information.

Category	Status	Debit	Count	Credit	Count	Net Amount
Opening Balance						108,568,560,957.84
Fedwire Funds	00:00	0.00	0	0.00	0	0.00
National Settlement Service	00:00	0.00	0	0.00	0	0.00
Fedwire Securities	00:00	0.00	0	0.00	0	0.00
Pre-funded ACH	00:00	0.00	0	0.00	0	0.00
Fedflow	00:00	0.00	0	0.00	0	0.00
All Other Activity		28,462,187,667.68	177	24,075,086,964.97	225	-4,387,100,702.71
Opening		27,932,296,734.94		23,609,165,125.19		-4,323,131,609.85
9:00 AM		0.00		0.00		0.00
9:30 AM		0.00		0.00		0.00
10:00 AM		0.00		0.00		0.00
10:30 AM		0.00		0.00		0.00
11:00 AM		0.00		0.00		0.00
11:30 AM		0.00		0.00		0.00
12:00 noon		0.00		0.00		0.00
12:30 PM		0.00		0.00		0.00
1:00 PM		528,886,939.87		465,921,839.78		-63,965,000.09
1:30 PM		0.00		0.00		0.00
2:00 PM		0.00		0.00		0.00
2:30 PM		0.00		0.00		0.00

The above screen shows other activity amounts by the daylight overdraft posting time (Eastern Time), including total debits, total credits, and net amounts.

View daylight overdraft/Available Funds Balance Activity is only displayed for a Master Account and is available to Subscribers with the Non-Restricted view. The Available Funds Balance is calculated using the Account Balance or daylight overdraft balance. Financial Institutions with this access may use the balance to estimate their daylight overdraft cap utilization. A negative balance, depicted in red, indicates that a cap breach may have occurred.

Search features can help a Subscriber quickly confirm and/or reconcile transactions that have been posted to the institution’s account. Two types of search features are available:

Find Non-Fedwire Transactions

Find Non-Fedwire Transaction(s) allows a Subscriber to search for Non-Fedwire transactions that have been posted to the account for the current business date and seven prior dates.

Find Non-Fedwire Transactions

Account View: Master

Date: 12/09/2022

Required Selection:

- By 2-Digit Service Category
- By 4-Digit Transaction Code
- By Specific Dollar Amount

Optional Selection(s):

- By Debit/Credit
- By Dollar Amount Range
- By Post Time
- By Future Items Processed Today
- By Reversed Items (Immediate Items Only)

Buttons: Cancel, Find

Search criteria also allow searching by up to two service categories or five transaction codes. Searches can be narrowed based on Debit/Credit, Dollar Amount Range, Post Time, Future Items Processed Today and/or Reversed items (immediate items only), as seen above.

The screenshot displays the 'Find Non-Fedwire Transactions' page. The left-hand navigation menu is expanded to 'ACCOUNT ACTIVITY', where 'Find Non-Fedwire Transactions' is selected. A red arrow points to the 'View' column header in the table. The table lists various transactions with their respective ABA numbers, transaction codes, descriptions, and amounts. The interface also includes a search bar at the top, a 'Download' button, and a 'Back To Find' button at the bottom.

View	Second Tier ABA	Lower Tier ABA	Tran. Code	Description	Debit Amount	Credit Amount
	N/A	N/A	5754	ACH Cr Trans Rec		222,917.99
	0110-0013-8	N/A	5754	ACH Cr Trans Rec		523,972.52
	0112-0036-6	N/A	5754	ACH Cr Trans Rec		19,401.64
	0114-0049-6	N/A	5754	ACH Cr Trans Rec		24,479.29
	0118-0001-0	N/A	5754	ACH Cr Trans Rec		32,438.00
	0118-0087-1	N/A	5754	ACH Cr Trans Rec		46,849.17
	0119-0087-1	0119-0023-4	5754	ACH Cr Trans Rec		117,893.24
	0212-0033-9	N/A	5754	ACH Cr Trans Rec		483,859.95
	0220-0012-7	0210-0052-2	5754	ACH Cr Trans Rec		486,873.96
	0610-0000-7	N/A	5754	ACH Cr Trans Rec		35,626.87
	0520-0163-3	N/A	5754	ACH Cr Trans Rec		37,613.62
	0939-0448-8	N/A	5754	ACH Cr Trans Rec		71,179.00
	0540-0120-4	N/A	5754	ACH Cr Trans Rec		15,937.20
	0610-0008-2	N/A	5754	ACH Cr Trans Rec		418,894.48
	0631-0027-7	N/A	5754	ACH Cr Trans Rec		1,081,959.47
	0631-0027-7	0630-0004-7	5754	ACH Cr Trans Rec		228,895.93
	0640-0002-0	N/A	5754	ACH Cr Trans Rec		197,427.97
	0640-0002-0	0640-0763-7	5754	ACH Cr Trans Rec		256,294.79
	0710-0050-6	N/A	5754	ACH Cr Trans Rec		51,612.47
	0712-1487-9	N/A	5754	ACH Cr Trans Rec		5,108.80

The above screen shows a summary of entries that meet the search criteria, entered by the Subscriber. They are displayed by the Second Tier RTN and descending absolute value order. Negative amounts appear in red.

Find Fedwire Transactions

A Subscriber can search for a specific entry, or a group of entries, for Fedwire transactions on a current SBD or by Posting Date and Time Range. To access this tool, select the Find Fedwire Transactions link in the Account Activity group on the service navigation menu. If the Financial Institution does not subscribe to the Find Fedwire transactions feature, only the Find Non-Fedwire Transactions option will be presented.

The screenshot shows the 'Find Fedwire Transactions' search interface. At the top, there are navigation links for 'Home / Accounting Services / AM / Find Fedwire Transactions'. The main heading is 'Find Fedwire Transactions'. Below this, there are two dropdown menus: 'Account View' set to 'Master' and 'Activity Group' set to '-Select-'. There are two main input sections: 'Enter:' with an 'IMAD:' field, and 'Select/Enter each of the following:' with a 'Debit/Credit:' dropdown, a 'Counter Party:' field (containing '(123456789)'), and a 'Posting Day and Time Range*' section with 'From:' (09/26/2022) and 'To:' (09/27/2022) fields. A note at the bottom states '*ONLY current cycle transactions are available.' There are 'Cancel' and 'Find' buttons at the bottom right.

Subscribers either must submit a search by the Input Message Accountability Data (IMAD) number or by Debit/Credit, Counter Party number, Posting Date and Time Range, as shown above. When entering the Posting Date and Time Range, the search will reflect the current Fedwire Cycle date.

Fedwire normally opens at 9 p.m. E.T. on Day 1 (of the following standard business day) and closes at 7 p.m. E.T on Day 2 (the current business date). By default, the From and To Date options are pre-populated to the potential two processing dates for the one Fedwire processing day.

The screenshot shows the results page for the search. The heading is 'Find Fedwire Transactions' with a sub-heading 'Results'. The search criteria are displayed: 'Entered Search Criteria', 'Requested ABA: [redacted]', 'IMAD: [redacted]', 'View: Master', 'Activity Group: Funds Transfer', and 'Cycle Date: September 28, 2022'. There is a 'Download' button. Below the criteria is a table with 1 of 1 pages and 1 of 1 records. The table has the following columns: Subaccount ABA, Counter Party ABA, IMAD, Activity Group, Amount, Debit/Credit, and Posting Time. The data row shows: '123', '456', '789', 'Funds Transfer', '1.00', 'Debit', and '09/26/2022'. There is a 'Total:' row with 'Amount: 1.00' and 'Debit/Credit: -1.00'. A 'Back To Find' button is at the bottom.

Subaccount ABA	Counter Party ABA	IMAD	Activity Group	Amount	Debit/Credit	Posting Time
123	456	789	Funds Transfer	1.00	Debit	09/26/2022
Total:				Amount: 1.00	Debit/Credit: -1.00	

The above screen depicts the results page. The first part of the screen displays the search criteria. The second screen displays supplemental transaction detail information, including Subaccount ABA number (if applicable), Counter Party ABA, IMAD, Activity Group, Amount, Debit/Credit and Posting Time.

View Future Items

View Future Items Totals allows a Subscriber to view Future Items Totals processed on the current standard business day (SBD) that will be available on a future day. A Subscriber can view future totals by Master, Self, Own, All Subaccounts, Single Subaccount, All OSRTNs, Single OSRTNs, All Respondents, Single Respondent, All Correspondent, Single Correspondent or Affiliate.

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SECURITY NEWS SERVICE STATUS

FINANCIAL SERVICES

ACCOUNTING E-PAYMENTS ROUTING DIRECTORY

ACCOUNT ACTIVITY

- View Balances
- View Account Balance Activity
- View Daylight Overdraft / Available Funds Balance Activity
- Find Non-Fedwire Transactions
- Find Fedwire Transactions
- View Future Items Totals

ACCOUNT REPORTS

- View Statement of Account
- Download Statement of Account Files
- Download Correspondent / Respondent Report
- Download CMS Plus

COLLATERAL REPORTS

- View Collateral Balances
- View Detailed Current Day Collateral Activity
- Download Collateral Reports

BILLING ACTIVITY / REPORTS

- View Service Charge Information
- Find / Download Service Charge Information
- View Statement of Service Charges
- Download Statement of Service Charges Files

CAPITAL STOCK REPORTS

- View Capital Stock Reports

RELATED LINKS

- Daylight Overdraft Reports

Home / Accounting Services / AM / View Future Items Totals

View Future Items Totals

Account View: Master Available Date: -- Select -- Inquiry Time:

Future Items Totals Processed Today (Master)

Transaction Category	Available Date	Process Date	Debit	Credit	Net Amount
Cash Letters			0.00	366,799.00	366,799.00
Totals			0.00	366,799.00	366,799.00
ACH			1,094,893,029.07	92,072,728.99	-1,002,820,300.08
			0.00	3,545,788.72	3,545,788.72
Totals			1,094,893,029.07	95,618,517.11	-999,224,511.96

Only the options applicable to the Financial Institution will be displayed. A Subscriber can also view Future Items totals available for a future date, as shown above.

View Statement of Account

The Daily Statement of Account reports all account activity by date for the Master Account, Subaccount RTNs, OSRTNs and Respondents. This statement is available, without subscription, to Financial Institutions with a Master Account, seven days a week.

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FEDNOW SETUP SECURITY NEWS SERVICE STATUS

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- Find / Download Service Charge Information
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- Download Statement of Service Charges Files

CAPITAL STOCK REPORTS

- View Capital Stock Reports

RELATED LINKS

- Daylight Overdraft Reports

Home / Accounting Services / AM / View Statement of Account

View Statement of Account

Alliance/Other: -- Select -- New Query

View	Reports Available to View
View	Statement of Account for 08/26/2022
View	Statement of Account for 08/25/2022
View	Statement of Account for 08/24/2022
View	Statement of Account for 08/23/2022
View	Statement of Account for 08/22/2022
View	Statement of Account for 08/21/2022
View	Statement of Account for 08/20/2022
View	Statement of Account for 08/19/2022
View	Statement of Account for 08/16/2022
View	Statement of Account for 08/15/2022
View	Statement of Account for 08/14/2022
View	Statement of Account for 08/13/2022
View	Statement of Account for 08/12/2022
View	Statement of Account for 08/09/2022
View	Statement of Account for 08/08/2022
View	Statement of Account for 08/07/2022
View	Statement of Account for 08/06/2022
View	Statement of Account for 08/02/2022
View	Statement of Account for 08/01/2022
View	Statement of Account for 08/31/2022
View	Statement of Account for 08/30/2022

As pictured above, Financial Institutions can retrieve up to 21 consecutive dates of Accounting Statements through the AMI application in a PDF format.

Download Statement of Account Files

A Subscriber can download either the Financial Institution Reconciliation Data (FIRD) file, which is a machine-readable file and/or the Statement of Account in Spreadsheet File (SASF), both of which are delivered seven days a week. A Subscriber can download the accounting data files for up to 21 consecutive business dates, as pictured above. If no transactions are posted to the Financial Institution's account, Subscribers will only see the header record information in its FIRD file, and no SASF file will be created.

With a subscription, a Financial Institution also can receive a text format statement via FedMail® or a machine-readable file via a FedLine Direct connection.






In addition to detailing accounting transactions, which have an immediate effect on a Financial Institution's daily balance for a given processing date, the Statement of Account presents future activity scheduled to affect the account on a later date. A Statement of Account lists the transaction activity, broken out by Master Account, Subaccount RTNs, OSRTNs, and includes detailed transaction information for Respondent institutions that settle their activity to a Financial Institution's Master Account. Activity for Subaccount RTNs, OSRTNs and Respondents appear in separate sections. The Statement of Your Subaccount's Activity, Statement of OSRTNs and the Statement of Your Respondent's Activity do not include balances. However, the statements will show the detailed transactions with debit and credit totals, plus a summary total that will be applied to the Master Account.

Download Correspondent/Respondent Report

The Correspondent/Respondent Report is available each day of the week and depicts Correspondent/Respondent relationships identified in the Federal Reserve Accounting application. Upon selecting the Download Correspondent/Respondent Report link on the navigation menu, a Subscriber can download the report in a "comma separated values" (CSV) file format, which can be opened in spreadsheet software. Reports are generated when there are settlement changes.

Home / Accounting Services / AMI / Download Correspondent/Respondent Report

Download Correspondent/Respondent Report

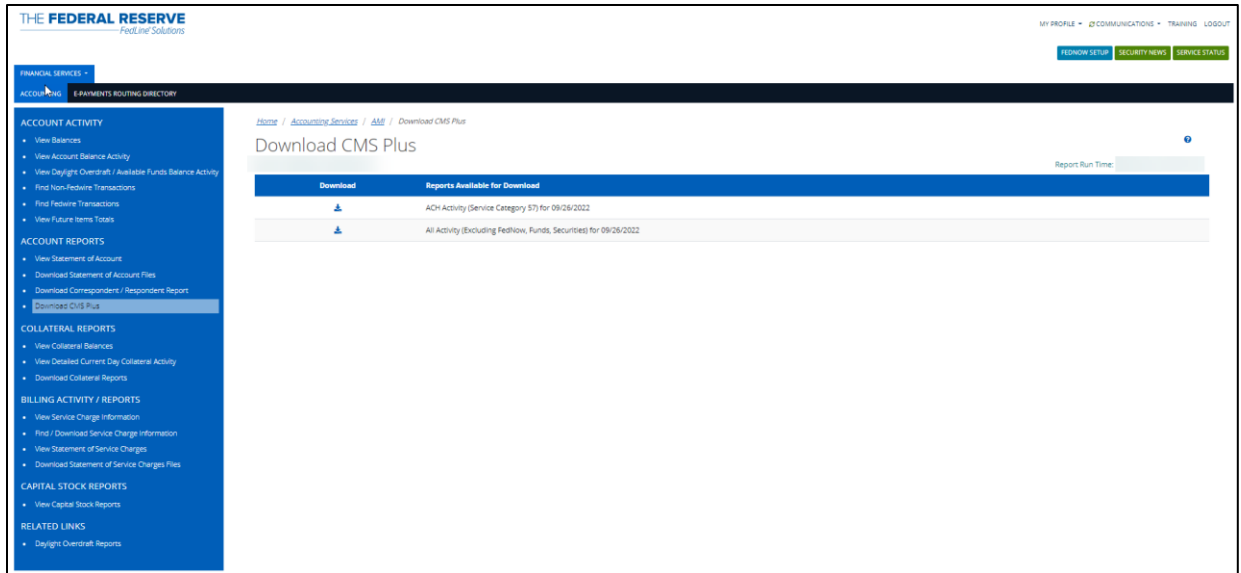
Download	Reports Available for Download
	Correspondent/Respondent File for 12/05/2022
	Correspondent/Respondent File for 08/08/2022
	Correspondent/Respondent File for 07/25/2022
	Correspondent/Respondent File for 03/14/2022
	Correspondent/Respondent File for 08/30/2021

As shown above, up to five reports are available for downloading.

Download CMS Plus

Cash Management Plus (CMS Plus) is only available through AMI and includes the ability to download an intraday file that contains individual details for all transactions, excluding the FedNow Service, Fedwire Funds Service and Fedwire Securities Service. FedNow Service participants and their Correspondents may see FedNow Service activity for the 7:30 p.m. ET delivery. The CMS Plus files are available up to 12 times a day on standard business days and include details for the Financial Institution’s account plus activity for Subaccount RTNs, OSRTNs and Respondents settling in the Master Account.

This file provides a preview of the transactions that will be posted to the account at the end of the day. By using this file, Subscribers can post account information throughout the day to monitor and reconcile account balances. A Subscriber may also want to provisionally post transactions to Respondent accounts to provide them with near real-time account information.



The file can be downloaded as a CSV spreadsheet by service category or for all account activity. As shown above, Subscribers can download information by selecting the applicable download button in the center area of the screen.

- Second Tier
- Branch Number
- Lowest Tier
- Four-Digit Transaction Code
- Description
- Debit Amount
- Credit Amount
- Offset ABA
- Reference Number
- Posting Time
- FRB Contact
- Available Date
- Reversal Items
- Original Cash Letter Amount
- One Day Deferred
- Two Day Deferred
- Three Day Deferred
- Daylight Overdraft Posting Time
- Statement Control Item Information
- Subtotals following each transaction type
- Immediate
- Future by Available Date

View Collateral Balances

Collateral Reporting Services, via the AMI application, serves as the system of record and valuation for all collateral pledged to the Reserve Banks. The Collateral Management System (CMS) application updates Collateral Balances in near real-time throughout the day and provides this information via AMI.

The View Collateral Balances screen allows a Financial Institution to view collateral pledged to its Reserve Bank for PSR or discount window purposes, which is placed in the Total Collateral for FRS Purposes account. When a Financial Institution pledges collateral for Treasury purposes, it may be held in several Treasury program Collateral Accounts, but it is aggregated under the Collateral for Treasury Purposes account. Financial Institutions may view their aggregate value of Collateral for FRS Purposes and Collateral for Treasury Purposes intraday in the View Collateral Balances service under Collateral Totals.

Financial Institutions may view increases and decreases to their Collateral for FRS Purposes rolled up by asset type (Securities and Loans). Increases may include deposits and revaluations, and decreases may include withdrawals and revaluations. This information is available in the View Collateral Balances service under Collateral for Federal Reserve Purposes: Summary of Activity.

The screenshot displays the 'View Collateral Balances' interface. On the left is a navigation menu with categories: ACCOUNT ACTIVITY, ACCOUNT REPORTS, COLLATERAL REPORTS, BILLING ACTIVITY / REPORTS, CAPITAL STOCK REPORTS, and RELATED LINKS. The main content area shows a breadcrumb trail: Home / Accounts Services / AMI / View Collateral Balances. Below the breadcrumb is the title 'View Collateral Balances' and an 'Inquiry Time:' field with a 'New Query' button. The primary data is presented in a table titled 'Collateral Totals' with columns for 'Current Outstanding Balance' and 'Collateral Value'. Below this is a table titled 'Collateral for FRS Purposes: Summary of Activity' with columns for 'Asset Type', 'Collateral Value Increases', and 'Collateral Value Decreases'.

Collateral Totals		
	Current Outstanding Balance	Collateral Value
Total Collateral for FRS Purposes	190,625,294,175.75	140,741,176,630.02
Total Collateral for Treasury Purposes	2,834,879,625.74	2,618,254,584.81
Grand Total	193,460,163,801.49	143,359,431,214.83

Collateral for FRS Purposes: Summary of Activity		
Asset Type	Collateral Value Increases	Collateral Value Decreases
Securities	0.00	0.00
Loans	0.00	0.00
Total:	0.00	0.00

Information available through the View Collateral Balances feature is provided from CMS throughout the day, and Financial Institutions may view their updated values in AMI in near real-time. As shown above, the View Collateral Balances feature will display the time of inquiry in the upper section of the screen. On non-standard business days, Financial Institutions will receive a message stating, “Collateral Balances are unavailable at this time.”

View Detailed Current Day Collateral Activity

View Detailed Current Day Collateral Activity feature displays institutions’ collateral activity chronologically through the current standard business day. On non-standard business days, Subscribers will receive a message indicating “Detailed Activity is Unavailable at this time.”

Home / Accounting Services / AMI / View Detailed Current Day Collateral Activity

View Detailed Current Day Collateral Activity

Current Day: [New Query](#)

Collateral for FR Purposes: Detailed Activity

Opening Collateral Value Balance: 148,503,929,279.26

[Download](#)

1 of 2 pages 1 - 20 of 40 records

Activity Time	Trans Type	Identifier	Identifier Description	Maturity Date	Interest Rate	Original Par	Current Outstanding Balance	Collateral Value	Collateral Value Change	Ending Collateral Value Balance
	CVM					1,075,676,105.44	20,967,732,943.44	15,855,197,450.15	-67,625,702.61	148,436,303,576.65
	CVM					9,072,600.00	4,424,094.92	1,285,161.19	-325,420.67	148,435,978,155.98
	CVM					1,048,771,774.00	881,130,156.98	521,410,724.06	-48,981,520.79	148,386,996,635.19
	CVM					9,069,474,099.96	8,074,518,506.81	5,194,124,057.62	-405,547,209.66	147,981,449,425.53
	CVM					2,297,040,349.01	596,088,236.55	431,852,151.43	-28,937,628.12	147,952,511,797.41
	CVM					92,035,634,167.22	22,289,879,876.62	13,700,215,039.30	-1,385,744,060.05	146,566,767,737.36
	CVM					11,264,349,702.79	3,385,387,334.83	2,210,192,664.79	-1,491,196,547.57	146,375,571,189.79
	CVM					235,000,000.00	34,979,000.00	20,664,132.11	-2,340,634.87	146,374,230,554.92
	CVM					498,980,920.40	488,912,919.40	258,684,348.86	-29,184,645.11	146,345,085,709.81
	CVM					6,854,352,511.05	5,025,553,407.22	2,954,469,208.11	-286,305,908.97	146,058,779,800.84
	CVM					722,659,122.06	152,339,475.39	97,784,819.52	-8,368,874.01	146,050,410,926.83
	CVM					6,886,427,278.41	2,499,443,072.72	1,316,168,269.27	-1,66,914,437.43	145,883,496,489.40
	CVM					705,631,241.95	213,917,554.62	163,476,581.02	-8,883,130.98	145,874,613,358.42
	CVM					8,774,236,073.45	5,590,062,783.92	4,109,500,953.97	-241,063,346.43	145,633,550,011.99
	CVM					7,886,243,324.63	4,774,301,571.61	3,626,900,472.00	-172,157,765.96	145,461,392,246.03
	CVM					7,452,164,353.18	4,408,559,519.10	3,394,757,109.99	-144,014,650.46	145,317,377,595.57
	CVM					7,904,207,081.62	4,489,052,260.65	3,402,024,764.11	-173,684,636.86	145,143,692,958.71
	CVM					7,863,478,124.35	4,844,186,509.15	3,643,469,329.83	-187,213,788.67	144,956,479,170.04
	CVM					8,522,714,206.19	5,111,025,040.47	3,878,248,687.95	-185,306,680.23	144,771,172,489.81
	CVM					2,142,832,275.61	1,734,998,266.29	1,259,633,646.10	-72,636,864.69	144,698,535,625.12

Trans Type Key **Description**

ACS Account Transfer

CVM Collateral Value Maintenance

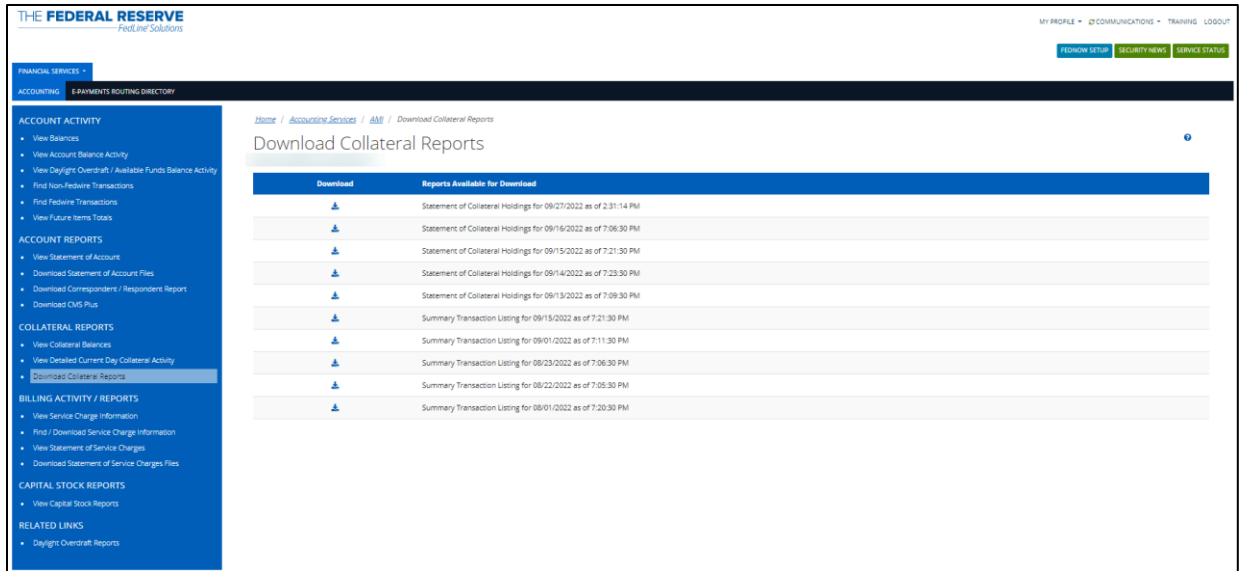
As pictured above, this feature displays transactions that institutions have initiated, including account transfers, deposits and withdrawals, as well as certain changes to collateral values initiated by the Reserve Banks, such as revaluations, market value maintenance and collateral value maintenance updates. Institutions can view their opening FR collateral account balance and, in each row, a cumulative ending balance that reflects the change in collateral because of each transaction.

Information available through this feature is provided from CMS throughout the day and institutions may view their updated values in AMI in near real-time. The time of inquiry will display in the upper-right section of the screen. Additionally, the information displayed on the screen can be downloaded in a CSV file format by selecting the Download icon. A screen depiction of the View Detailed Current Day Collateral Activity is shown above.

Download Collateral Reports

Download Collateral Reports provides institutions with real-time Collateral information. CMS creates two reports at the end of each standard business day in a CSV file format. Institutions will be able to access a Statement of Collateral Holdings and a Summary Transaction Listing in AMI. The Statement of Holdings lists an institution's Federal Reserve collateral holdings at the unique identifier level (e.g., CUSIP) as of the current standard business day. The Summary Transaction Listing report includes an institution's collateral transactions grouped by transaction type (such as deposit, withdrawal, and revaluation) for the current standard business day.

Because collateral-related activities occur throughout the day and past the close of business, CMS creates two sets of collateral reports each standard business day. After approximately 5:30 p.m. ET, institutions may access a preliminary version of their holdings statement and transaction report showing the institution's holdings and activity as of approximately 5:30 p.m. ET that day. Institutions can obtain final versions of these reports when all collateral activities have completed for the day – generally well after the close of business.



Preliminary or Interim will be labeled on the reports, and the final reports will replace the preliminary reports. However, if a final report is not created, the preliminary report will continue to be available to download. Institutions will have access to the reports for up to five business days, as seen above.

The Related Links section, on the left-hand Service Navigation menu, contains links to access other related applications, such as Daylight Overdraft Reports and Reserves Central - Reserve Account Administration application. The links will only be available for the service if the appropriate access is defined on the inquiring ABAs credential.

Account Balance Information and Reports

The Account Balance System (ABS) allows Financial Institutions to monitor their accounts on a near real-time basis. If the Financial Institution is a FedPayments Manager customer, ABS may be useful in managing intraday and end-of-day account balances. ABS is operational for institution inquiries from 12:30 a.m. to 10 p.m. ET. ABS provides information on an Account Holder's daylight overdraft balance, its overall Account Balance, and Available Funds Balance.

ABS is updated in near real-time for the FedNow Service, Fedwire Funds Service, Fedwire Securities Service and National Settlement Service transactions, every 15 minutes for pre-funded ACH credit originations⁸ and every five minutes throughout the business day for all other transactions. Near real-time ABS information is available through the AMI application, which is available via FedLine Web and FedLine Advantage (see the AMI section above).

The ABS Report shows three balances: the daylight overdraft balance, Account Balance, and Available Funds Balance. Financial Institutions can use the Account Balance for Overnight Overdraft Management and the other two balances for daylight overdraft Management.

⁸ Pre-funding of ACH credit originations is required for only a subset of institutions and is defined in OC 4, Automated Clearing House Item.

The daylight overdraft balance is updated in near real-time for funds, book entry and enhanced NSS transactions; every 15 minutes for pre-funded ACH credit originations; and every five minutes as data is passed to the Federal Reserve Accounting application for other payment activity. A Financial Institution may use this balance for comparison with the Financial Institution's Master Account daylight overdraft balance before sending a funds transfer. The data provided in a self-balance represents subtotals of debit and credit activity and is a subset of the Master Account daylight overdraft balance. If the Financial Institution has Subaccounts, this subtotal will identify daylight overdraft capacity used by the Subaccount.

Account Balance approximates the Master Account balance without respect to the daylight overdraft posting rules. This balance is calculated from the daylight overdraft balance and any other activity transactions submitted to the Federal Reserve Accounting application but not yet available to the Master Account in accordance with the daylight overdraft posting rules. A Financial Institution may use this balance to estimate its end-of-day account balance. This balance may not be complete until all Reserve Bank operating areas have finished their accounting transactions for the day.

Available Funds Balance is only displayed for a Master Account balance request and is calculated using one of the two balances above. Normally, this balance is calculated using the daylight overdraft Balance. The balance used to calculate available funds is displayed in the status column as daylight overdraft Balance (DLOD) and Account Balance (ACCT). The Available Funds Balance is calculated from the designated balance, plus the net column total for memo post, debit cap and collateralized capacity. Financial Institutions with the DLOD status may use this balance to estimate their daylight overdraft Cap Utilization.

A negative balance indicates that a cap breach may have occurred. To avoid daylight overdrafts, customers should not rely upon the Available Funds Balance as it includes the daylight overdraft Cap.

While ABS is not a substitute for a Financial Institution's own internal tracking and monitoring systems, it does provide near real-time account information based on FedNow Service, Fedwire Funds Service, Fedwire Securities Service or NSS transactions and pre-funded ACH credit originations. Additionally, debits and credits resulting from a Financial Institution's other payment activity are captured by ABS after the transactions are processed and entered in the Reserve Banks' Accounting System. Usually, this activity is reflected in ABS by the time the transactions are posted in accordance with the daylight overdraft posting rules (as defined in the PSR Guide). Financial Institutions that receive transactions from multiple Reserve Banks in multiple time zones will need to consider the effect of time zone differences.

ABS Balance Inquiry reports are available in the Master and Self formats. These are termed "Bal Type," meaning "balance type" on the reports. The balance type selected determines the report content:

- **Master Balance Format** reflects all settlement to the Financial Institution's Master Account. In addition, certain fields on the report are applicable only to the actual Master Account and reported in response to inquiries of the Master Balance Type report.
- **Self-Balance Format** reflects transactions associated with a specific inquiry ABA number. If the Financial Institution has Subaccounts, they may view the Master Account and each Subaccount separately using the Self-Balance Type report. The Self-Balance Format contains a subset (subtotals of debit and credit transactions) of the information contained in the Master Balance

Type report. The lower section of the report does not apply to the Self-Balance Format report, as only the Master Account reflects balances.

Financial Institutions should regularly review AMI or ABS reports to validate internal intraday position reports and projected end-of-day balances. They can use ABS to check whether the Financial Institution’s balance can support outgoing Funds transfers without causing a cap breach. Moreover, early detection of a problem helps a Financial Institution avoid an overnight overdraft, affords more research time, and provides alternative access to funds, should that be necessary. After the account is settled for the day, Financial Institutions should continue monitoring ABS until the close of Fedwire. This provides an opportunity to resolve unanticipated entries before the end of day. Funding sources after the close of Fedwire are limited to the discount window or late posting credit transactions. For information on Discount Window hours, please see [Discount Window](#).

When a Financial Institution needs additional information on its daylight overdraft position or its account is out of balance and requires resolution to avoid a potential overnight overdraft, it can obtain supplemental information via additional ABS reports. If the Master Account has Subaccounts, the ABS Self-Balance Type provides a report that reflects the subtotals of debits and credits for the Subaccount(s) or Master Account without the Subaccount entries. If an error is not detected in the Fedwire Funds transaction, a Subscriber can obtain additional details on other activity from AMI inquiries and reports as described in the AMI section above. A Financial Institution will need to decide which tools best serve its reconciliation needs. They may contact the Federal Reserve if there is a settlement discrepancy between the Financial Institution’s internal records and ABS.

In addition to the ABS Balance Inquiry, an Account Holder may receive the following reports automatically via FedLine Direct or FedLine Command®:

Unsolicited Reports	Description	Report Format
Opening Balance Load	This report is generated each business day and provides information about the Financial Institution’s opening balance, daylight overdraft cap, and collateral for the Master Account.	Self
Periodic Balance Report	This is an optional report that can be sent to a Financial Institution automatically whenever Non-Fedwire transaction activity (“All Other”) has been updated in ABS. To obtain this service, simply contact the Federal Reserve Bank daylight overdraft contact.	Self
Provisional Posting	This report is generated at the discretion of Federal Reserve Bank staff if memo entries are made to the Financial Institution’s account.	Master
Final ABS DI Totals	This is an optional report that can be sent to Financial Institutions at the close of the ABS application, which occurs at approximately 7:15 p.m. ET. This report presents the final information available in ABS. While in most cases this balance will reflect the final	Master

	account information, the Federal Reserve AMI application, Federal Reserve Statement of Account, and Financial Institution's internal operating systems should serve as the primary sources for final account balance and transaction information.	
ABA Interim Totals	This report will be automatically generated in the event of a Federal Reserve System outage to assist the Financial Institution in the reconciliation and recovery process.	Master

Accessing ABS through FedPayments Manager


FedPayments Manager, via FedLine Advantage, extends the use of web technology by providing access to critical payment services such as the FedNow Service, Fedwire Funds Service, Fedwire Securities Service, National Settlement Service and FedACH file processing. It also includes access to all Federal Reserve Financial Services already available via FedLine Web.

For additional information on Fedwire Funds Service, see Operating Circular 6 (OC 6).

FedPayments Manager for Fedwire Funds Service is a tool, accessible via FedLine Advantage, that Financial Institutions may use to prepare and submit payment messages and other requests to the Fedwire Service(s) for processing. This tool also provides information about incoming messages and reports.

The Inquiries and Reports section of FedPayments Manager enables a Subscriber to view past messages (sent or received), account balance and Fedwire supplemental statement information, as well as to inquire about the description of error codes that may have been received on a message.

The Account Balance inquiry report allows a Subscriber to view information from the ABS about an RTN's balance if the Subscriber is authorized to access this. An RTN and balance type must be specified to obtain the report.

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The above screen depicts the Account Balance screen of the ABS. The following is a list of the ABS fields and descriptions:

- Mode – This field displays mode in which the application is operating, Production or Test.
- Cycle Date – The date of the operational business day within the application.
- ABA – Identifies the nine-digit number of the Master Account or Subaccount for which balances are requested.
- Service Unit – Represents a physical location within an organization (e.g., the New York office) or a function within an organization (e.g., funds transfer department). By selecting the Service Units option, the Subscriber can view the service units established for the Financial Institution by the Federal Reserve Banks, at the request of an End User Authorization Contact.
- System Date/Time – The system date and time of the inquiry.
- Inquiry ABA – Identifies the nine-digit number of the Master Account or Subaccount for which balances are requested.
- Balance Type – Identifies, Master or Self account view balance.
- Reported ABA – May be the same as the Inquiry ABA or may contain the Master Account’s ABA if the balance type is “Master.”
- Name – Name of reported ABA.
- Open Balance – Account’s opening balance. Status is the time when the balance was loaded or not loaded (N/L) if no open balance was loaded, or N\A for a Subaccount self-balance type request. If the prior day’s balance is not available, this field contains zeroes.
- Funds Transfer – Status reflects the time the latest funds transfer originated. Also indicates the dollar value and total number of outgoing (debit) and incoming (credit) funds wires, as well as a net funds amount. This line is updated at the time funds transfers are completed.
- Pre-Funded ACH – Status reflects the time of last activity. Indicates the dollar value of Pre-Funded forward ACH credit originations.⁹ This line is updated every 15 minutes.
- Other Available At – The value of activity other than funds, securities, NSS and pre-funded ACH forward credit originations posted to the Federal Reserve’s accounting system. This is available to the Financial Institution in accordance with daylight overdraft posting procedures. This line is updated approximately every five minutes.
- Daylight overdraft balance – A subtotal of the daylight overdraft balance as measured by the posting rules for the inquiry ABA number selected.
- Net Settlement – Status reflects the time of the latest NSS transaction. Also indicates the debit or credit dollar value of National Settlement transactions as well as a net amount.
- Other Unavailable At – The value of activity other than Funds, Securities and NSS that has posted to the Accounting system and is not yet available for the inquiry ABA number selected in accordance with daylight overdraft posting procedures. This line is updated approximately every five minutes.
- Account Balance – A subtotal of the Master Account balance for the inquiry selected.
- Memo Post – Amounts provisionally posted by the Federal Reserve Bank on an exception basis. Not applicable to Self-account view.

⁹ Pre-funding of ACH credit originations is required only for a subset of institutions and is defined in OC 4, Automated Clearing House Items.

- Debit Cap – Status is the date of the last update, prompted by change in cap or capital. Indicates the total credit amount for the daylight overdraft Net Debit Cap. Not applicable to Self-account view.
- Collateralized Capacity – Intraday overdraft capacity amount beyond the Net Debit Cap, which is secured by all, or a portion of, collateral available for daylight overdraft purposes. This value reflects collateralized capacity granted through a max cap, adjusted capacity or in-transit capacity.
- Available Funds – Status contains “ACCT” if the Available Funds Balance is computed using ACCT balance, or “DLOD” if the balance is computed using the daylight overdraft balance. The default setting is DLOD. Indicates total net available funds amount. Value can be less than zero. Not applicable to Self-account view.
- Uncollateralized daylight overdrafts – The portion of the daylight overdraft Balance that exceeds collateral available for daylight overdraft purposes.
- Collateral Available for daylight overdraft and Pricing Purposes – Stable pool collateral that is equal to total lendable value of collateral minus encumbrances applicable to daylight overdraft and pricing.

Reconciling Your Account

To help reconcile account activity, the Federal Reserve provides a daily Statement of Account for each Financial Institution with a Master Account and to Lead Non-Account Holders who subscribe. The Statement of Account is available via AMI, FedMail, and a FedLine Direct connection. The statement is available in a spreadsheet or machine-readable format.

Please note that many of the tools discussed in the Daily Position Management section (such as other aspects of AMI, daylight overdraft Inquiry Reports and CMS Plus Reports) also may be useful in reconciling an account.

Statement of Account

The Statement of Account is created at the end of the accounting day and identifies all account activity for your Master Account, Subaccount RTNs, OSRTNs and Respondents. Financial Institutions can retrieve 21 consecutive dates of the Statement of Account in PDF or spreadsheet format via AMI, a machine-readable reconciliation data file (FIRD) via AMI and a FedLine Direct connection, or a text file via FedMail.

In addition to detailed accounting transactions, which have had an immediate impact on a Financial Institution’s daily balance for a given process date, the Statement of Account presents future activity scheduled to affect the account for a future standard business day. The Statement of Account lists the transaction activity, broken out by Master Account and any Subaccount RTNs, OSRTNs and Respondents. Activity for Subaccount RTNs, OSRTNs and Respondents appear in separate sections. Please note that the “Statement of Your Subaccount’s Activity,” “Statement of Your OSRTNs Activity” and the “Statement of Your Respondents’ Activity” do not include total balances. However, the statement will show the detailed transactions with debit and credit totals, plus a summary total that will be applied to the Master Account.

The components of the Statement of Account are the following:

- Message Page(s) contains up to five pages of free-form text. This message only prints if there is a message on the processing day.
- Summary Statement of Account is a summary of activity by SIR Code, including a summary of activity by Subaccount, OSRTN and Respondent, as well as future activity.
- Detail of Own Activity and Detail Statement of Future Activity contain transaction details for all immediate and future items for the Master Account RTN, and summary totals for Subaccount RTNs, OSRTNs and Respondent activity.
- Statement of Your Subaccounts' Activity and Statement of Your Subaccounts' Future Activity contains transaction details for all immediate and future activity for each Subaccount.
- Statement of the OSRTNs' Activity and Statement of the OSRTNs' Future Activity contains transaction details for all immediate and future activity for each OSRTN.
- Statement of Your Respondents' Activity and Statement of Your Respondents' Future Activity contains transaction details for all immediate and future activity for each Respondent.

The following statements are available by subscription:

- Statement of Items Through Your Master Account and Statement of Future Items Through Your Master Account (available to Subaccount RTNs) contain transaction details for all immediate and future activity processed using a Subaccount RTN that settles in the Master Account.
- Statement of Items Through Your Parent and Statement of Future Items Through Your Parent (available to OSRTNs) contain transaction details for all immediate and future activity processed using an OSRTNs reporting through the parent RTN.
- Statement of Items Through Your Correspondent and Statement of Future Items Through Your Correspondent (available to Respondents) contains transaction details for all immediate and future activity posted to a Correspondent institution.
- Immediate Items are posted as debits and credits to an account, affecting the ending account balance on the date shown in the upper right corner of the statement. The Statement of Future Activity contains items that will be available on a future standard business day (which usually takes up to five days for future items).
- Statement of Items Through Your Master Account and Statement of Future Items Through Your Master Account (available to Subaccount RTNs) contains transaction details for all immediate and future activity processed using a Subaccount RTN that settles in the Master Account.
- Statement of Items Through Your Parent and Statement of Future Items Through Your Parent (available to OSRTNs) contains transaction details for all immediate and future activity processed using an OSRTNs reporting through the parent RTN.

Detailed items in the Statement of Future Activity appear on the date the item was processed with available date, and do not appear in the statement again until the date they mature. Please note that future items appear under the original transaction code and look identical to other immediate items on the available date.

To assist in reviewing the statements, the following are field descriptions and statement samples. Please note that some fields listed are not found in every statement format. In addition, the information provided within the statement samples for the Subaccount, OSRTN and Respondent may not match up to the information provided within the Master Account Holder statement sample. For additional information about specific Transaction Codes, refer to Appendix B.

Statement Field Keys		
Reference #	Field Name	Description
1.	Federal Reserve Bank Office	The Federal Reserve Bank where the account is maintained.
2.	Processing Date	Date on which the activity was processed to the account.
3.	Name and Address	Information for the Financial Institution. Only the Name and ABA number appear after the first page.
4.	ABA Number (Routing Transit Number)	The Financial Institution's nine-digit ABA number.
5.	Opening Balance	The debit or credit balance at the start of the processing day.
6.	Transaction Summary by Standard Identification Code (SIR)	The debit and/or credit totals by individual SIR represent the service type of accounting transaction.
7.	Own Activity Recap	Provides a recap total summary of items processed in the Financial Institution's account.
8.	Subaccount Activity	Lists the Subaccounts by RTN with the total dollar amount of immediate transactions processed for the Subaccount, plus any totals for OSRTNs and Respondents reporting through the Subaccount RTN.
9.	Subtotal	A subtotal of all the Subaccount's combined debit and credit transaction activities.
10.	Other Secondary RTN (OSRTNs) Activity	Lists each of the OSRTNs by RTN and the total dollar amount of immediate transactions processed for the OSRTN, plus totals for other RTNs (OSRTN and Respondents) reporting through the OSRTN.
11.	Subtotal	A subtotal of all the OSRTN's combined debit and credit activity.
12.	Respondent Activity	Lists each Respondent by RTN and the total dollar amount of immediate transactions processed for the Respondent, plus activity for other RTNs reporting through the Respondent.
13.	Subtotal	A subtotal of all the Respondents' combined debit and credit activity.
14.	Total	Total of all debit and credit transaction activity.
15.	Account Summary	Includes the account opening balance, total debits and total credits processed for the account, and the account closing balance as a result of applying total debits and credits to the opening balance.
16.	Futures Items Summary – Opening Total	Total of future debit and credit transaction activity carried forward from the previous accounting date.
17.	Futures Items Summary – Total Available Today	Total of future debit and credit transaction activity that became available on the current standard business day.
18.	Futures Items Summary – Total Processed Today	Total of future debit and credit transaction activity processed on the current standard business day that will become available on a future standard business day.
19.	Futures Items Summary – Futures Total As-Of MM/DD	A calculation of the opening total minus total futures that became available today, plus total futures processed today.

Statement Field Keys		
Reference #	Field Name	Description
20.	Total Coming Available	Represents the total of future debit and credit transaction activity that will become available on a future standard business day, including the date it will become available and the date it was originally processed.
21.	Opening Balance	The opening balance for the current accounting date. This is the final ending balance from the prior accounting date.
22.	Transaction Processing Unit (TPU)	Number of the internal Federal Reserve Banks TPU that processed the transaction.
23.	Telephone Number	Telephone number to call with questions for transactions processed under the respective TPUs.
24.	Transaction Code	Standard transaction code and corresponding description. Transaction Codes are described in Appendix B of this guide.
25.	Supplemental Information for the Transaction	Includes supplemental information, including the TPU number, reference number, offset ABA, original transaction date, original cash letter amount, etc., as applicable. Deferred Cash Letter details, when available, include the original cash letter amount, information on the day it is processed, and the 1-Day, 2-Day, and 3-Day amounts.
26.	Item Count	Number of individual transactions included in the Subtotal or Total lines.
27.	Items Reversed	Show transactions that were processed in error and subsequently reversed on the same day.
28.	Own Activity Recap	Provides a total of items processed as your own activity.
29.	Subaccount Activity	Provides a total of items processed for each of your Subaccounts.
30.	OSRTNs Activity	Provides a total of items processed for each of your OSRTNs.
31.	Respondent Activity	Provides a total of items processed for each of your Respondent RTNs.
32.	Account Summary	Provides the opening account balance, total of debits and total of credits processed and available on the current date, and the closing balance as of the current date.
33.	Available Date	In the Detail Statement of Future Activity section, entries are segregated by the date they will become available.
34.	Future Transaction Detail	Future detail transactions to be available on the date and month provided. All will mature as immediate details.
35.	Own Activity Recap	Provides a recap total of the summary of items processed in your own account for a future available date.
36.	Subaccount Activity	Includes each of your Subaccount's RTNs and the net amount of future transactions.
37.	OSRTNs Activity	Includes each of your OSRTNs' RTNs and the net amount of future transactions.
38.	Respondent Activity	Includes each of your Respondents' RTNs and the net dollar amount of future transactions.

Statement Field Keys		
Reference #	Field Name	Description
39.	Total Available MM/DD	Total amount of future debits and credits coming available on a specified date.
40.	Net Available MM/DD	Net amount of future debits and credits coming available on a specified date.
41.	ABA Number, Name & City	Information about your Subaccount(s), OSRTN(s) or Respondent(s) nine-digit ABA number(s), name(s) and city or cities. Note: This applies to Financial Institutions with Subaccounts, OSRTNs and/or Respondents, if applicable. For each RTN (Subaccount, OSRTNs and Respondent, respectively), activity is reported in the same order and format for the Financial Institution.
42.	Total for XXXX-XXXX-X	Total items reported to your account on behalf of the RTN provided.
43.	For the account at XXXX-XXXX-X	This identifies the nine-digit ABA number, name, and city to which the debit and credit transactions report.
44.	Total Applied to XXXX- XXXX-X	This identifies the nine-digit ABA number, name, and city to which the debit and credit transactions report (or report through for three-tier relationships).
Note:	Footnote: @	Items denoted with the @ symbol may be presented in the Statement of your Respondent's Activity (for Master Account Holders) and identify transactions that report to your Correspondent's account.

Statement of Account Example

The following is an example of the account for all activity for a Financial Institution by date. This report is available in AMI for up to 21 prior dates.

Message Page

```

ADPB501U          FEDERAL RESERVE BANK OF Boston          08/29/XX

SAMPLE BANK - MASTER          1111-1111-1          PAGE    1
SAMPLE STREET
CITY, ST 00000

          *****
          * ATTENTION *
          *****

THE FEDERAL RESERVE BANKS MAY CHOOSE TO SHARE A COMMUNICATION WITH ITS
CUSTOMERS VIA A TEXT MESSAGE ON THE DAILY STATEMENT OF ACCOUNT.  IF A FEDERAL
RESERVE BANK DECIDES TO DO SO, THE MESSAGE WILL APPEAR FIRST, BEFORE ANY
ACCOUNT SUMMARY AND/OR DETAILS.

```

Summary of Statement of Account

ADPB501U	1	FEDERAL RESERVE BANK OF Boston	2	08/29/XX
SAMPLE BANK - MASTER		4	1111-1111-1	PAGE 1
SAMPLE STREET	3			
City, ST 00000				
***** * SUMMARY STATEMENT OF ACCOUNT * *****				
		DEBIT		CREDIT
5		OPENING BALANCE AS OF 08/29		953,643.83
		15 Forward Check Collection		
		1,033,456.44		1,474,002.03
	6	30 Return Check		
		450.00		3,262.05
		57 Settlement for ACH Transactions		
		100.00		100.00
7		OWN ACTIVITY RECAP	1,034,006.44	1,477,364.08
8		SUBACCOUNT ACTIVITY		
		2222-2222-2	600.00	500.00
9		SUBTOTAL	600.00	500.00
10		OSRTN ACTIVITY		
		3333-3333-3	200.00	300.00
11		SUBTOTAL	200.00	300.00
12		RESPONDENT ACTIVITY		
		4444-4444-4	370.00	470.00
13		SUBTOTAL	370.00	470.00
14		TOTAL	1,035,176.44	1,478,634.08
		OPENING BALANCE	953,643.83	
	15	TOTAL DEBITS	1,035,176.44	
		TOTAL CREDITS	1,478,634.08	
		CLOSING BALANCE AS OF 08/29		1,397,101.47

ADPB501U	[REDACTED]		
		PAGE	1
***** * SUMMARY STATEMENT OF ACCOUNT * *****			
		DEBIT	CREDIT
	OPENING BALANCE AS OF [REDACTED]		2,836,998,651.77
TOTAL		0.00	0.00
	OPENING BALANCE	2,836,998,651.77	
	TOTAL DEBITS	0.00	
	TOTAL CREDITS	0.00	
	CLOSING BALANCE AS OF 09/04	2,836,998,651.77	

If a Master Account does not have activity, the opening and closing balances will display. Total Credits and Total Debits will be 0.00, as shown in the above example.

ADPB501U	[REDACTED]		09/03/21
		PAGE	1
Bank A 1234 Street City, State XXXXX			

If the Non-Account Holder does not have activity, the name and address will display with no balance, as shown in the above example. On non-standard business days, Subscribers may see summary totals and total amounts of future items maturing on future standard business days.

Detail of Own Activity and Detail of Future Activity

ADPB501U	FEDERAL RESERVE BANK OF Boston	08/29/XX	
SAMPLE BANK - MASTER	1111-1111-1	PAGE 2	
***** * FUTURES ITEMS SUMMARY * *****			
PUTURES OPENING TOTAL	0.00	0.00	
16 - TOTAL AVAILABLE TODAY	0.00	0.00	
+ TOTAL PROCESSED TODAY	1,550.00	1,420.00	
PUTURES TOTAL AS OF 08/29	1,550.00	1,420.00	
TOTAL COMING AVAILABLE			
08/30 PROCESSED 08/29	1,550.00	750.00	
17 TOTAL AVAILABLE 08/30	1,550.00	750.00	
09/03 PROCESSED 08/29	0.00	670.00	
TOTAL AVAILABLE 09/03	0.00	670.00	
***** * DETAIL OF OWN ACTIVITY * *****			
BR	GROUP REF OFFSET FI	DEBIT CREDIT	
18	OPENING BALANCE AS OF 08/29		953,643.83
19	9801 (877) 372-2457	20 15900 Image Cash Letter Deposit	21
	10130 0213 061000146		305,181.95
	Original Amt \$	305,181.95	
	Org Amt \$ 1-Day	0.00	
	Org Amt \$ 2-Day	0.00	
	Org Amt \$ 3-Day	0.00	
	10089 0213 061000146		455,389.45
	Original Amt \$	455,389.45	
	Org Amt \$ 1-Day	0.00	
	Org Amt \$ 2-Day	0.00	
	Org Amt \$ 3-Day	0.00	
	10111 0213 061000146		713,330.63
	Original Amt \$	713,330.63	
22	Org Amt \$ 1-Day	0.00	
	Org Amt \$ 2-Day	0.00	
	Org Amt \$ 3-Day	0.00	
	9802 (877) 372-2457		
	0001 00001 0001 061000146		100.00
	Original Amt \$	110.00	
	Org Amt \$ 1-Day	1.00	
	Org Amt \$ 2-Day	5.00	
	Org Amt \$ 3-Day	4.00	
	0002 00002 0002 061000146	200.00	
	Original Amt \$	220.00	
	Org Amt \$ 1-Day	10.00	
	Org Amt \$ 2-Day	10.00	
	Org Amt \$ 3-Day	0.00	

 * DETAIL OF OWN ACTIVITY *

BR	GROUP	REF	OFFSET	FI		DEBIT	CREDIT
					SUBTOTAL	5	200.00 1,474,002.03
9801	(877)	372-2457			15910 Image Cash Letter Presentment		
		10642	0213	061000146		476.59	
		10728	0213	061000146		514.66	
		10838	0213	061000146		72,440.02	
		10472	0213	061000146		959,825.17	
					SUBTOTAL	23 4	1,033,256.44 0.00
9821	(877)	372-2457			30900 Return Image Cash Letter Deposit		
		10023	0213	061000146			3,262.05
					Original Amt \$	3,262.05	
					Org Amt \$ 1-Day	0.00	
					Org Amt \$ 2-Day	0.00	
					Org Amt \$ 3-Day	0.00	
					SUBTOTAL	1	0.00 3,262.05
9821	(877)	372-2457			30910 Return Image Cash Letter Presentment		
		10302	0213	061000146		450.00	
					SUBTOTAL	1	450.00 0.00
7502					57050 ACH Immediate Transaction		

					24 * ITEMS REVERSED *		

					0003 90000 0003 091000080		100.00
					0003 00001 0003 091000080	100.00	
					SUBTOTAL	2	100.00 100.00
					25 OWN ACTIVITY RECAP	13	1,034,006.44 1,477,364.08
					26 SUBACCOUNT ACTIVITY		
					2222-2222-2	600.00	500.00
					SUBTOTAL	1	600.00 500.00
					27 OSRTN ACTIVITY		
					3333-3333-3	200.00	300.00
					SUBTOTAL	1	200.00 300.00

ADPB501U FEDERAL RESERVE BANK OF Boston 08/29/XX

SAMPLE BANK - MASTER 1111-1111-1 PAGE 4

* DETAIL OF OWN ACTIVITY *

BR	GROUP REF	OFFSET FI	DEBIT	CREDIT
28		RESPONDENT ACTIVITY 4444-4444-4	370.00	470.00
		SUBTOTAL	1 370.00	470.00
		TOTAL	16 1,035,176.44	1,478,634.08

		OPENING BALANCE	953,643.83	
29		TOTAL DEBITS	1,035,176.44	
		TOTAL CREDITS	1,478,634.08	
		CLOSING BALANCE AS OF 08/29	1,397,101.47	

* DETAIL STATEMENT OF FUTURE ACTIVITY *

BR	GROUP REF	OFFSET FI	DEBIT	CREDIT
----	-----------	-----------	-------	--------

30 *****
* AVAILABLE 08/30 *

9802 (877) 372-2457	15900-Image Cash Letter Deposit			
0004 00003 0004 061000146			300.00	
	Original Amt \$	300.00		
	Org Amt \$ 1-Day	0.00		
	Org Amt \$ 2-Day	0.00		
	Org Amt \$ 3-Day	0.00		
	SUBTOTAL	1	300.00	0.00

7212 (612) 204-5227	63040 Currency Transaction			
00005 091000080			1,250.00	
	SUBTOTAL	1	1,250.00	0.00

32		OWN ACTIVITY RECAP	2 1,550.00	0.00
----	--	--------------------	------------	------

33		SUBACCOUNT ACTIVITY 2222-2222-2		400.00
		SUBTOTAL	1 0.00	400.00

34		OSRTN ACTIVITY 3333-3333-3		350.00
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ADPB501U		FEDERAL RESERVE BANK OF Boston		08/29/XX	
SAMPLE BANK - MASTER		1111-1111-1		PAGE 5	
***** * DETAIL STATEMENT OF FUTURE ACTIVITY * *****					
BR	GROUP REF	OFFSET FI	DEBIT	CREDIT	
		SUBTOTAL	1	0.00	350.00
		TOTAL AVAILABLE 08/30		1,550.00	750.00
		NET AVAILABLE 08/30		800.00	
		***** * AVAILABLE 09/03 * *****			
35		RESPONDENT ACTIVITY			
		4444-4444-4			670.00
		SUBTOTAL	1	0.00	670.00
36		TOTAL AVAILABLE 09/03			670.00
37		NET AVAILABLE 09/03			670.00
<div style="font-size: 2em; opacity: 0.5; position: absolute; top: 50%; left: 50%; transform: translate(-50%, -50%); pointer-events: none;"> DEMO </div>					
		FUTURES OPENING TOTAL		0.00	0.00
16		- TOTAL AVAILABLE TODAY		0.00	0.00
		+ TOTAL PROCESSED TODAY		1,550.00	1,420.00
		FUTURES TOTAL AS OF 08/29		1,550.00	1,420.00
TOTAL COMING AVAILABLE					
	08/30	PROCESSED 08/29		1,550.00	750.00
17		TOTAL AVAILABLE 08/30		1,550.00	750.00
	09/03	PROCESSED 08/29		0.00	670.00
		TOTAL AVAILABLE 09/03		0.00	670.00

Statement of Your Subaccount Activity and Statement of Your Subaccount Future Activity

ADPB501U	1	FEDERAL RESERVE BANK OF Boston	2	08/29/XX
SAMPLE BANK - MASTER	3		4	1111-1111-1
				PAGE 6
***** * STATEMENT OF YOUR SUBACCOUNTS' ACTIVITY * *****				
BR	GROUP REF	OFFSET FI	DEBIT	CREDIT
38	FOR THE ACCOUNT OF 2222-2222-2	SAMPLE BANK - SUB		
		SAMPLE		
	9802 (877) 372-2457	21	15900 Image Cash Letter Deposit	
22	0005 00004 0005 061000146			100.00
	Original Amt \$		130.00	
	Org Amt \$ 1-Day		10.00	
	Org Amt \$ 2-Day		10.00	
	Org Amt \$ 3-Day		10.00	
	0006 00005 0006 061000146		200.00	
	Original Amt \$		250.00	
	Org Amt \$ 1-Day		20.00	
	Org Amt \$ 2-Day		30.00	
	Org Amt \$ 3-Day		0.00	
	SUBTOTAL	23	2	200.00
				100.00
	7502 (866) 234-5681		57050 ACH Immediate Transaction	
24	***** * ITEMS REVERSED * *****			
	0007 00002 0007 091000080		400.00	
	0007 90001 0007 091000080			400.00
	SUBTOTAL		2	400.00
				400.00
39	TOTAL FOR 2222-2222-2		4	600.00
				500.00

SAMPLE BANK - MASTER 1111-1111-1 PAGE 7

 * STATEMENT OF YOUR SUBACCOUNTS' FUTURE ACTIVITY *

BR GROUP REF OFFSET FI DEBIT CREDIT

FOR THE ACCOUNT OF 2222-2222-2 SAMPLE BANK - SUB
 SAMPLE

 30 * AVAILABLE 08/30 *

9802 (877) 372-2457 15900 Image Cash Letter Deposit

0008	00006	0008	061000146		400.00
	Original Amt \$			400.00	
	Org Amt \$ 1-Day			0.00	
	Org Amt \$ 2-Day			0.00	
	Org Amt \$ 3-Day			0.00	

SUBTOTAL 1 0.00 400.00

36 TOTAL AVAILABLE 08/30 400.00

37 NET AVAILABLE 08/30 400.00

DEMO

 * SUMMARY *

FUTURES OPENING TOTAL 0.00 0.00
 16 - TOTAL AVAILABLE TODAY 0.00 0.00
 + TOTAL PROCESSED TODAY 0.00 400.00
 FUTURES TOTAL AS OF 08/29 0.00 400.00

TOTAL COMING AVAILABLE

08/30 PROCESSED 08/29 0.00 400.00
 17 TOTAL AVAILABLE 08/30 0.00 400.00

Statement of Your OSRTNs' Activity and Statement of Your OSRTNs' Future Activity

ADPB501U	1	FEDERAL RESERVE BANK OF Boston	2	08/29/XX
SAMPLE BANK - MASTER	3	4	1111-1111-1	PAGE 8
***** * STATEMENT OF YOUR OSRTNS' ACTIVITY * *****				
BR	GROUP REF	OFFSET FI	DEBIT	CREDIT
38	FOR THE ACCOUNT OF 3333-3333-3	SAMPLE BANK - OTHER SECONDARY RTN		
		SAMPLE		
9802	21	15900 Image Cash Letter Deposit		
0009	00007 0009	061000146		100.00
22	Original Amt \$		130.00	
	Org Amt \$ 1-Day		10.00	
	Org Amt \$ 2-Day		10.00	
	Org Amt \$ 3-Day		10.00	
0010	00008 0010	061000146		200.00
	Original Amt \$		220.00	
	Org Amt \$ 1-Day		10.00	
	Org Amt \$ 2-Day		10.00	
	Org Amt \$ 3-Day		0.00	
24	***** * ITEMS REVERSED * *****			
90000		061000146		100.00
	Original Amt \$		130.00	
	Org Amt \$ 1-Day		10.00	
	Org Amt \$ 2-Day		10.00	
	Org Amt \$ 3-Day		10.00	
00009		061000146		100.00
	Original Amt \$		130.00	
	Org Amt \$ 1-Day		10.00	
	Org Amt \$ 2-Day		10.00	
	Org Amt \$ 3-Day		10.00	
	SUBTOTAL	23	4	200.00
39	TOTAL FOR 3333-3333-3		4	200.00
				300.00

SAMPLE BANK - MASTER 1111-1111-1 PAGE 9

 * STATEMENT OF YOUR OSRTNS' FUTURE ACTIVITY *

BR GROUP REF OFFSET FI DEBIT CREDIT

FOR THE ACCOUNT OF 3333-3333-3 SAMPLE BANK - OTHER SECONDARY RTN
 SAMPLE

 [30] * AVAILABLE 08/30 *

9802 (877) 372-2457 15900 Image Cash Letter Deposit

[31]	0011 00010 0011 061000146			350.00
	Original Amt \$	350.00		
	Org Amt \$ 1-Day	0.00		
	Org Amt \$ 2-Day	0.00		
	Org Amt \$ 3-Day	0.00		

SUBTOTAL 1 0.00 350.00

[36] TOTAL AVAILABLE 08/30 350.00

[37] NET AVAILABLE 08/30 350.00

DEMO

 * SUMMARY *

	FUTURES OPENING TOTAL	0.00	0.00
[16]	- TOTAL AVAILABLE TODAY	0.00	0.00
	+ TOTAL PROCESSED TODAY	0.00	350.00
	FUTURES TOTAL AS OF 08/29	0.00	350.00

TOTAL COMING AVAILABLE

[17]	08/30 PROCESSED 08/29	0.00	350.00
	TOTAL AVAILABLE 08/30	0.00	350.00

Statement of Your Respondents' Activity and Statement of Your Respondents' Future Activity

ADPB501U	1	FEDERAL RESERVE BANK OF Boston	2	08/29/XX
SAMPLE BANK - MASTER	3	4	1111-1111-1	PAGE 10
***** * STATEMENT OF YOUR RESPONDENTS' ACTIVITY * *****				
BR	GROUP REF	OFFSET FI	DEBIT	CREDIT
38	FOR THE ACCOUNT OF 4444-4444-4		RESPONDENT BANK SAMPLE	
9802	(877) 372-2457	21	15900 Image Cash Letter Deposit	
0012	00011 0012 061000146			100.00
22	Original Amt \$		200.00	
	Org Amt \$ 1-Day		10.00	
	Org Amt \$ 2-Day		50.00	
	Org Amt \$ 3-Day		40.00	
0013	00012 0013 061000146			200.00
	Original Amt \$		220.00	
	Org Amt \$ 1-Day		10.00	
	Org Amt \$ 2-Day		10.00	
	Org Amt \$ 3-Day		0.00	
	SUBTOTAL	23	2	100.00
7502	(866) 234-5681		57050 ACH Immediate Transaction	
24	***** * ITEMS REVERSED * *****			
0014	00003 0014 091000080			270.00
0014	90002 0014 091000080			270.00
	SUBTOTAL		2	270.00
39	TOTAL FOR 4444-4444-4		4	370.00
				470.00

SAMPLE BANK - MASTER 1111-1111-1 PAGE 11

 * STATEMENT OF YOUR RESPONDENTS' FUTURE ACTIVITY *

BR GROUP REF OFFSET FI DEBIT CREDIT

FOR THE ACCOUNT OF 4444-4444-4 RESPONDENT BANK
 SAMPLE

 * AVAILABLE 09/03 *

9802 (877) 372-2457 15900 Image Cash Letter Deposit 670.00
 0015 00013 0015 061000146

31

Original Amt \$ 670.00
 Org Amt \$ 1-Day 0.00
 Org Amt \$ 2-Day 0.00
 Org Amt \$ 3-Day 0.00

SUBTOTAL 1 0.00 670.00

36 TOTAL AVAILABLE 09/03 670.00

37 NET AVAILABLE 09/03 670.00

DEMO

 * SUMMARY *

FUTURES OPENING TOTAL 0.00 0.00
 16 - TOTAL AVAILABLE TODAY 0.00 0.00
 + TOTAL PROCESSED TODAY 0.00 670.00
 FUTURES TOTAL AS OF 08/29 0.00 670.00

TOTAL COMING AVAILABLE

09/03 PROCESSED 08/29 0.00 670.00
 17 TOTAL AVAILABLE 09/03 0.00 670.00

Statement of Items Through Your Master Account and Statement of Future Items Through Your Master Account (available to Subaccount RTNs)

ADPB501U	1	FEDERAL RESERVE BANK OF Boston	2	08/30/XX
SAMPLE BANK - SUBACCOUNT		2222-2222-2	4	PAGE 2
SAMPLE STREET	3			
SAMPLE, MA 00000				
***** * STATEMENT OF ITEMS THROUGH YOUR MASTER ACCOUNT * *****				
BR	GROUP REF	OFFSET FI	DEBIT	CREDIT
40	FOR THE ACCOUNT AT 1111-1111-1	SAMPLE BANK - MASTER		
		CITY		
	9802 (877) 372-2457	20 21 15900 Image Cash Letter Deposit		
19	7890 00004 0987 061000146			200.00
	Original Amt \$	230.00		
	Org Amt \$ 1-Day	5.00		
	Org Amt \$ 2-Day	10.00		
	Org Amt \$ 3-Day	15.00		
22	0008 00006 0008 061000146			400.00
	Original Amt \$	400.00		
	Org Amt \$ 1-Day	0.00		
	Org Amt \$ 2-Day	0.00		
	Org Amt \$ 3-Day	0.00		
	SUBTOTAL	2	0.00	600.00
	7502	57050 ACH Immediate Transaction		
	3333 00008 4444 091000080			400.00
24	***** * ITEMS REVERSED * *****			
	3456 90003 6543 091000080			100.00
	3456 00004 6543 091000080		100.00	
	SUBTOTAL	23 3	100.00	500.00
41	TOTAL APPLIED TO 1111-1111-1	5	100.00	1,100.00

Statement of Items Through Your Parent and Statement of Future Items Through Your Parent
(available to OSRTNs)

ADPB501U		FEDERAL RESERVE BANK OF Boston		08/30/XX	
SAMPLE BANK - SUBACCOUNT		2222-2222-2		PAGE 3	

* STATEMENT OF FUTURE ITEMS THROUGH YOUR MASTER ACCOUNT *					

BR	GROUP REF	OFFSET FI		DEBIT	CREDIT
FOR THE ACCOUNT AT 1111-1111-1		SAMPLE BANK - MASTER CITY			

30	* AVAILABLE 09/04 *				

9802	(877) 372-2457	15900 Image Cash Letter Deposit			
2222	00008 3333 061000146			300.00	
31	Original Amt \$		300.00		
	Org Amt \$ 1-Day		0.00		
	Org Amt \$ 2-Day		0.00		
	Org Amt \$ 3-Day		0.00		
SUBTOTAL		1	300.00		0.00
36	TOTAL AVAILABLE 09/04			300.00	
37	NET AVAILABLE 09/04			300.00	
<div style="font-size: 2em; opacity: 0.5; position: absolute; top: 50%; left: 50%; transform: translate(-50%, -50%); pointer-events: none;"> DEMO </div>					

* SUMMARY *					

16	FUTURES OPENING TOTAL		0.00		400.00
	- TOTAL AVAILABLE TODAY		0.00		400.00
	+ TOTAL PROCESSED TODAY		300.00		0.00
	FUTURES TOTAL AS OF 08/30		300.00		0.00
17	TOTAL COMING AVAILABLE				
	09/04	PROCESSED 08/30	300.00		0.00
	TOTAL AVAILABLE 09/04		300.00		0.00

ADPB501U	1	FEDERAL RESERVE BANK OF Boston	2	08/30/XX
3	SAMPLE BANK - OTHER SECONDARY RTN	4	3333-3333-3	PAGE 1
	SAMPLE STREET			
	SAMPLE, CT 00000			

	* STATEMENT OF ITEMS THROUGH YOUR PARENT *			

BR	GROUP REF	OFFSET FI	DEBIT	CREDIT
40	FOR THE ACCOUNT AT 1111-1111-1 SAMPLE BANK - MASTER			
	CITY			
	9802 (877) 372-2457	20	21	15900 Image Cash Letter Deposit
19	5678 00002 8765 061000146			200.00
	Original Amt \$		230.00	
	Org Amt \$ 1-Day		5.00	
	Org Amt \$ 2-Day		10.00	
	Org Amt \$ 3-Day		15.00	
	0011 00010 0011 061000146			350.00
22	Original Amt \$		350.00	
	Org Amt \$ 1-Day		0.00	
	Org Amt \$ 2-Day		0.00	
	Org Amt \$ 3-Day		0.00	
	SUBTOTAL	23	2	0.00 550.00
7502	57050 ACH Immediate Transaction			
3333 00006 4444 091000080				400.00

24	* ITEMS REVERSED *			

	6789 90001 9876 091000080			100.00
	6789 00002 9876 091000080		100.00	
41	SUBTOTAL	3	100.00	500.00
	TOTAL APPLIED TO 1111-1111-1	5	100.00	1,050.00

SAMPLE BANK - OTHER SECONDARY RTN 3333-3333-3 PAGE 2

 * STATEMENT OF FUTURE ITEMS THROUGH YOUR PARENT *

BR GROUP REF OFFSET FI DEBIT CREDIT

FOR THE ACCOUNT AT 1111-1111-1 SAMPLE BANK - MASTER
 CITY

 30 * AVAILABLE 09/03 *

9802 (877) 372-2457 15900 Image Cash Letter Deposit

1358	00006 8531 061000146		300.00	300.00
	Original Amt \$		300.00	
	Org Amt \$ 1-Day		0.00	
	Org Amt \$ 2-Day		0.00	
	Org Amt \$ 3-Day		0.00	

31

SUBTOTAL 1 300.00 0.00

36 TOTAL AVAILABLE 09/03 300.00

37 NET AVAILABLE 09/03 300.00

DEMO

 * SUMMARY *

	FUTURES OPENING TOTAL	0.00	350.00
16	- TOTAL AVAILABLE TODAY	0.00	350.00
	+ TOTAL PROCESSED TODAY	300.00	0.00
	FUTURES TOTAL AS OF 08/30	300.00	0.00

TOTAL COMING AVAILABLE

	09/03 PROCESSED 08/30	300.00	0.00
17	TOTAL AVAILABLE 09/03	300.00	0.00

Statement of Items Through Your Correspondent and Statement of Future Items Through Your Correspondent (available to Respondents)

ADPB501U	1	FEDERAL RESERVE BANK OF Boston	2	08/30/XX
RESPONDENT BANK				
SAMPLE STREET	3	4	4444-4444-4	PAGE 2
SAMPLE, CT 00000				
***** * STATEMENT OF ITEMS THROUGH YOUR CORRESPONDENT * *****				
BR	GROUP REF	OFFSET FI	DEBIT	CREDIT
40	FOR THE ACCOUNT AT 1111-1111-1	SAMPLE BANK - MASTER		
		CITY		
	9802 (877) 372-2457	20	21	15900 Image Cash Letter Deposit
19	6789 00003 9876 061000146			200.00
	Original Amt \$		230.00	
22	Org Amt \$ 1-Day		5.00	
	Org Amt \$ 2-Day		10.00	
	Org Amt \$ 3-Day		15.00	
	SUBTOTAL	23	1	0.00
				200.00
7502			57050 ACH Immediate Transaction	
	00007	091000080		400.00
	24	* ITEMS REVERSED *		

	2345 90002 5432 091000080			100.00
	2345 00003 5432 091000080			100.00
	SUBTOTAL	3	3	100.00
				500.00
41	TOTAL APPLIED TO 1111-1111-1	4	4	100.00
				700.00

DEMO

BR	GROUP REF	OFFSET FI	DEBIT	CREDIT
ADPB501U FEDERAL RESERVE BANK OF Boston 08/30/XX				
RESPONDENT BANK		4444-4444-4	PAGE	3
***** * STATEMENT OF FUTURE ITEMS THROUGH YOUR CORRESPONDENT * *****				
FOR THE ACCOUNT AT 1111-1111-1 SAMPLE BANK - MASTER CITY				
***** 30 * AVAILABLE 09/03 * *****				
9802	(877) 372-2457	15900	Image Cash Letter Deposit	
1234	00007 4321 061000146			300.00
Original Amt \$			300.00	
Org Amt \$ 1-Day			0.00	
Org Amt \$ 2-Day			0.00	
Org Amt \$ 3-Day			0.00	
SUBTOTAL		1	300.00	0.00
36 TOTAL AVAILABLE 09/03				300.00
37 NET AVAILABLE 09/03				300.00
***** * SUMMARY * *****				
FUTURES OPENING TOTAL			0.00	670.00
16	- TOTAL AVAILABLE TODAY		0.00	0.00
	+ TOTAL PROCESSED TODAY		300.00	0.00
FUTURES TOTAL AS OF 08/30			300.00	670.00
TOTAL COMING AVAILABLE				
	09/03 PROCESSED 08/29		0.00	670.00
			08/30	300.00
17	TOTAL AVAILABLE 09/03		300.00	0.00
				670.00

Ex Post Monitoring of Your Use of Intraday Credit

The Federal Reserve provides Daylight Overdraft Reports in a print display (PDF format) through FedLine Web, FedLine Advantage or FedMail. The daily reports are delivered on a one-day lag, and the biweekly reports are delivered at the close of each two-week maintenance period.

Daily Reports include:

- Intra-day Position Report Transaction End-of-Minute Detail Report

Biweekly reports include:

- Daylight Overdraft Monitoring Summary

- Daylight Overdraft Charge Report Preliminary
- Daylight Overdraft Charge Report Final
- Daylight Overdraft History Report

Detailed descriptions and sample reports are included on the following pages. Definitions of report data elements can be found in Appendix A, the Glossary.

Intra-day Position Report

The Intra-day Position Report shows an institution's daylight overdraft balance throughout a single Fedwire day. The report will display only time intervals when transaction activity occurs.

The upper portion of the report includes information about the institution, such as its name, address, ABA number, cap type, Net Debit Cap value and risk-based capital or other regulatory capital measure. If an institution has more than one Federal Reserve account, the words "Consolidated Entity" will appear on the report, which will show the aggregate balances across all accounts for the institution. The report includes the preliminary total daily and aggregate daylight overdraft fees for the current maintenance period.

The main portion of the intraday position report shows end-of-minute account balances. Total end-of-minute balances (the total Fedwire balance), daylight overdraft and collateral values are segregated into columns. Uncollateralized daylight overdraft Balances are calculated in the far-right column. The bottom of the report lists the maximum overdraft values by date, based on the date and time of the peak overdrafts, as well as the average overdraft for the day.

This report is generated daily, even if the institution was not in an overdraft position. The Intra-day Position Report may be viewed for the most recent 29 business days in the daylight overdraft Service¹⁰.

¹⁰ The daylight overdraft Service is available via FedLine Web/FedLine Advantage with the AMI non-restricted credential access.

Run Date:

Page 1

Intra-day Position Report
 Maintenance Period Ending: [REDACTED]
 Position at every 1 minute interval from 21:00 to 19:00
 \$ in Thousands

Contact:
Title:

(Consolidated Entity)

Cap Type: Abv. Avg as of [REDACTED] Risk Based Cptl: 195,227,000 as of [REDACTED] Seven Day Accounting: N
 Opening Balance: 74,102 Net Debit Cap: 366,050,625 Preliminary Total Daily Fee: 0
 Closing Balance: 105,221 Maximum DLOD Capacity: [REDACTED] Preliminary Aggregate Fee: 0

Date: 09/21/2022

Time (ET)	Pure Funds Only Balance	FedNow Only Balance	Securities Only Balance	Non-Wire DW Net Offline Balance	Total EOM Balance	Total DLOD	Unencum Coll Value	Uncoll DLOD Amount
21:00	74,102	0	0	0	74,102	0	0	0
15:37	74,102	0	11,033	0	85,136	0	0	0
15:43	74,102	0	31,118	0	105,221	0	0	0
19:00	74,102	0	31,118	0	105,221	0	0	0

Transaction End-of-Minute (EOM) Detail Report

The daily Transaction EOM Detail Report shows a Financial Institution’s end-of-minute balance for a single day. The report will display only time intervals when transaction activity occurs.

The upper portion of the report includes the institution’s name, address, ABA number and opening balance with the Federal Reserve.

The Transaction EOM Detail Report displays every end-of-minute balance throughout a standard business day, including the opening balance, detailed transactions by transaction code, the resulting EOM balance, the associated collateral, and calculated uncollateralized daylight overdraft value (if applicable). The report is produced daily, delivered on a one-day lag, and retained for the most recent 29 business days in the daylight overdraft Service. If transaction level activity is not present, the report will display the institution’s opening balance and a message, “No transaction detail is available.”

Run Date: [REDACTED]

Page: 1

Transaction End-of-Minute Detail Report
For Date: [REDACTED]
from 21:00 to 19:01

Contact:
Title:

ABA: [REDACTED] (Consolidated Entity)

Seven Day Accounting: N
EP Opening Balance: 74,102,308.00

EOM Post Time (ET)	Tran Code	Offset	Respondent	Process	EASy Time Stamp or Ref Nr	Trans Amount	Posting Amount
	Subtyp	ABA	ABA	FRB ABA	/ EOM Balance	/ Unencum Collateral	/ Uncoll DLOD
21:00		EOM BALS:			74,102,308.00	.00	.00
15:37:49	8906					28,000.00	28,000.00
15:37:50	8906					131,250.00	131,250.00
15:37:50	8906					4,635,000.00	4,635,000.00
15:37:50	8906					59,000.00	59,000.00
15:37:52	8906					6,180,000.00	6,180,000.00
15:37						.00	.00
15:43:54	8906					6,180,000.00	6,180,000.00
15:43:56	8906					13,905,000.00	13,905,000.00
15:43						.00	.00
19:00						.00	.00
19:01						.00	.00



Daylight Overdraft Monitoring Summary

The Daylight Overdraft Monitoring Summary report provides institutions with a listing of peak daylight overdrafts (if incurred) for each Fedwire day during a maintenance period. No report will be generated if an institution does not incur daylight overdraft activity within a maintenance period. If an institution has more than one Federal Reserve account, the words "Consolidated Entity" will appear on the report, which will show the aggregate balances across all accounts for the institution.

The upper portion of the report includes the Financial Institution's name, address, ABA number, cap type, Net Debit Cap value and risk-based capital or other regulatory capital measure. The main portion of the report includes the peak daylight overdraft data (if applicable), unencumbered collateral at the time of the peak overdraft, and the uncollateralized portion of the daylight overdraft. In the daylight overdraft Service, the biweekly report is maintained for the eight most recent maintenance periods.

Daylight Overdraft Monitoring Summary
 Maintenance Period Ending: [REDACTED]
 \$ in Thousands

Contact: [REDACTED]

Title: [REDACTED]

ABA: [REDACTED]

Cap Type: De minimis
as of [REDACTED]

Credit option: Unknown

Seven Day Accounting: N

Capital Type: Risk Based Cptl 490,918
as of [REDACTED]

Net Debit Cap: 196,367

Maximum DLOD Capacity:

Date	Time	Adjusted Net Debit Cap	DLOD Capacity*	Total Peak OD	Excess Over DLOD Capacity*	Cap Util Ratio	Unencum Coll Value	Uncollateralized DLOD Amount
[REDACTED]	[REDACTED]	196,367	196,367	9,267	0	0.04	0	9,267
[REDACTED]	[REDACTED]	196,367	196,367	4,238	0	0.02	0	4,238
[REDACTED]	[REDACTED]	196,367	196,367	6,206	0	0.03	0	6,206
[REDACTED]	[REDACTED]	196,367	196,367	2,229	0	0.01	0	2,229

Maintenance Period Average Peak Overdraft Amount: \$ 2,194

'....' - An amount less than \$500

'*' - For DIs with an approved maximum capacity amount, DLOD capacity is equal to the lesser of adjusted net debit cap or maximum capacity.

***- Certain time intervals were excluded from the total peak OD calculation because the overdrafts in these intervals resulted from Federal Reserve problems or other exceptional circumstances.

Cap Utilization = Total Peak Overdraft Amount / Daily Overdraft Capacity Amount.

Please contact your local Credit Risk Management Department if you have questions.

Daylight Overdraft Charge Report Preliminary

The preliminary version of the Daylight Overdraft Charge Report provides institutions with preliminary daylight overdraft charges for the most recently completed maintenance period. Therefore, if a Financial Institution is inquiring about the most recently completed maintenance period for which daylight overdraft charges have not been assessed, "PRELIMINARY" will be displayed in the title. If an institution has more than one Federal Reserve account, the words "Consolidated Entity" will appear on the report, which will show the aggregate balances across all accounts for the institution.

If a Financial Institution's total charge is greater than zero, the footer will contain the dollar amount and date of the charge. If the total charge is less than or equal to zero, the footer states, "The above amount is less than or equal to the waiver of \$150. No charge will be assessed." In the Daylight Overdraft Service, the report is available biweekly for the eight most recent maintenance periods.

Run Date: [REDACTED]

Report ID: [REDACTED]
Page: 1

Daylight Overdraft Charge Report
PRELIMINARY
Reserve Maintenance Period Ending: [REDACTED]
Final Charge Date [REDACTED]

Contact:
Title:

ABA: [REDACTED]

Reserve Maintenance Period Ending [REDACTED]

Date	Average Total Daylight Overdraft (in thousands)	Average Unencumbered Collateral (in thousands)	Average Uncollateralized Daylight Overdraft (in thousands)	Daylight Overdraft Charge Amount	Daylight Adjustments Applied	Final Charge
[REDACTED]	949	0	949	12.05	0.00	12.05
[REDACTED]	565	0	565	7.18	0.00	7.18
[REDACTED]	842	0	842	10.69	0.00	10.69
[REDACTED]	162	0	162	2.06	0.00	2.06
Total:				31.98	0.00	31.98

Charge Amount: 31.98
Waived Amount: 150.00-
Total Charges: 0.00

'**' = Certain time intervals were excluded from the average overdraft calculation because overdrafts in these intervals resulted from Federal Reserve problems or other exceptional circumstances.

'....' = Indicates amount less than \$500 and greater than zero.

The above amount is less than or equal to the waiver amount of \$150.00. No charge will be assessed.
Calculations are shown below:
Daily Charge = (Average Uncollateralized Daily Overdraft) * ((50) * (22/24) * (1/360))

Daylight Overdraft Charge Report Final

The Daylight Overdraft Charge report final provides institutions with final daylight overdraft charges for a specified maintenance period, including charge adjustments and/or exclusions (if applicable). The report will show charges and adjustments for the specified charge date, grouped by maintenance period, displayed in descending order by maintenance period. The report will display "FINAL" within the title when charges have been assessed. If an institution has more than one Federal Reserve account, the words "CONSOLIDATED ENTITY" will appear on the report, which will show the aggregate balances across all accounts for the institution.

If a Financial Institution's total charge is greater than zero, the footer will contain the dollar amount and date of the charge. If the total charge is less than or equal to zero, the footer states, "The above amount is less than or equal to the waiver of \$150. No charge will be assessed." In the daylight overdraft Service, the report is available for the eight most recent maintenance periods.

Run Date:

Report ID:

Page: 1

Daylight Overdraft Charge Report
 FINAL
 Reserve Maintenance Period Ending:
 Final Charge Date

Contact:
Title:

ABA:

Reserve Maintenance Period Ending

Date	Average Total Daylight Overdraft (in thousands)	Average Unencumbered Collateral (in thousands)	Average Uncollateralized Daylight Overdraft (in thousands)	Daylight Overdraft Charge Amount	Daylight Adjustments Applied	Final Charge
	321	0	321	4.07	0.00	4.07
	1,085	0	1,085	13.79	0.00	13.79
Total:				17.86	0.00	17.86

Charge Amount: 17.86
 Waived Amount: 150.00-
 Total Charges: 0.00

'**' = Certain time intervals were excluded from the average overdraft calculation because overdrafts in these intervals resulted from Federal Reserve problems or other exceptional circumstances.

'...' = Indicates amount less than \$500 and greater than zero.

The above amount is less than or equal to the waiver amount of \$150.00. No charge will be assessed.

Calculations are shown below:

Daily Charge = (Average Uncollateralized Daily Overdraft) * (50) * (22/24) * (1/360)

Daylight Overdraft History Report

The Daylight Overdraft History Report provides Financial Institutions with a historical listing of peak overdrafts and associated charges by maintenance period. If an institution has more than one Federal Reserve account, the words "Consolidated Entity" will appear on the report, which will show the aggregate balances across all accounts for the institution.

Run Date: [REDACTED]

Report ID: [REDACTED]

Page: 1

Daylight Overdraft History Report
to
All Periods with an Overdraft
\$ in Thousands

Contact: [REDACTED]

Title: [REDACTED]

ABA: [REDACTED] Seven Day Accounting: N

MP Ending	Peak Overdraft	# Days Over Cap	DLOD Cap **	Cap Util. Ratio	DLOD Charge	Total DLOD Amount	Unencumbered Collateral at Peak OD	Uncollateralized DLOD amount
Capital:	490,918	Cap Type: De min.	Max DLOD Cap:				Net Debit Cap:	196,367
[REDACTED]	9,267	0	196,367	0.04	0.00	9,267	0	9,267
[REDACTED]	9,668	0	196,367	0.04	0.00	9,668	0	9,668
[REDACTED]	3,165	0	196,367	0.01	0.00	3,165	0	3,165

*** - For DIs with an approved max cap, the DLOD cap is equal to the lesser of the adjusted net debit cap or the max cap.

If an institution has no daylight overdraft activity for the maintenance period requested, the report will display the institution's name, address, ABA/RTN number and zero in the peak overdraft column.

Dollar amounts are rounded up to the nearest thousands. For example, if the dollar amount is less than \$1,000 and greater than \$0, the dollar amount will be set to \$1,000, which will be displayed as \$1 on the report.

Daylight overdraft history for the eight most recent maintenance periods will be reflected in the report on the biweekly report.

Section III

Overdrafts

This section discusses daylight and overnight overdrafts and the various tools, such as AMI, that the Federal Reserve provides to help an institution monitor overdrafts in its Reserve Bank Master Account.

Payment System Risk Management

The Federal Reserve Board developed the [PSR policy](#) to address the risks that payment systems present to the Federal Reserve Banks, to the banking system, and to other sectors of the economy. The objective of the PSR policy is to foster the safety and efficiency of payment and settlement systems. Part II of the PSR policy establishes limits on the amount of Federal Reserve intraday credit (i.e., “daylight overdrafts”) that an institution may use. If an institution exceeds its daylight overdraft limits, the Reserve Bank may counsel the institution on ways to reduce the institution’s use of intraday credit. The policy also permits Reserve Banks to manage their risk in providing Master Accounts by unilaterally reducing Net Debit Caps, imposing collateralization or account balance requirements, and rejecting or delaying certain transactions that would cause or increase an institution’s daylight overdraft. In some cases, Reserve Banks may prohibit an institution from using one or more Federal Reserve Financial Services. Part III of the PSR policy covers the Board’s policy on overnight credit (i.e., “overnight overdrafts”).

An institution’s directors remain responsible for establishing and implementing policies to ensure that management follows safe and sound operating practices, complies with applicable banking laws, and prudently manages financial risks associated with Reserve Bank Master Accounts.

To manage risk across Federal Reserve Financial Services, the Federal Reserve Banks have allowed certain domestic financial institutions to voluntarily participate in a no cost, real-time credit monitoring program (“Real-time Monitoring Program” or “Credit Limit Monitoring Program”). Participation in the Real-Time Monitoring Program may help mitigate the financial risk of Fedwire Funds or FedNow Service payments that result in an account overdraft or exceed an institution’s intraday credit capacity pursuant to the PSR Policy. By preventing certain transactions from being processed, the institution has an opportunity to verify authorization and pre-fund the transaction, thereby reducing or limiting risk of an overdraft.

The Federal Reserve charges a fee for uncollateralized daylight overdrafts as a financial incentive for institutions to efficiently manage their use of intraday credit. Institutions are encouraged to base business decisions concerning the use and amount of intraday credit on the cost of using that credit. There is no fee for collateralized daylight overdrafts, whereby institutions pledge collateral to the Reserve Banks to secure overdrafts in their Reserve Bank Master Accounts. Daylight overdrafts are measured based on a set of transaction posting rules. The posting rules provide certainty concerning how payment activity affects an institution’s Reserve Bank Master Account balance during the day.

Daylight Overdrafts

A daylight overdraft occurs when funds in an institution’s Reserve Bank Master Account are insufficient to cover outgoing Fedwire Funds and FedNow transactions, incoming Fedwire Securities transactions, and other payment activity processed by a Reserve Bank, such as check or automated clearing house

(ACH) transactions. The PSR Policy contains detailed information on daylight overdrafts, including the posting rules, as well as guidance to help institutions monitor their compliance with the PSR Policy.

Daylight overdrafts are measured by a special accounting methodology for posting debit and credit transactions (i.e., “the posting rules”). The posting rules provide that FedNow Service transactions, Fedwire Funds transfers, Fedwire Securities transactions, National Settlement Service transactions, and pre-funded ACH credit originations¹¹ post as they occur, while other transactions processed by Reserve Banks post at specified times during the day. The Master Account balance is measured on an ex-post basis at the end of each minute during a standard business day for Fedwire Funds or FedNow operating (i.e., “end-of-minute” balances). A daylight overdraft occurs when the Master Account balance is negative during the day. Reserve Banks use the end-of-minute balances to determine whether an institution has stayed within the limitations of its Net Debit Cap. An uncollateralized daylight overdraft occurs when the value of an institution’s pledged collateral is less than the end-of-minute Master Account balance. When this happens, Reserve Banks charge an institution for daylight overdraft fees.¹²

Please refer to the PSR Policy for daylight overdraft posting rules and information on determining the value of daylight overdrafts. Section II of this Guide has further information on the tools provided by the Reserve Banks to supplement an institution’s internal systems that track daylight overdraft balances.

Daylight Overdraft Caps

Under the PSR Policy, each institution that maintains a Reserve Bank Master Account may establish a daylight overdraft Net Debit Cap by submitting to its Reserve Bank at least once a year a copy of its board of directors’ resolution or may be assigned a Cap Category by its Reserve Bank.

An institution’s daylight overdraft Net Debit Cap (or simply, “cap”) refers to the maximum dollar amount of uncollateralized daylight overdrafts the institution may incur in its Reserve Bank Master Account. The dollar amount of the net debit cap is based on an institution’s Cap Category and capital measure. There are six cap categories: zero, exempt-from-filing, de minimis, average, above average, and high. Each Cap Category is associated with cap multiples, which are shown below in the cap multiple matrix.

Cap Multiple Matrix

Cap Categories	Multiple of Capital
Zero	0
Exempt-from-filing	Lesser of \$10 million/0.20
De minimis	0.40
Average	1.125
Above Average	1.875
High	2.25

¹¹ Pre-funding of ACH credit originations is required for a subset of institutions and is defined in OC 4, Automated Clearing House Items.

¹² For Financial Institutions not required to pre-fund, ACH credit origination files will be final at 8:30 a.m. ET when settlement occurs. Institutions with pledged collateral for the discount window are only charged for uncollateralized daylight overdrafts.

An institution's Net Debit Cap is calculated as its cap multiple times its regulatory capital or capital base (i.e., the amount of capital an institution must maintain as required by its primary federal regulator is referred to as the institution's "capital measure"), as shown in the following equation:

$$\text{net debit cap} = \text{cap multiple} \times \text{capital measure}$$

Because a Net Debit Cap is a function of an institution's regulatory capital, the dollar amount of the cap will vary over time as the amount of an institution's regulatory capital changes.¹³ An institution's Cap Category, however, is normally fixed over a one-year period. Reserve Banks will monitor the condition of all Account Holders throughout the year to ensure that they remain eligible for their respective caps.

Establishing a Cap

To establish its Cap Category, an institution must certify a cap resolution and submit a copy of the applicable resolutions as required by its ARB, with its ARB. An institution's Reserve Bank may also assign a Cap Category to an institution. Institutions that do not certify cap resolutions are assigned to either an exempt-from-filing or a zero Cap Category. Financially healthy institutions that expect to incur overdrafts up to the lesser of \$10 million or 20 percent of their capital base are generally exempt from certify cap resolutions. An institution that has not certified a resolution should contact its Reserve Bank to determine which Cap Category it has been assigned.

An institution may be eligible for a positive Net Debit Cap depending on (i) the supervisory ratings of the institution, its affiliates, and holding company, as applicable, and (ii) a domestic institution's Prompt Corrective Action (PCA) designation or a Foreign Banking Organization's (FBOs) PSR capital category (for branches and agencies of FBOs).

Zero Cap

An institution in the zero-Cap Category may not incur daylight overdrafts. An institution may voluntarily adopt a zero cap or may be assigned one by its Reserve Bank (e.g., newly chartered institutions may be assigned a zero cap).

Exempt-from-Filing

The exempt-from-filing category permits institutions to incur daylight overdrafts up to the lesser of \$10 million or 20 percent of their capital, whichever amount is smaller. If a Reserve Bank assigns this Cap Category, the institution will be exempt from filing any additional documentation. An institution assigned to the exempt-from-filing Cap Category may certify a cap resolution to increase its daylight overdraft capacity.

Cap Resolutions for Higher Caps

The Federal Reserve requires institutions that wish to increase their daylight overdraft capacity to submit a certification of its board of directors' resolution and may also require submitting a copy of such resolutions. The resolution may establish a de minimis or self-assessed (average, above average, or high) cap when requesting an increase in its maximum daylight overdraft capacity. These institutions should

¹³ An institution's capital used in the calculation of its Net Debit Cap is generally updated quarterly or semi-annually in ABS XP based on the institution's regulatory filings.

refer to the [Guide to the Federal Reserve's PSR Policy](#), for procedures to determine the appropriate cap and complete a cap resolution; additionally, it provides sample resolutions.

The de minimis Cap Category allows institutions to incur daylight overdrafts up to 40 percent of their capital measure. To establish the de minimis Cap Category, an institution's board of directors must submit a resolution approving the use of intraday credit in the amount up to 40 percent of its capital measure. An institution with a de minimis cap must submit a cap resolution at least annually.

To establish a Net Debit Cap in the average, above average or high cap category, an institution must perform a self-assessment of its (1) creditworthiness; (2) intraday funds management and controls; (3) customer credit policies and controls; and (4) operating controls and contingency procedures. The results of the self-assessment should indicate the appropriate Cap Category for the institution.¹⁴

The institution's board of directors should review and approve the institution's self-assessment and recommended Cap Category. The directors' approval must be communicated to the Reserve Bank by submission of a cap resolution. The Reserve Bank will review the cap for appropriateness, in conjunction with the institution's primary regulator, which is responsible for examining the self-assessment components. Should the Reserve Bank determine that the cap resolution is not appropriate, it will advise the institution to reevaluate its self-assessment and submit another resolution. The self-assessment process and the board of directors' review should be conducted at least once in each 12-month period.

Maximum Daylight Overdraft Capacity

Certain institutions may pledge collateral to their Reserve Banks to secure daylight overdraft capacity in excess of their Net Debit Caps, subject to Reserve bank approval. The Net Debit Cap plus the additional capacity is referred to as the "maximum daylight overdraft capacity" or "max cap." Granting a max cap, or any extension of intraday credit, to an institution is at the discretion of the Reserve Bank.¹⁵ An institution that wishes to expand its daylight overdraft capacity by pledging collateral should consult with its Reserve Bank. In most cases, an institution will not have to provide a business case justifying its request for collateralized capacity. However, an institution requesting a max cap must provide a business-case justification if: the institution requests a max cap in excess of its capital measure multiplied by 2.25; or, the Reserve Bank exercises discretion to require that the institution submit a business justification due to recent developments in the institution's condition.

If approved by the Reserve Bank, in most cases, the max cap will remain in place without the need for further action by the institution.¹⁶ However, Reserve Banks have the discretion to adjust a previously-approved max cap amount and will monitor the institution to ensure that it does not exceed its max cap.

¹⁴ More information about the self-assessment process is available in the Guide to the Federal Reserve's Payment System Risk Policy.

¹⁵ Collateral that is pledged to support a max cap may not be used toward other collateral requirements a Reserve Bank may impose such as that for problem institutions, institutions deemed to be "special situations," and institutions that incur an excess number of overdrafts. Collateral securing discount window borrowings is not available to support a max cap. However, collateral supporting a max cap will be applied toward an institution's daylight overdrafts for pricing purposes.

¹⁶ Although it is likely that the initial max cap resolution will not be coordinated with the Net Debit Cap resolution, subsequent resolutions should be coordinated on an annual basis.

Pledging less collateral reduces an institution's max cap level, but pledging more collateral does not increase the max cap. Collateral pledged to support a max cap offsets daylight overdraft fees.

An institution's maximum daylight overdraft capacity is defined as follows:

$$\text{maximum daylight overdraft capacity} = \text{Net Debit Cap} + \text{collateralized capacity}$$

The institution's maximum capacity limit is equal to its Net Debit Cap plus its collateralized capacity. Because a Net Debit Cap is a function of an institution's capital measure, the dollar amount of the cap will vary over time as the institution's capital measure changes. For more detailed information, refer to Part II of the PSR Policy.

Overnight Overdrafts

Part III of the PSR Policy states the Board's policy on overnight overdrafts. An overnight overdraft occurs when an institution Master Account has a negative balance in its Reserve Bank Master Account at the close of the business day. Master Account Institutions are expected to avoid overnight overdrafts. To minimize the Reserve Banks' exposure to overnight overdrafts, which are not always collateralized, Reserve Bank may charge a penalty fee for overnight overdrafts.

The Federal Reserve provides several informational tools to assist institutions in managing their Reserve Bank Master Account. These tools are intended to supplement, not replace, an institution's internal controls to manage the account effectively.¹⁷ If an overdraft occurs, the institution should review its account management procedures to avoid reoccurrence of overnight overdrafts. Institutions that incur overnight overdrafts are subject to ex post counseling in addition to a penalty fee.

The institution will be charged for any overnight overdrafts, including those resulting from an error by a Correspondent or other third party.

Overnight Overdraft Penalty Fee Calculation

The formula for calculating an Overnight Overdraft Charge is the following:

$$\text{Amount of Overnight Overdraft} \times (\text{Primary Credit Rate plus 4\%}) / 360 \text{ Days} \times \text{the Number of Days Overdrawn}^{18}$$

The minimum charge for each occurrence of an overnight overdraft is \$100 regardless of the amount of the overnight overdraft. An overnight overdraft penalty fee is charged for each calendar day (including weekends and holidays) the overnight overdraft is outstanding.

Special Situations

The PSR policy sets out unique considerations associated with U.S. branches and agencies of FBOs and other entities that are not eligible for regular access to the discount window, which do not have access to intraday credit. Generally, U.S. branches and agencies of FBOs are treated in the same manner as domestic institutions. However, there are some unique considerations that affect how the PSR Policy applies to U.S. branches and agencies of FBOs. Industrial banks and industrial loan companies (ILCs) that are subject to the Bank Holding Company Act may not incur daylight overdrafts on behalf of affiliates,

¹⁷ Refer to the section on Account Management Tools.

¹⁸ See part III of the PSR policy.

except in three limited circumstances. Edge Act and agreement corporations are not eligible for regular access to the discount window and should refrain from incurring daylight overdrafts in their Reserve Bank Master Accounts. If any daylight overdrafts occur, the Edge Act or agreement corporation must post collateral to cover the overdrafts. Bankers' Banks, including corporate credit unions, are exempt from reserve requirements and are not eligible for regular access to the discount window. Bankers' Banks that waive their exemption from reserve requirements and become eligible for regular access to the discount window would be free to establish Net Debit Caps. Otherwise, Bankers' Bank should refrain from incurring overdrafts and must pledge collateral to cover any daylight overdrafts they do incur. Likewise, member limited-purpose trust companies that do not accept reservable deposits and are not eligible for regular discount-window access should refrain from incurring overdrafts. Limited-purpose trust companies must pledge collateral to cover any daylight overdrafts that they incur. Under federal law, Reserve Banks are fiscal agents for certain government-sponsored enterprises (GSEs) and international organizations. These institutions are not subject to reserve requirements and are not eligible for regular discount window access. GSEs and international organizations should refrain from incurring daylight overdrafts and must pledge collateral to cover any overdrafts they do incur. Please refer to Part II of the [PSR Policy](#) for more information.

Net Debit Cap Compliance

Reserve Banks generally monitor institutions' compliance with the PSR Policy over each two-week reserve maintenance period. At the end of the maintenance period, your Reserve Bank examines your institution's intraday account activity using ex post monitoring and reporting for compliance with the PSR Policy. If an institution has more than one Reserve Bank Master Account as a temporary accommodation for a merger, the accounts are monitored on a consolidated basis for daylight overdraft purposes: that is, a single account balance is derived by adding together the end-of-minute balances of each account.

As part of the PSR Policy, an institution's board of directors is responsible for periodically reviewing the frequency and dollar levels of daylight overdrafts. Directors should be aware that, under the PSR Policy, repeated policy violations could lead to reductions in the institution's daylight overdraft capacity, as well as the imposition of restrictions on its Reserve Bank Master Account activity that could affect the institution's operations.

Consequences of Cap Violations

A cap violation may initiate a series of actions by the Reserve Bank aimed at deterring future policy violations. These actions depend on the size and frequency of the overdrafts and on the financial condition of the institution. Initial actions taken by the Reserve Bank may include an assessment of the causes of the violation, a counseling letter to the institution and a review of the institution's account management practices, as appropriate. An institution may be required to submit documentation specifying actions to be taken to address the overdraft problems.

If cap violations continue to occur, a Reserve Bank may require the institution to pledge collateral or impose account balance requirements. For a healthy institution in the exempt-from-filing, zero cap, or de minimis cap categories, the Reserve Bank may recommend the institution perform a self-assessment and file a cap resolution to obtain a higher Net Debit Cap. Alternatively, the Reserve Bank may assign the institution a zero cap. If an institution's Reserve Bank Master Account does not have sufficient funds, the

institution also could face account activity restrictions, such as rejection of Fedwire funds transfers, FedNow transactions, National Settlement Service entries or ACH credit originations. Reserve Banks will keep the institution's primary regulator apprised of any recurring overdraft problems.

Daylight Overdraft Fees

Daylight overdraft fees will be calculated and assessed for each two-week reserve maintenance period. Please refer to Part II of the PSR Policy for information about the fee calculation.

Account Management Tools

This subsection describes offline tools that can be used in account management. Reserve Banks provide several online account information tools and encourage institutions to use them. See Section II of this Guide for a detailed description of all information tools.

Offline Information Tools

For institutions without AMI, most reconciliation information will be based upon the Account Holder's internal data. However, there are a few additional Reserve Bank sources available, including information delivered via FedMail. Check with your [Reserve Bank](#) to determine what services are available.

Daylight Overdraft Posting Rules

Understanding the PSR Policy's daylight overdraft posting rules can help in managing both intraday and end-of-day overdrafts. See Part II. A. Daylight overdraft definition and measurement of the PSR Policy for the schedule used by the Federal Reserve for posting transactions to institutions' accounts for the purpose of measuring daylight overdrafts.

Account Management During a Processing Disruption

Institutions are expected to manage their account during a processing disruption. Disruptions can be caused by a wide variety of contingencies, including severe weather, computer system outages, power outages and other unforeseen events that delay processing in the short or long term. These disruptions may affect Financial Institutions, the Reserve Banks and other service providers.

The Federal Reserve strongly encourages institutions to develop effective internal contingency procedures. It is important to identify and prepare the key personnel in your organization who will be responsible during such an emergency. If the institution relies heavily upon the Federal Reserve information tools to determine daily account balances, you should consider alternate resources and arrange in advance to have them available during a processing disruption.

Disruption of Federal Reserve Systems

Although the Federal Reserve periodically tests its contingency procedures, some delay or disruption of services is possible during a Reserve Bank processing disruption. However, because Reserve Bank account management functions rely on other Federal Reserve information applications, temporary processing delays affecting those systems could disrupt account management information and cause incomplete statements and other problems for FedLine account data. If a Financial Institution normally relies upon the Reserve Bank applications, they should have a contingency plan in place.

Federal Reserve Broadcast Messages

Depending on the severity of the problem, the Reserve Banks may broadcast a message to FedLine and computer interface customers, or to all Federal Reserve customers. These messages give information about the processing disruption and, if possible, the estimated time for a resolution. This message may go only to the locations associated with the service experiencing the disruption. (For example, if ACH is not functioning, the notices usually go to the ACH origination and receiving points.) For some Account Holders, this information may be directed to their processing centers, rather than recipients at the institution. Your institution should establish procedures to ensure that information pertaining to account transactions reaches the appropriate staff.

Business Continuity Procedures

Despite the current level of automation and technology used by the financial industry, circumstances can cause significant interruptions in the provision of electronic payments and other services. These interruptions can entail outages of short duration due to temporary losses of power and breaks in telecommunications, or longer, sometimes indefinite outages due to natural disasters (fire, flood, etc.), pandemics or other emergencies. When computer systems are not operational during such events, account balances are unavailable and normal investment and trading capabilities may be interrupted.

If a significant disruption happens to your institution, notify your local Reserve Bank of the problem. In some cases, the Reserve Bank may be able to extend critical deadlines or provide other helpful information.

Federal Reserve Business Continuity information can be found on FRBservices.org.

Discount Window Borrowing as a Source of Contingency Funding

On occasion, the need for contingency funding may arise for several reasons, including the posting of unanticipated transactions to your account or the unavailability of normal funding sources. One potential contingency funding source is the Federal Reserve's discount window. Eligible institutions are encouraged to complete the appropriate borrowing documents to ensure discount window access as a potential funding source. Additionally, institutions are encouraged to periodically review and test their funding contingency plans, including the mechanics of pledging discount window collateral. By pledging collateral in advance of a request for an advance, the Reserve Bank can consider borrowing requests quickly if the institution unexpectedly needs funds, especially late in the day. For further information on the discount window, please refer to the Federal Reserve Discount Window Guide and Operating Circular 10, Uniform Lending at the [Federal Reserve Discount Window & Payment System Risk website](#).

Section IV

Billing Cycle

The Federal Reserve System's Billing Cycle begins on the first standard business day of each month and closes on the last standard business day of the month, with charges accruing daily. A monthly Statement

of Service Charges is automatically created for Master Accounts¹⁹ and available by the fourth business day of the following month. Charges are applied on the 15th of each month or the next business day if the 15th falls on a weekend or holiday. However, the Reserve Bank maintains the right to charge before the 15th of each month and will notify the institution of any accelerated charge schedule. Service charges appear as “FRB Service Charges” (Transaction Code 85010) on your institution’s Daily Statement of Account.

A Financial Institution may settle billing charges in its Master Account or in the account of a Correspondent institution. If the institution’s service charges are settled in its Master Account, no additional authorization is necessary. If the institution wishes to settle its service charges in a Correspondent’s account, they must establish authorization by submitting a Transaction and Service Fee Settlement Authorization (OC 1, Appendix 2) form signed by an authorized approver, as designated on your institution’s OAL (Official Authorization List). This form may be found at FRBservices.org under “Forms > Accounting Services.”

Service Charges

Financial Institutions accrue service charges for the use of the Federal Reserve’s priced services. The Monetary Control Act of 1980 requires Reserve Banks to charge for these services. Other services also may result in a service charge. Below are categories of service charges that may appear on the billing statement.

- Accounting Information Services
- Automated Clearing House (ACH)
- Fedwire Securities Service
- Cash and Cash Cross Shipping
- Commercial Check Clearing and Collection Services: Check Transportation
- Forward Checks and Forward Image Payor Bank
- Return Checks and Return Image
- FedNow Service
- Fedwire Funds
- Electronic Access
- Multiservice Solutions
- National Settlement Services

Any new services offered by the Federal Reserve Banks, including but not limited to Payment Services that affect electronic transfer of funds.

¹⁹ Non-Account Holders and secondary RTNs can subscribe to the monthly Statement of Service Charges by completing Accounting Information Services (AIS) form 1.

Monthly Statement of Service Charges

The monthly Statement of Service Charges provides summarized information by service area and product code for the Primary RTN and any Subaccounts, OSRTNs and Respondents settling to or reporting through the Master Account and is available by the fourth business day of the month. The Statement of Service Charges is presented via the AMI application in PDF format and/or via FedMail in text format. A machine-readable file, Service Charges Reconciliation Data (SCRD),²⁰ is available via AMI and/or FedLine Direct. Detail monthly service charge information is available through AMI via search and download options described later in this chapter. For additional information about the Billing Cycle and the Statement of Service Charges, please contact National Accounting and Customer Support.

Reconciling Your Statement of Service Charges

A Financial Institution should reconcile its monthly Statement of Services Charges in a timely manner. Authorized individuals should notify the appropriate Reserve Bank staff as soon as possible if they believe there may be an error in the statement. Please promptly direct inquiries about specific charges to the service area identified in the Statement of Service Charges for the service area or transaction charge in question. The Federal Reserve will research the service charges and make necessary adjustments, as appropriate. However, if the Reserve Bank does not receive notification within two calendar months of the day the statement was produced, it will deem the Financial Institution to have approved the service charge.

The components of the monthly Statement of Service Charges are:

- Summary Charges for Primary RTN Recap, which displays summarized charges by each service area and provides a net total charge for all service areas for the Primary RTN.
- Summary Charges for Subaccount Recap, which displays summarized charges by each Subaccount RTN, summarized charges for any RTN (lowest tier) reporting through a Subaccount, a net total charge for each Subaccount and a net total charge for all Subaccounts.
- Summary Charges for Other Secondary RTN Recap, which displays summarized charges by each OSRTN, summarized charges for any RTN (lowest tier) reporting through an OSRTN, a net total charge for each OSRTN and a net total charge for all OSRTNs.

Summary of Charges for Respondent Recap, which displays summarized charges by each Respondent RTN, summarized charges for any RTN (lowest tier) reporting through a Respondent, a net total charge for each Respondent, and a net total charge for all Respondents.

- Activity by Product for Primary RTN, which displays detailed charges by Service Area, Processing Office and Product Code for the Primary RTN number, including a total charge for each product code, a total charge for each service area and Processing Office and a total charge for all service

²⁰ The SCR D file is available for Master Accounts by completing AIS Form 1.

areas that settle to the Primary RTN.

- Activity by Product for Subaccount, which displays detailed charges by Service Area, Processing Office and Product Code for each Subaccount RTN, including charges for any RTN reporting through a Subaccount, a total charge for each product code, a total charge for each service area, a total charge for all service areas for each Subaccount and a total charge for all service areas for all Subaccounts, including lower-tier charges, all of which settle to the Primary RTN for the Subaccount.
- Activity by Product for Subaccount, which displays detailed charges by Service Area, Processing Office and Product Code for each Subaccount RTN, including charges for any RTN reporting through a Subaccount, a total charge for each product code, a total charge for each service area, a total charge for all service areas for each Subaccount and a total charge for all service areas for all Subaccounts, including lower-tier charges, all of which settle to the Primary RTN for the Subaccount.
- Activity by Product for Subaccount, which displays detailed charges by Service Area, Processing Office and Product Code for each Subaccount RTN, including charges for any RTN reporting through a Subaccount, a total charge for each product code, a total charge for each service area, a total charge for all service areas for each Subaccount and a total charge for all service areas for all Subaccounts, including lower-tier charges, all of which settle to the Primary RTN for the Subaccount.
- Activity by Product Code for Other Secondary RTN, which displays detailed charges by Service Area, Processing Office and Product Code for each OSRTN, including charges for any RTN reporting through an OSRTN, a total charge for each product code, a total charge for each service area, a total charge for all service areas for each OSRTN and a total charge for all service areas for all OSRTNs, including lower-tier charges, all of which settle to the Primary RTN for the OSRTN.
- Activity by Product Code for Respondent, which displays detailed charges by Service Area, Processing Office and Product Code for each Respondent RTN, including charges for any RTN reporting through a Respondent, a total charge for each product code, a total charge for each service area, a total charge for all service areas for each Respondent and a total charge for all service areas for all Respondents, including lower-tier charges, all of which settle to the Primary RTN for the Respondent.

Summary Statement of Service Charges Fields Keys

To assist in reviewing the Statement of Service Charges, following are field descriptions and a statement sample.

Reference Number	Field Name	Description
1.	Billing Cycle Date	The month in which the service charges were processed.
2.	Customer ID	The nine-digit customer identification number (RTN/CIN/ETI) for which the statement was generated.
3.	Name and Address	Name and address for your institution.
4.	Summary Charge for Primary RTN Recap	Displays the total amount of service charges by service area incurred by the Primary RTN during that Billing Cycle.
5.	Summary Charges for Subaccount Recap	Displays the total amount of service charges incurred for each of your Subaccount RTNs for that Billing Cycle, if applicable. This section also includes a summary total of service charges for all other RTNS reporting through the Subaccount(s) during that Billing Cycle. The customer ID and name are listed for each of these RTNs.
6.	Summary Charges for Other Secondary RTN Recap	Displays the total amount of service charges incurred for each of your Other Secondary RTN(s) for that Billing Cycle, if applicable. This section also includes a summary total of service charges for all other RTNS reporting through your Other Secondary RTN(s) during that Billing Cycle. The customer ID and name are provided for each of these RTNs.
7.	Summary Charges for Respondent Recap	Displays the total amount of service charges for the Respondent(s) and all other RTNS reporting through the Respondent(s) during that Billing Cycle, if applicable. The customer ID and name are provided for each of these RTNs.
8.	Net Total of All Charges	Includes the total amount of service charges for your Master Account, your Subaccount(s), your OSRTN(s) and your Respondent(s).
9.	Net Service Charges Applied to your Federal Reserve Account	Displays a message including the total amount of service charges that will be applied to your account and the day they will be applied.
10.	Net Service Charges Applied to Your Correspondent(s) Bank Account	Displays a message including the total amount of service charges that will be passed on to your Correspondent(s) and the day they will be applied.
11.	Activity by Product for Primary RTN	Provides a breakdown of the customer charges by product in each service area for your Primary RTN. The product information will include the product code and description, the transaction volume and fee, the unit volume and rate, the supplemental charge, and the total charge for each product.
12.	Processing Office	The Federal Reserve Bank office that processed the work.
13.	Contact Number	Provides a contact name and phone number to call with any questions about service area charges.
14.	Total Charges	Includes the total volume and service charge for each service

		area.
15.	Activity by Product for Subaccount	Includes the customer ID and name for each of your Subaccounts, if applicable, and provides a breakdown of the charges for each Subaccount by service area.
16.	Other Secondary RTN and/or Respondent Activity	Includes the customer ID for any RTN reporting through your Subaccount(s), if applicable, including a breakdown of the RTN's charges by service area.
17.	Total for each Subaccount	Includes the total service charges for the Subaccount and RTNS reporting through the Subaccount that settle to the Primary RTN.
18.	Total for all Subaccounts	Includes the total service charges for all your Subaccounts.
19.	Activity by Product for Other Secondary RTN	Includes the customer ID and name for each of your Other Secondary RTNs, if applicable, and provides a breakdown of charges for each Other Secondary RTN by service area.
20.	Other Secondary RTN and Respondent Activity	Includes the customer ID for any RTN reporting through your Other Secondary RTN(s), if applicable, including a breakdown of the RTN's charges by service area.
21.	Total for each Other Secondary RTN	Includes the total service charges for the Other Secondary RTN and RTNS reporting through the Other Secondary RTN that settle to the Primary RTN.
22.	Total for all Other Secondary RTNs	Includes the total service charges for all your Other Secondary RTNs.
23.	Activity by Product for Respondent	Includes the customer ID and name for each of your Respondents, if applicable, and provides a breakdown of the charges for each Respondent RTN by service area.
24.	Respondent's Secondary RTN and Other Respondent Activity	Includes the customer ID for any Secondary RTNs and any RTNS for which your Respondents function as a Correspondent. Also displays a breakdown of the Secondary RTNs' and Respondents' charges by service area.
25.	Total for each Respondent	Includes the total service charges for the Respondent and RTNS that report through the Respondent(s) and ultimately settle to your Primary RTN.
26.	Total for all Respondents	Includes the total service charges for all your Respondents.
27.	Grand Total for All Service Areas	This is the grand total of all charges for all service areas for all RTNs. This is equal to the net service charge that will be applied to the Primary RTN's Federal Reserve Account as presented on the first page of the statement.

Summary Charges Recaps (Primary RTN, Subaccount RTN, OSRTN, Respondent)

FEDERAL RESERVE BANK SERVICES		PAGE
STATEMENT OF SERVICE CHARGES FOR PERIOD 06/01/20XX-06/30/20XX		2
1111-1111-1 SAMPLE BANK - MASTER		
***** 6 * SUMMARY CHARGES FOR OTHER SECONDARY RTN RECAP * *****		
3333-3333-3	SAMPLE BANK - OSRTN 3	100.19
3333-3333-4	SAMPLE BANK - OSRTN 4	100.07
OTHER SECONDARY ACTIVITY 3333-3333-5	SAMPLE BANK - OSRTN 5	100.22
NET TOTAL FOR 0333-3333-4		200.29
3333-3333-6	SAMPLE BANK - OSRTN 6	100.16
RESPONDENT ACTIVITY 4444-4444-3	RESPONDENT BANK 3	100.15
NET TOTAL FOR 3333-3333-6		200.31
NET TOTAL FOR ALL OTHER SECONDARY RTNS		500.79
***** 7 * SUMMARY CHARGES FOR RESPONDENT RECAP * *****		
4444-4444-4	RESPONDENT BANK 4	475.00
4444-4444-5	RESPONDENT BANK 5	1,251.50
OTHER SECONDARY ACTIVITY 3333-3333-7	RESPONDENT BANK 5 - OSRTN 1	115.44
NET TOTAL FOR 4444-4444-5		1,366.94
4444-4444-6	RESPONDENT BANK 6	41,154.56
OTHER SECONDARY ACTIVITY 4444-4444-7	RESPONDENT BANK 6 - OSRTN 1	100.03
NET TOTAL FOR 4444-4444-6		41,254.59
NET TOTAL FOR ALL RESPONDENTS		43,096.53
NET TOTAL OF ALL CHARGES	8	47,687.74
***** 9 *****		
**** A NET SERVICE CHARGE OF 34,652.74 WILL BE APPLIED TO YOUR FEDERAL RESERVE ACCOUNT ON 07/15/20XX****		
**** A NET SERVICE CHARGE OF 13,035.00 WILL BE APPLIED TO YOUR CORRESPONDENT BANK(S) ACCOUNT ON 07/15/20XX****		
***** 10 *****		

Activity by Product Code for Primary RTN

FEDERAL RESERVE BANK SERVICES		PAGE				
STATEMENT OF SERVICE CHARGES FOR PERIOD 06/01/20XX-06/30/20XX		5				
1111-1111-1 SAMPLE BANK - MASTER						
***** 11 * ACTIVITY BY PRODUCT FOR PRIMARY RTN 1111-1111-1 * *****						
SERVICE AREA: 1505-PAYOR BANK						
PROCESSING OFFICE: ATLANTA						
CONTACT NUMBER: (877) 372-2457						

PRODUCT CODE AND DESCRIPTION	VOLUME	-TRANSACTION- FEE	VOLUME	-UNIT- RATE	SUPPLEMENTAL CHARGE	TOTAL CHARGES
19650 FEDRECEIPT+ - INTERNET	22	2.000000	1,768,989	0.004000	0.00	7,119.94
19663 FEDRECEIPT PLUS DEP DISC-FWD	0	0.000000	1,768,989	-0.005000	0.00	-8,845.32
19665 FEDRECEIPT COURTESY DELIVERY	22	5.000000	343,754	0.009000	0.00	3,203.78
19673 RPPR FWD FEDRECEIPT DEP DISC	0	0.000000	1,768,989	-0.001000	0.00	-1,769.09
19675 RPPR COURTESY DELIVERY DISC T1	0	0.000000	354,196	-0.004000	0.00	-1,416.78
TOTAL CHARGES:	44		6,004,917			-1,707.47
1505-PAYOR BANK						
***** 14 *****						

Activity by Product Code for Subaccount

FEDERAL RESERVE BANK SERVICES							PAGE 13
STATEMENT OF SERVICE CHARGES FOR PERIOD 06/01/20XX-06/30/20XX							
1111-1111-1							
SAMPLE BANK - MASTER							

15 * ACTIVITY BY PRODUCT FOR SUBACCOUNT 2222-2222-2 SAMPLE BANK - SUBACCOUNT 1 *							

SERVICE AREA: 5701-ACH							
PROCESSING OFFICE: PHILADELPHIA							
CONTACT NUMBER: (877) 372-2457							
PRODUCT CODE AND DESCRIPTION	-TRANSACTION-		-UNIT-		SUPPLEMENTAL	TOTAL CHARGES	
	VOLUME	FEE	VOLUME	RATE	CHARGE		
57212 LARGE VOL - NONVAL ITEM ORIG	0	0.000000	48	0.003200	0.00	0.15	
57219 ADDENDA ORIGINATED	0	0.000000	48	0.001500	0.00	0.06	
57220 ITEM RECEIVED	0	0.000000	50	0.003200	0.00	0.17	
57222 ADDENDA RECEIVED	0	0.000000	59	0.001500	0.00	0.08	
57233 FEDACH SETTLEMENT SERVICE	0	0.000000	1	55.000000	0.00	55.00	
57234 ACCOUNT SERVICING	0	0.000000	1	45.000000	0.00	45.00	
57999 NACHA ADMIN NETWORK FEE/ENTRY	0	0.000000	98	0.000162	0.00	0.02	
TOTAL CHARGES:	0		305			100.48	
5701-ACH							

16							
OTHER SECONDARY ACTIVITY - 3333-3333-1							
SERVICE AREA: 1505-PAYOR BANK							
PROCESSING OFFICE: ATLANTA							
CONTACT NUMBER: (877) 372-2457							
PRODUCT CODE AND DESCRIPTION	-TRANSACTION-		-UNIT-		SUPPLEMENTAL	TOTAL CHARGES	
	VOLUME	FEE	VOLUME	RATE	CHARGE		
19650 FEDRECEIPT+ - INTERNET	22	2.000000	32,093	0.004000	0.00	172.34	
19663 FEDRECEIPT PLUS DEP DISC-FWD	0	0.000000	32,093	-0.005000	0.00	-160.67	
19666 PREMIUM DELIVERY - 10AM TARGET	0	0.000000	32,093	0.013000	0.00	417.22	
19673 RPPR FWD FEDRECEIPT DEP DISC	0	0.000000	32,093	-0.001000	0.00	-32.10	
TOTAL CHARGES:	22		128,372			396.79	
1505-PAYOR BANK							
TOTAL OF ALL SERVICES FOR 17	22		128,719			736.34	
2222-2222-2 THAT SETTLE TO							
PRIMARY RTN 1111-1111-1							
TOTAL FOR ALL SUBACCOUNTS 18	99		24,022,091			3,326.49	

Activity by Product Code for Other Secondary RTN

FEDERAL RESERVE BANK SERVICES							PAGE 18
STATEMENT OF SERVICE CHARGES FOR PERIOD 06/01/20XX-06/30/20XX							
1111-1111-1							
SAMPLE BANK - MASTER							

19 * ACTIVITY BY PRODUCT FOR OTHER SECONDARY RTN 3333-3333-6 SAMPLE BANK - OSRTN 6 *							

SERVICE AREA: 5701-ACH							
PROCESSING OFFICE: PHILADELPHIA							
CONTACT NUMBER: (877) 372-2457							
PRODUCT CODE AND DESCRIPTION	-TRANSACTION-		-UNIT-		SUPPLEMENTAL	TOTAL CHARGES	
	VOLUME	FEE	VOLUME	RATE	CHARGE		
57212 LARGE VOL - NONVAL ITEM ORIG	0	0.000000	4	0.003200	0.00	0.01	
57219 ADDENDA ORIGINATED	0	0.000000	10	0.001500	0.00	0.01	
57220 ITEM RECEIVED	0	0.000000	40	0.003200	0.00	0.13	
57222 ADDENDA RECEIVED	0	0.000000	10	0.001500	0.00	0.01	
57233 FEDACH SETTLEMENT SERVICE	0	0.000000	1	55.000000	0.00	55.00	
57234 ACCOUNT SERVICING	0	0.000000	1	45.000000	0.00	45.00	
TOTAL CHARGES:	0		66			100.16	
5701-ACH							

20							
RESPONDENT ACTIVITY - 4444-4444-3							
SERVICE AREA: 1505-PAYOR BANK							
PROCESSING OFFICE: ATLANTA							
CONTACT NUMBER: (877) 372-2457							
PRODUCT CODE AND DESCRIPTION	-TRANSACTION-		-UNIT-		SUPPLEMENTAL	TOTAL CHARGES	
	VOLUME	FEE	VOLUME	RATE	CHARGE		
19650 FEDRECIPT+ - INTERNET	22	2.000000	32,093	0.004000	0.00	172.34	
19663 FEDRECIPT PLUS DEP DISC-FWD	0	0.000000	32,093	-0.005000	0.00	-160.67	
19666 PREMIUM DELIVERY - 10AM TARGET	0	0.000000	9,275	0.013000	0.00	120.58	
19673 RPPR FWD FEDRECIPT DEP DISC	0	0.000000	32,093	-0.001000	0.00	-32.10	
TOTAL CHARGES:	22		105,554			100.15	
1505-PAYOR BANK							
TOTAL OF ALL SERVICES FOR	22		105,620			200.31	
3333-3333-6 THAT SETTLE TO							
PRIMARY RTN 1111-1111-1							
TOTAL FOR ALL OTHER SECONDARY RTNS	99		311,150			500.79	

Activity by Product Code for Respondent

FEDERAL RESERVE BANK SERVICES						PAGE 21
GRAND TOTAL FOR ALL SERVICE AREAS	430		67,517,579			142,316.21
<div style="border: 1px solid red; display: inline-block; padding: 2px;">23</div> * ***** ACTIVITY BY PRODUCT FOR RESPONDENT 4444-4444-6 RESPONDENT BANK 6 * *****						
SERVICE AREA: 5701-ACH PROCESSING OFFICE: PHILADELPHIA CONTACT NUMBER: (877) 372-2457						
PRODUCT CODE AND DESCRIPTION	-TRANSACTION-		-UNIT-		SUPPLEMENTAL	TOTAL CHARGES
	VOLUME	FEE	VOLUME	RATE	CHARGE	
57212 LARGE VOL - NONVAL ITEM ORIG	0	0.000000	152	0.003200	0.00	0.49
57219 ADDENDA ORIGINATED	0	0.000000	60	0.001500	0.00	0.09
57220 ITEM RECEIVED	0	0.000000	90	0.003200	0.00	0.29
57222 ADDENDA RECEIVED	0	0.000000	42	0.001500	0.00	0.06
57233 FEDACH SETTLEMENT SERVICE	0	0.000000	1	55.000000	0.00	55.00
57234 ACCOUNT SERVICING	0	0.000000	1	45.000000	0.00	45.00
57999 NACHA ADMIN NETWORK FEE/ENTRY	0	0.000000	242	0.000162	0.00	0.04
TOTAL CHARGES:	0		66			100.97
5701-ACH						
<div style="border: 1px solid red; display: inline-block; padding: 2px;">24</div> OTHER SECONDARY ACTIVITY - 4444-4444-7						
SERVICE AREA: 1505-PAYOR BANK PROCESSING OFFICE: ATLANTA CONTACT NUMBER: (877) 372-2457						
PRODUCT CODE AND DESCRIPTION	-TRANSACTION-		-UNIT-		SUPPLEMENTAL	TOTAL CHARGES
	VOLUME	FEE	VOLUME	RATE	CHARGE	
19650 PEDRECEIPT+ - INTERNET	22	2.000000	32,093	0.004000	0.00	172.34
19663 PEDRECEIPT PLUS DEP DISC-FWD	0	0.000000	32,093	-0.005000	0.00	-160.67
19666 PREMIUM DELIVERY - 10AM TARGET	0	0.000000	9,266	0.013000	0.00	120.46
19673 RPPR FWD PEDRECEIPT DEP DISC	0	0.000000	32,093	-0.001000	0.00	-32.10
TOTAL CHARGES:	22		105,545			100.03
1505-PAYOR BANK						
TOTAL OF ALL SERVICES FOR	67		251,764,242			41,254.59
4444-4444-6 THAT SETTLE TO						
PRIMARY RTN 1111-1111-1						
TOTAL FOR ALL RESPONDENTS	83		311,591,002			43,096.53
GRAND TOTAL FOR ALL SERVICE AREAS	430		67,517,579			142,316.21

View Billing Activity/Reports through AMI via FedLine Web or FedLine Advantage

The AMI application provides up to six months of summary and detail service charge information. Subscribers can access AMI from the Federal Reserve Financial Services website under Access FedLine at FRBservices.org with a valid credential. Contact the Customer Contact Center for information about obtaining a credential for AMI.

AMI allows Subscribers to drill down from the service area to product code levels. AMI also provides search and download capabilities at the summary and detail levels for Master Accounts, Subaccounts, OSRTNs and Respondents, as applicable. A User Guide for AMI is available from the AMI Suite Account Services page.

View Service Charge Information will display, by service area, the total services charges, as well as transaction and unit volumes.

Home / Accounting Services / AMI / View Service Charge Information

View Service Charge Information

Enter ABA: Go

Account View: **Master** (dropdown menu with options: Master, Self, Own, All Subaccounts, Single Subaccount, All Other Secondary RTNs, Single Other Secondary RTN, All Correspondents, Single Correspondent)

Billing Cycle:

Total charges to be applied to your account: **0.00** (New Query)

Service Area/Date	Transaction Volume	Supplemental Charge	Total Charge
0701 FEDCOMPLETE	0	0.00	0.00
1001 FEDWIRE FUNDS	0	0.00	0.00
1002 NATL STLMTN SERVICES	0	0.00	0.00
1003 NATL STLMTN SERV GOV	0	0.00	0.00
1210 ELECTRONIC ACCESS	0	0.00	0.00
1211 ELECTRONIC ACCESS GV	0	0.00	0.00
1501 FORWARD CHECKS	0	0.00	0.00
1504 GOVY AGENCY DEPOSITS	0	0.00	0.00
1505 PAYOR BANK	0	0.00	0.00
1507 CHECK TRANSPORTATION	0	0.00	0.00
1521 FORWARD IMAGE	0	0.00	0.00
2001 FEDWIRE SECURITIES	0	0.00	0.00
2002 FEDWIRE SECS GOVT	0	0.00	0.00
2003 TSY REIMBURSABLE	0	0.00	0.00
2004 ISSUER REIMB	0	0.00	0.00
2005 ISSUER REIMB GOVT	0	0.00	0.00
3001 RETURN CHECK	0	0.00	0.00
3021 RETURN IMAGE	0	0.00	0.00
5701 ACH	0	0.00	0.00
5702 ACH - GOVT	0	0.00	0.00
6301 CASH	0	0.00	0.00
6302 PHOENIX CASH OPERATN	0	0.00	0.00
6303 CASH CROSS SHIPPING	0	0.00	0.00
8401 ACCTS INFORMATION	0	0.00	0.00

As shown above, a Financial Institution can view Service Charge Information at the Master, Own, Self, All Respondents, Single Respondent, All Subaccounts, Single Subaccount, All OSRTNs, Single OSRTNs, All Correspondents, Single Correspondents and Affiliate levels. The display allows for the option of drilling down into the detail of each service area charge and will display product code information and detail by service date and processing RTN.

Home / Accounting Services / AMI / View Service Charge Information

View Service Charge Information

Account View: **Master** (dropdown menu)

Billing Cycle:

Total charges to be applied to your account: **2,236,994.74** (New Query)

Service Area/Date	Unit Volume	Transaction Volume	Supplemental Charge	Total Charge
0701 FEDCOMPLETE	0	0	0.00	0.00
1001 FEDWIRE FUNDS	12,935,790	0	0.00	434,369.43
▶ 10020 MONTHLY PARTICIPATION FEE	4	0	0.00	400.00
▶ 10021 GROSS ORIGINATION VOLUME	1,429,869	0	0.00	1,258,284.72
▶ 10022 GROSS RECEIPT VOLUME	1,754,000	0	0.00	1,543,520.00
▶ 10023 TIER 2 PRE-INCENTIVE DISCOUNT	76,000	0	0.00	-47,500.00
▶ 10024 TIER 3 PRE-INCENTIVE DISCOUNT	3,093,855	0	0.00	-2,196,637.05
▶ 10025 HISTORIC BENCHMARK VOLUME	3,161,123	0	0.00	0.00
▶ 10026 INCENTIVE DISCOUNT	1,287,200	0	0.00	-175,059.20
▶ 10031 END OF DAY ORIGINATION SRCHRG	104,385	0	0.00	27,140.10
▶ 10035 HIGH VAL ORIG SRCHRG (>\$10MIL)	22,508	0	0.00	3,151.12
▶ 10036 HIGH VAL RECV SRCHRG (<\$10 MIL)	27,633	0	0.00	3,868.62
▶ 10037 HIGH VAL ORIG SRCHRG (>\$100M)	5,732	0	0.00	2,063.52
▶ 10038 HIGH VAL RECV SRCHRG (>\$100M)	5,793	0	0.00	2,085.48
▶ 10052 FLA FPM IMPRTE/EXPRTE MTHLY FEE	1	0	0.00	50.00
▶ 10053 PMT NOTIFICATION ORIG SRCHRG	1,300,212	0	0.00	13,002.12
▶ 10054 PMT NOTIFICATION RECEIPT VOL	667,475	0	0.00	0.00
1002 NATL STLMTN SERVICES	0	0	0.00	0.00
1003 NATL STLMTN SERV GOV	0	0	0.00	0.00
1210 ELECTRONIC ACCESS	143	0	0.00	123,165.00
1211 ELECTRONIC ACCESS GV	0	0	0.00	0.00
1501 FORWARD CHECKS	0	0	0.00	0.00
1504 GOVY AGENCY DEPOSITS	0	0	0.00	0.00
▶ 1505 PAYOR BANK	20,485,700	400	0.00	104,364.85
1507 CHECK TRANSPORTATION	0	0	0.00	0.00
▶ 1521 FORWARD IMAGE	29,801,859	64	0.00	382,471.54
▶ 2001 FEDWIRE SECURITIES	20,074	0	0.00	41,745.87

Expanding an individual Service Area category will provide a breakdown of service charges at the Product Code level, as shown above. Additional arrows appear, allowing the capability to drill down to additional details.

Activity by Service Date

Expanding an individual Product Code category will provide a breakdown of service charges by service date.

Home / Accounting Services / AMI / View Service Charge Information

View Service Charge Information

Account View: Master | Billing Cycle: | New Query

Total charges to be applied to your account: 2,236,994.74

Service Area/Data	Unit Volume	Transaction Volume	Supplemental Charge	Total Charge
0701 FEDCOMPLETE	0	0	0.00	0.00
1001 FEDWIRE FUNDS	12,935,790	0	0.00	434,369.43
10020 MONTHLY PARTICIPATION FEE	4	0	0.00	400.00
	N/A	1	0.00	100.00
	N/A	1	0.00	100.00
	N/A	1	0.00	100.00
	N/A	1	0.00	100.00
10021 GROSS ORIGINATION VOLUME	1,429,869	0	0.00	1,258,284.72
10022 GROSS RECEIPT VOLUME	1,754,000	0	0.00	1,543,520.00
10023 TIER 2 PRE-INCENTIVE DISCOUNT	76,000	0	0.00	-47,500.00
10024 TIER 3 PRE-INCENTIVE DISCOUNT	3,093,855	0	0.00	-2,196,637.05
10025 HISTORIC BENCHMARK VOLUME	3,161,123	0	0.00	0.00
10026 INCENTIVE DISCOUNT	1,287,200	0	0.00	-175,059.20
10031 END OF DAY ORIGINATION SRCHRG	104,385	0	0.00	27,140.10
10035 HIGH VAL ORIG SRCHRG (>\$10MIL)	22,508	0	0.00	3,151.12
10036 HIGH VAL RECV SRCHRG(>\$10 MIL)	27,633	0	0.00	3,868.62
10037 HIGH VAL ORIG SRCHRG (>\$100M)	5,732	0	0.00	2,063.52
10038 HIGH VAL RECV SRCHRG (>\$100M)	5,793	0	0.00	2,085.48
10052 FLA FPM IMPRTR/EXPRTR MTHLY FEE	1	0	0.00	50.00
10053 PMT NOTIFICATION ORIG SRCHRG	1,300,212	0	0.00	13,002.12
10054 PMT NOTIFICATION RECEIPT VOL	667,475	0	0.00	0.00
1002 NATL STLMNT SERVICES	0	0	0.00	0.00
1003 NATL STLMNT SERV GOV	0	0	0.00	0.00
1210 ELECTRONIC ACCESS	143	0	0.00	123,165.00
1211 ELECTRONIC ACCESS GV	0	0	0.00	0.00
1501 FORWARD CHECKS	0	0	0.00	0.00
1504 GOVT AGENCY REPORTS	0	0	0.00	0.00

Transactions on behalf of the inquiring RTN are depicted with N/A next to the service date. Transactions for other RTNs reporting through or settling to the inquiring RTN include the RTN. Additional arrows appear, allowing the capability to drill down to the transaction detail report level, as seen above.

Transaction Detail Report Level

The transaction detail report level includes the lowest tier of supplemental information specific to the transaction, if applicable.

Home / Accounting Services / AMI / View Service Charge Information / Detail

View Service Charge Information

1 out of 4 detail(s)

Billing Transaction Amount:	100.00
Service Area:	1001
Product Code:	10020
Processing FRB:	
Service Date:	
Prior Service Date:	N/A
Top Tier:	
Second Tier:	
Lowest Tier:	N/A
Unit Volume:	1
Unit Rate:	100.000000
Transaction Volume:	0
Transaction Fee:	0.000000
Transaction Type:	N
Supplemental Charge:	0.00
Reference Text:	N/A
Reference Amount:	0.00

A Subscriber can view specific service charge details, as shown in the above example. Subscribers with questions about charges can contact the Federal Reserve Banks via the telephone number provided.

Find/Download Service Charge Information

Subscribers can view and/or Download Summary activity by selecting the Find/Download Service Charge Information link located under the Billing Activity Reports group on the service navigation menu.

Home / Accounting Services / AMI / Find/Download Service Charge Information

Find/Download Service Charge Information

Account View: Master | Billing Cycle: [Dropdown]

Select Type of Activity To Download:

- Service Area Summary For All Activity
- Product Code Summary Activity
- Product Code Summary Activity By RTN
- Detail Activity

Buttons: Cancel, Find Q

A Subscriber can search activity by Service Area Summary for All Activity, Product Code Summary Activity, Product Code Summary Activity by RTN and Detail Activity.

View Statement of Service Charges

The monthly Statement of Service Charges for the services rendered is produced on the third standard business day of the month and is available to customers on the fourth standard business day of the

month advising them of charges to their accounts. Settlement of these charges occurs on the 15th of the month, or the next standard business day if the 15th falls on a weekend or holiday, for the previous month's services.

The screenshot shows a web interface for viewing service charge statements. On the left is a blue sidebar with a menu. The main content area has a breadcrumb trail: Home / Accounting Services / AMI / View Statement of Service Charges. Below the breadcrumb is the title 'View Statement of Service Charges'. A table lists available reports with a 'View' column and a 'Reports Available to View' column.

View	Reports Available to View
View	Statement of Service Charges for Billing Cycle Apr 2023
View	Statement of Service Charges for Billing Cycle Jan 2023
View	Statement of Service Charges for Billing Cycle Nov 2022
View	Statement of Service Charges for Billing Cycle Oct 2022
View	Statement of Service Charges for Billing Cycle Jun 2022
View	Statement of Service Charges for Billing Cycle May 2022







As seen above, a Financial Institution can view the monthly Statement of Service Charges for up to the previous six months. Customers can subscribe to this file by completing an AIS Form 1 – Daily Statement of Account and Monthly Statement of Service Charges Delivery Options.

Download Statement of Service Charges File

Service Charges Reconciliation Data (SCRD) is a machine-readable Statement of Service Charges file designed to flow into a Financial Institution's internal accounting system. It streamlines internal processes, improves reconciliation functions, and gains efficiencies.

Home / Accounting Services / AMI / Download Statement of Service Charges Files

Download Statement of Service Charges Files

Download	Reports Available for Download
	Service Charges Reconciliation Data File for Billing Cycle April 2023
	Service Charges Reconciliation Data File for Billing Cycle January 2023
	Service Charges Reconciliation Data File for Billing Cycle November 2022
	Service Charges Reconciliation Data File for Billing Cycle October 2022
	Service Charges Reconciliation Data File for Billing Cycle June 2022
	Service Charges Reconciliation Data File for Billing Cycle May 2022

As seen above, the Service Charges Reconciliation Data File provides up to six months of monthly Billing data in a machine-readable format. Customers can subscribe to this file by completing an AIS Form 1 – Daily Statement of Account and Monthly Statement of Service Charges Delivery Options.

Section V

Merger General Guidelines for Account Management

Please refer to the Federal Reserve Bank's Merger Worksheet and Instructions documents for information for a Financial Institution planning to merge. Surviving institutions may have changes in its account structure, accounting information services and settlement, and/or reporting relationships with the Federal Reserve Bank(s) that will result from a merger or a purchase and assumption of certain assets or liabilities of another Financial Institution (collectively referred to as a "merger"). The Federal Reserve Bank's Merger Instructions document primarily addresses operational issues related to a merger and is intended to supplement the Federal Reserve Bank's Merger Worksheet (Merger Worksheet), which serves as written authorization from the surviving Financial Institution (Surviving Institution or SI) for the disposition of Federal Reserve Financial Services. These documents can be obtained by contacting your Reserve Bank's Merger Coordinator.

Section VI

Direct Compensation

Direct Compensation Adjustments are transactions processed to compensate DIs for the value of the loss or gain in the use of funds because of untimely debits or credits and/or errors on behalf of the Federal Reserve System or a Financial Institution.

Direct Compensation Adjustment will be issued automatically if the amount of the error or transaction is \$25,000 or greater and the aggregate amount (error amount multiplied by the number of calendar days elapsed) is \$250,000 or more. The amount of the Direct Compensation Adjustment entry is computed using the dollar amount of the original error or untimely entry, multiplied by the number of calendar days that elapsed between the occurrence and correction, multiplied by the average of the daily Fed Funds Rates for the period the interest is payable, and divided by 360 days.

For example, on Thursday, January 12, an institution deposited a \$1,000,000 electronic check cash letter for immediate credit, but due to an internal FRB error, the credit was not passed to the institution until Tuesday, January 17. To determine the Direct Compensation Adjustment, the original amount is \$1,000,000. The number of days elapsed from the 12th to the 17th was five. The average effective Federal Funds Rate (FFR) was 0.09% (an average of 0.08 for 1/12, 0.09 for 1/13, 0.09 for 1/14, 0.09 for 1/15 and 0.09 for 1/16 divided by five rounded to two digits after the decimal).

$$\text{(Entry Amount * Number of Days * Average FFR) / 360} = \text{Direct Compensation Adjustment amount}$$
$$(\$1,000,000 * 5 * 0.09\%) / 360 = \$12.50$$

Direct Compensation Adjustments are identified by specific transaction codes associated with the transaction code of the original error or transaction. Direct Compensation Adjustment transaction codes can be found in Appendix B, PSR Posting Rule Requirements by Federal Reserve Accounting application

Standard Transaction Code of this guide. Transactions applied to a DI's account for a Direct Compensation Adjustment entry will contain supplemental information, which in most cases will include:

- A reference case number, for example, case number FR12345678901, that will be displayed as R12345678901 (the prefix F will be truncated) and/or
- Phone number, in addition to the FRB Contact Phone number for the service area that initiated the adjustment. This information can be used to gather additional details, if needed.

Appendix A

Glossary

Term	Definition
Account Balance System (ABS)	ABS is the Reserve Bank application that provides institutions that have an electronic connection to Fedwire with access to real-time account balance and collateral information. ABS also allows the Administrative Reserve Bank to monitor institutions' account balances and payment activity on a real-time basis and reject or intercept certain transactions.
Adjusted Net Debit Cap	Net debit Cap + max cap collateral.
Adjustments Applied	Amount of any adjustments made to the original daylight overdraft Charge amount for a particular day.
Account Management Information (AMI)	AMI is an information tool that is available via FedLine Web/FedLine Advantage for Financial Institutions to use to access account management information, including real-time account balances, daylight overdraft inquiries and balances, Statement of Account, CMS Plus reports, Collateral statements, detailed transaction inquiries, monthly service charge information and the monthly Statement of Service Charges.
Average Total Daylight Overdraft	Please see Operating Circular 10 (OC 10).
Average Uncollateralized Daylight Overdraft	Please see OC 10.
Average Unencumbered Collateral	Please see OC 10.
Business Date	Federal Reserve accounting cycle date, standard and non-standard business days.
Cap Category	A Cap Category determines the institution's daylight overdraft limit or Net Debit Cap. There are six cap categories: zero, exempt from filing (exempt), de minimis, average, above average and high. The average, above

Term	Definition
	average and high cap categories are referred to as the self-assessed net debit caps.
Cap Multiple	The multiplier for each Cap Category that is applied to capital for the purposes of calculating the net debit cap.
Cap Type	One of six classes: High, Above Average, Average, De Minimis, No Cap (Zero) or Exempt-from-Filing.
Cap Type (As Of)	The assignment date of a Financial Institution's respective cap rating.
Cap Utilization Ratio	The amount of the total peak Fedwire overdraft divided by the daylight overdraft capacity (which is equal to the lesser of Single Day Adjusted Capacity and Maximum Capacity).
Capital	Measure of a Financial Institution's current risk-based capital amount used to calculate the Net Debit Cap.
Cash Management Services Plus (CMS Plus)	CMS Plus reports provide detail for all transactions (excluding Fedwire Funds and Fedwire Securities) posted to a Master Account, secondary RTNs (Subaccounts and OSRTNs) or Respondents.
Charge Amount	Sum of daily daylight overdraft charges for a Financial Institution, less any daylight overdraft Charge adjustments, if applicable.
Closing Balance	Please see OC 1.
Collateral Management System (CMS)	Please see OC 10.
Computation Period	As used in the Guide, "computation period" refers to the time span over which an institution's reserve requirement is calculated. The computation period is a two-week period that begins on a Tuesday and ends on the second Monday thereafter and consists of two reporting periods.
Correspondent	Please see OC 1.

Term	Definition
Daily Cycle Transition Period	There is a transition period from approximately 7 p.m. - 8:45 p.m. ET when the Federal Reserve Bank systems are rolling to the next business date. Subscribers can select the current business date or the next business date on the View Balance and View Account Balance Activity screens. Subscribers may need to access FedNow Service reports for the most current FedNow Service information.
Daylight Overdraft	Please see OC 1.
Daylight Overdraft (DLOD) Capacity	Please see OC 1.
Daylight Overdraft Charge Amount	Please see OC 1.
Daylight Overdraft Charge Report	<p>The daylight overdraft Charge Report provides institutions daylight overdraft Charges for a specified maintenance period. The report provides preliminary charges for the most recent maintenance period and final charges for the older maintenance periods. Information included on the report includes the daily average total daylight overdraft, average unencumbered collateral balance, average uncollateralized daylight overdraft, Daylight Overdraft Charge amount, adjustments applied and final charges.</p> <p>The reports are maintained in AMI for the last eight maintenance periods.</p>
Daylight Overdraft History Report	The daylight overdraft History Report provides institutions with a listing of peak daylight overdrafts (if incurred) for each maintenance period. The report is available in the daylight overdraft Service for the most recent eight maintenance periods.
Daylight Overdraft Inquiry	This is an inquiry feature in AMI that indicates the following: 1) scheduled posting of check transactions; 2) the total other activity debits and credits per the PSR Policy posting time; and 3) the total debits and credits for other activity posted to the account for each service area (or SIR Code.)

Term	Definition
Daylight Overdraft Monitoring Summary Report	The daylight overdraft Monitoring Summary Report provides institutions with a listing of peak daylight overdrafts (if incurred) for each operating day during a maintenance period. The report provides information on the peak daylight overdraft, unencumbered collateral at the time of the overdraft and the uncollateralized portion of the overdraft. It is available biweekly in the daylight overdraft Service for the most recent eight maintenance periods.
De Minimis Cap	Please see OC 2.
Discount Window	The discount window is a facility through which the Federal Reserve provides primary credit, secondary credit, seasonal credit, or emergency credit to financial and other institutions, as specified in Regulation A. Additional information can be found at www.frbdiscountwindow.org .
EASy Timestamp	The time when the transaction was posted to the Federal Reserve Accounting system.
End-of-Minute (EOM) Balance	Applicable balance in a Financial Institution's account based on the daylight overdraft Posting Rules, taken at an end-of-minute interval during the 1,440 -minute FedNow operating day.
End-of-Minute (EOM) Post Time	The time in which a transaction was posted to the account.
Excess over Daylight Overdraft (DLOD) Capacity	Equals the Peak Fedwire Overdraft, minus the single day adjusted cap, if greater than zero.
Exempt from filing Cap	An exempt from filing cap provides daylight overdraft capacity up to \$10 million or 20 percent of the institution's risk-based capital, whichever amount is less.
Fedwire Funds Service / Fedwire Securities Service	As set forth in the OC6 and OC 7 respectfully.
Final Charge	Daily daylight overdraft Charge less any adjustments

Term	Definition
	applied.
FR 2900	The FR 2900 is a regulatory report that is required by law from all Financial Institutions with total deposits and liabilities greater than an amount set annually by the Federal Reserve Board of Governors.
Intra-day Position Report	The Intra-day Position Report shows an institution's daylight overdraft balance throughout a single Fedwire day for any time intervals when transaction activity occurs. The report provides an audit trail by identifying each time the account balance changes and the transactions that caused the balance changes (i.e., funds or securities settlement, or other non-Fedwire activity). The Intra-day Position Report may be viewed for the most recent 29 business days in the daylight overdraft Service.
Inquiry Time	Calendar date and time (ET).
Low Tier or First Tier	This is the starting point in a three-tier settlement and reporting relationship.
Maintenance Period	A maintenance period consists of 14 consecutive days, beginning on a Thursday and ending on the second Wednesday thereafter.
Maintenance Period Average Peak Overdraft Amount	Average of total Fedwire daily peaks (sum of Total Peak OD) divided by number of days in maintenance period.
Maintenance Period Charge in Dollars	The net charge for the maintenance period.
Master Account	Please see OC 1.
Maximum Daylight Overdraft Capacity (Max Cap)	Please see the PSR Policy.
Maximum Daylight Overdraft Capacity (As Of)	Assigned date for Maximum Daylight Overdraft Capacity.
Mid-Tier or Second Tier	This is the middle tier in a three-tier settlement reporting

Term	Definition
	relationship. If the reporting relationship has two tiers, this RTN is the focus or processing RTN.
Net Debit Cap	The maximum dollar amount of uncollateralized Daylight (intra-day) Overdraft capacity assigned to a Financial Institution.
Non-Member Bank	A non-member bank is an institution that does not hold Federal Reserve Bank stock.
Non-Standard Business Day (NSBD)	Includes all Saturdays and Sundays, as well as Federal Holidays
Non-Wire (Discount Window/Net Offline) Balance	The balance is reflected on a Financial Institution's report that includes all non-wire activity minus Securities Non-Transfer.
Number () of Days Over Cap	The number of days during the two-week period that the Financial Institution exceeded its capacity.
Offset ABA	The ABA number, if applicable, of the counterparty Financial Institution involved in the transaction.
Opening Balance	The account balance amount for a Financial Institution at the start of a day.
Original Charge Amount	Gross sum of daily daylight overdraft Charges for a Financial Institution.
Overnight Overdraft	A negative position in a Reserve Bank Master Account at the close of Fedwire. Overnight Overdrafts are subject to the Overnight Overdraft penalty fee. The base rate of the penalty fee is the primary credit rate prevailing on the date the Overnight Overdraft occurred plus 400 basis points.
Peak Daily Overdraft	The maximum end-of-minute negative account balance incurred by an institution on a particular day.
Peak Overdraft	The peak gross overdraft for the maintenance period.

Term	Definition
Penalty Fee Amount	The penalty fee is assessed to Financial Institutions that have Federal Reserve accounts but lack regular access to the discount window and are not eligible for a positive daylight overdraft cap and may not incur daylight overdrafts. The annual penalty rate is 150 basis points, or 100 basis points above the regular daylight overdraft fee of 50 basis points. The minimum fee for a daylight overdraft incurred by a Penalty Fee Financial Institution is \$25.
Period End Date	The end date of the maintenance period for which the data on the line applies.
Posted Amount	The portion of the transaction amount posted to the account.
Posting Rules	A schedule used for determining the timing of debits and credits to an institution's Reserve Bank account for various transactions processed by the Reserve Banks. For further information, refer to Federal Reserve Policy on PSR.
Preliminary Aggregate Fee	The total daylight overdraft fee to date for the maintenance period, excluding any adjustments or waivers.
Preliminary Total Daily Fee	The calculated daylight overdraft fee for a particular day, excluding any adjustments or waivers.
Processing FRB ABA	The ABA number, if applicable, of the Federal Reserve Bank that processed the transaction.
Provisional	If the final balance has not been calculated at the start of a new cycle date, a provisional balance will be provided.
Pure Funds Only Balance	Adjusted Funds Balance, including real-time settlement of funds, NSS and ACH credit originations, minus Offline plus Discount Window Net Offline.
Reference Number	The unique identifier, if applicable, for the transaction.

Term	Definition
Reporting Period	For FR 2900, the reporting period consists of seven consecutive calendar days beginning on Tuesday and ending on the following Monday, during which an institution must record its deposit levels for each day.
Reserve Balance Requirement	Prior to the announcement of reducing reserve requirement to zero percent, effective March 26, 2020, a reserve balance requirement was the portion of an institution's reserve requirement that was not satisfied by its vault cash and therefore, had to be maintained either directly with a Reserve Bank or in a Pass-Through Arrangement account.
Reserve Maintenance Period Ending - MM-DD-YY	Ending date of the two-week reserve maintenance period for which the report applies.
Reserve Requirement	Prior to the announcement of reducing reserve requirement to zero percent, effective March 26, 2020, a reserve requirement was the amount determined by applying the reserve ratios specified in Regulation D to a DI's Financial Institution's reservable liabilities during the relevant computation period.
Respondent	Please see OC 1.
Respondent ABA	Please see OC 1.
Risk-Based Capital	<p>The "qualifying" or a similar capital measure used to satisfy risk-based capital standards, as set forth in the capital adequacy guidelines of the federal financial regulatory agencies.</p> <p>The measure of a Financial Institution's current capital amount used to calculate the Net Debit Cap.</p>
Risk Based Capital (As Of)	Most recent update for a Financial Institution's risk-based capital amount.
Securities Only Balance	Securities and Securities Non-Transfer balance for the time

Term	Definition
	interval.
Self-assessed Cap	This type of cap is set by an institution based on an annual self-evaluation of its creditworthiness, intraday funds management and control, customer credit policies and controls, and operating controls and contingency procedures. The results of the review are approved by the Financial Institution's Board of Directors and a Resolution is forwarded to the Reserve Bank. Based on the self-assessment rating, an institution is assigned a cap worth a certain percentage of its risk-based capital. The self-assessed designation consists of three separate cap categories: average, above average, and high.
Standard Business Day (SBD)	Monday through Friday, excluding Federal Holidays.
Statement of Account	This statement summarizes all a Financial Institution's transaction activity in its Federal Reserve account from the previous day. It is available in a summary format, which lists the total debit and credit amounts for each activity, and a detail format, which provides more specific information.
Subaccount	Please see OC 1.
Subscriber	An individual who has been issued a Federal Reserve Bank credential.
Summary Statement of Service Charges	The Reserve Bank provides a summary billing statement to a Financial Institution on the fourth standard business day. The statement contains a summary of billing charges for a given month, and a Respondent and Subaccount recap (if applicable).
Time	The time at the end of the intervals for which the data is shown.
Top Tier or Settlement Tier	This is the third tier in a three-tier relationship and the ultimate settlement RTN in a multiple reporting relationship. This must be an Account Holder.

Term	Definition
Total Adjustments	Sum of daily daylight overdraft charge adjustments for a Financial Institution.
Total Charge	Sum of daily daylight overdraft charge for a Financial Institution, less any waiver and/or daylight overdraft Charge adjustments.
Total DLOD	The calculated value of the daylight overdraft (if applicable).
Total Peak Overdraft	A Financial Institution's total peak overdraft amount in a given two-week maintenance period.
Transaction Amount	The actual amount of the transaction.
Transaction Code OR Type/Subtype	Code associated with the transaction to determine the posting time of the transaction. See Appendix B.
Transaction End-of-Minute Detail Report	The Transaction End-of-Minute Detail Report shows an institution's end-of-minute balance for a single operating day. The report captures the opening balance, every detailed transaction by transaction code, the resulting end-of-minute balance and the associated collateral, then calculates the uncollateralized daylight overdraft value, if applicable. The Transaction End-of-Minute report will display only time intervals when transaction activity occurs. The report is produced daily and retained in the AMI tool for the most recent 29 business days.
Uncollateralized Daylight Overdraft (DLOD) Amount	The portion of the daylight overdraft balance that exceeds unencumbered collateral available and is subject to fees.
Unencumbered Collateral Value/Amount	Applicable amount of collateral value available for daylight overdraft purposes.
Waived Amount	Amount of the waiver applied to the charge amount.
Zero Cap	A zero cap is a daylight overdraft cap that does not permit an account to be in a negative position at any time.

Appendix B

PSR Policy Posting Rule Requirements by Federal Reserve Accounting Application Standard Transaction Code

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
08010	Letters of Credit	Credits to financial institutions by various agencies of the U.S. Treasury under prearranged agreements to draw funds.	At 2:00 p.m. ET and at 5:00 p.m. ET (default).
08030	CCC Transactions	Transactions handled while the FRB acts as depository, custodian, and fiscal agent for the CCC (Commodity Credit Corporation).	At 2:00 p.m. ET and at 5:00 p.m. ET (default).
08070	Treasury Adjustment	Adjustments to previously processed 08XXX transaction codes including returns or reversals.	At 7:00 p.m. ET.
08900	Treasury/Agency - Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed Treasury or Government Agency Service entries.	Credits only post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET and hourly thereafter.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
10010	Transfer of Funds	Transfers of account balances from one financial institution to another financial institution and/or U.S. Treasury. Includes CHIPS, PTC and VISA net settlement entries.	Post as processed throughout business day
10040	Special Funds Transfer	Special Funds transfers and adjustments.	At 7:00 p.m. ET.
10050	Account Balance Transfer	Transfer of balances functioned manually for reasons such as transferring closing account balances from merged financial institutions to surviving financial institutions. Also includes any associated adjustments.	At 7:00 p.m. ET.
10500	Funds Direct Compensation	Funds Direct Compensation entry for InterFRB, float related, and non-float related adjustments originating from a 10010, 10040, or 10050 tran code.	At 7:00 p.m. ET.
11100	National Settlement Service	Entries to financial institutions for transactions processed via National Settlement Service.	Post as processed throughout business day
11120	National Settlement Service- Rev	Reversing entries to financial institutions transactions processed via National Settlement Service.	Same as 11100

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
11500	National Settlement Service DC	National Settlement Service Direct Compensation entry for InterFRB, float related, and non-float related transactions.	At 7:00 p.m. ET.
15090	Paper Presentments	Debits for checks dispatched from the FRB to financial institutions as substitute checks or non-imageable paper items. Credits for checks processed in error from the FRB to financial institutions as substitute checks or non-imageable items.	Debit -5:30 p.m. ET on the day the paper check is presented to the paying bank. Credit will post at the next posting time which is at least 30 minutes after initial posting.
15130	PDF Presentments	Debits for checks dispatched from the FRB to financial institutions as PDF items. Credits for checks processed in error from the FRB to financial institutions as PDF items.	Debit – Will post at 8:30 a.m., 1:00 p.m., and 5:30 p.m. ET. Debits will post on a rolling basis at the next available posting time that is at least 30 minutes after presentment to the paying bank. Credit will post at the next posting time which is at least 30 minutes after initial posting.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
15280	Cash Letter Adjustment	Debit or credit adjustments to cash letter transaction codes listed under the 15XXX codes.	At 7:00 p.m. ET.
15290	Cash Letter Adjustment	Debit or credit adjustments to cash letter transaction codes listed under the 15XXX codes.	At 7:00 p.m. ET.
15300	Check Large Credit Adjustment	Credit adjustments of \$1,000,000 or greater to any cash letter transaction codes listed under the 15XXX codes.	Credits Only - Hourly beginning at 8:30 a.m. ET.
15340	Paper Check Deposit	Credits for paper cash letters deposited by financial institutions. Debits for paper cash letters deposited by financial institutions processed in error.	Credits and Debits - Post at 8:30 a.m. ET.
15380	Non- machinable Cash Letter	Non-machinable cash letters which, because of mutilation or other reasons, cannot be processed on high speed sorters. These cash letters are deposited by local depository institutions and contain items drawn on local and/or out-of-zone financial institutions or for debit cash letters dispatched to another FRB for final processing. Includes debits for items processed in error.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
15430	Savings Bond Cash Letter - Adjustment	Debit or credit adjustments on a Savings Bond in a previously processed cash letter.	At 7:00 p.m. ET.
15440	Savings Bond - Large Credit Adjustment	Credit adjustments of \$1,000,000 or greater on a Savings Bond in a previously processed cash letter.	Credits Only - Post hourly beginning at 8:30 a.m. ET.
15500	Forward Check Direct Compensation	Forward Check and Government Items Direct Compensation entry for InterFRB, float related, and non-float related adjustments from Check Operations and Check Adjustments.	At 7:00 p.m. ET.
15570	Government Check/ Postal Money Order Cash Letter	Credits to financial institutions and U.S. Treasury for deposits of cash letters containing only government checks or postal money orders or redeemed savings bonds.	Deposit Deadline 7:00 p.m. ET, post at 8:30 a.m. ET.
15600	Treasury Check Reclamation FI Auth	Debits or credits to financial institutions (FIs) for Treasury check reclamations where the FI has authorized a reclamation payment. Includes adjustments and offsetting entries to the U.S. Treasury.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
15610	Treasury Check Reclamation	Immediate debits for check reclamation payments authorized by the Treasury to post to a financial institution. These transactions are initiated by the Bureau of the Fiscal Service. Includes adjustments and offsetting entries to the U.S. Treasury.	At 7:00 p.m. ET.
15640	Fed Funds Checks	Debits and credits to financial institutions for presentment of checks drawn on accounts of paying financial institutions.	Deposit Deadline 12:01 a.m. or later local time; post at 8:30 a.m. ET.
15670	Foreign Cash Letter	Credits for foreign checks deposited by financial institutions, containing only items drawn on financial institutions outside of the U.S.A. or dispatched to another FRB for final processing. Includes debits to financial institutions if the items are sent to them by FRBs for further processing or presentment or dispatched to another FRB for final processing.	At 7:00 p.m. ET.
15680	Foreign Cash Letter Exchange Rate	Current discounts or premiums on foreign cash letters.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
15700	Cash Letter Correction	Debits or credits (less than \$1,000,000) to amend incoming cash letter totals in the course of reconciling deposits (proof of deposit function), or to reverse entries to paying banks or US Treasury in the event of late deliveries or other presentment problems. May be immediate or deferred. Should be used to correct entries processed using any 15XXX codes.	At 7:00 p.m. ET.
15710	Large Cash Letter Correction	Debits or credits \$1,000,000 or greater to amend incoming cash letter totals in the course of reconciling deposits (proof of deposit function), or to reverse entries to paying banks in the event of late deliveries or other presentment problems. May be immediate or deferred.	Credits will post hourly beginning at 8:30 a.m. ET. Debits post at 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
15760	Cash Letter Correction	Debits or credits (less than \$1,000,000) to amend incoming cash letter totals in the course of reconciling deposits (proof of deposit function), or to reverse entries to paying banks in the event of late deliveries or other presentment problems. May be immediate or deferred.	At 7:00 p.m. ET.
15770	Large Cash Letter Correction	Debits or credits \$1,000,000 or greater to amend incoming cash letter totals in the course of reconciling deposits (proof of deposit function), or to reverse entries to paying banks in the event of late deliveries or other presentment problems. May be immediate or deferred.	Credits will post hourly beginning at 8:30 a.m. ET. Debits post at 7:00 p.m. ET.
15810	Treasury Check Offset	Debits or credits to financial institutions related to the collection of delinquent debt owed to the Treasury. Generally, this code is used to decrease a credit to a financial institution for its government check deposits.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
15850	Check/Check 21 Same Day Settlement	Entries to financial institutions for InterFRB check service. Immediate credits to collecting financial institutions presenting checks in cash letters (electronic and paper) to the Reserve office that has been designated as the presentment point for InterFRB Check cash letters by a paying bank. Paper checks will be truncated at the local Reserve office. Immediate debits charged to paying financial institutions.	Based on posting time for InterFRB cash letters as determined by local Check Management. Credits and offsetting debits must have the same ABS XP posting time and must be before 7:00 p.m. ET.
15870	Image Government Checks/Postal Money Order Fine Sort	Credits to financial institutions and U.S. Treasury for image cash letters deposited in the standard format containing only government checks or postal money orders for collection via Federal Reserve clearing services.	Deposit Deadline 5:00 a.m. ET; post at 8:30 a.m. ET.
15880	Image Government Checks/Postal Money Order Fine Sort	Credits to financial institutions for image cash letters deposited in the standard format containing only government checks or postal money orders for collection via Federal Reserve clearing services.	Deposit Deadline 10:00 a.m. ET; post at 5:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
15900	Image Cash Letter Deposit	Credits for cash letters deposited in standard image format for collection via Federal Reserve clearing services. Debits for cash letters deposited in standard image format for collection via Federal Reserve clearing services processed in error.	Credits will post at 8:30 a.m., 1:00 p.m., and 5:30 p.m. ET. Credits will post at the next available posting time that is at least 30 minutes after receipt by the Reserve Banks. Debits will post at 8:30 a.m., 1:00 p.m., and 5:30 p.m. ET. Debits will post on a rolling basis at the next available posting time that is at least 30 minutes after receipt by the Reserve Banks.
15910	Image Cash Letter Presentment	Debits for an image cash letter file presentment.	Debits Only - Debits will post at 8:30 a.m., 1:00 p.m., and 5:30 p.m. ET. Debits will post on a rolling basis at the next available posting time that is at least 30 minutes after presentment to the paying bank.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
20010	Treasury Securities Transfers	Entries related to incoming and outgoing transfers of Treasury Securities and matured collateral awaiting disposition.	Throughout business day based on the actual time processed in the Federal Reserve's accounting system.
20110	Agency Securities Transfers	Entries related to incoming and outgoing Agency securities transfers.	Post as processed throughout business day
20130	Treasury Original Issues/Reversals/Adjustments	Entries related to the transfer of Treasury securities purchased on original issues, and entries made to reverse or change these original issue transfers.	No earlier than 9:15 a.m. ET.
20500	Securities Transfers Direct Compensation	Securities Transfer Direct Compensation entry for adjustments InterFRB, float related, and non-float related originating from transaction codes 20010, 20110, 20130, or 20800.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
20800	Securities Transaction	Entries related to original issues of Treasury Inflation-Protected Securities and all other non-Treasury securities (i.e., securities issued by other government agencies, government-sponsored enterprises, and international organizations). Fedwire book-entry securities transfers, principal and /or interest payments, and automated claim adjustments.	Post as processed throughout business day
27010	Agency Redemption/ Adjustment	Entries related to maturity payments on Agency securities, and entries made to adjust these payments.	At-8:30 a.m. ET.
27500	Redemption Direct Compensation	Redemption and/or Interest in Agency Securities Direct Compensation entry InterFRB, float related, and non-float related.	At 7:00 p.m. ET.
30090	Paper Return Deliveries	Debits for return items dispatched from FRBs to financial institutions as substitute checks or non-imageable paper items. Credits for return items dispatched from FRB to financial institutions as substitute checks or non-imageable items processed in error.	Debit -Debits will post at 5:30 p.m. ET. Credit - will post at the next posting time which is at least 30 minutes after initial posting.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
30110	PDF Deliveries	Debits for return items dispatched from FRBs to financial institutions in a PDF file. Credits for return item checks processed in error from the FRB to financial institutions as PDF items.	Debit -Posting times are 8:30 a.m., 1:00 p.m., and 5:30 p.m. ET. Debits will post on a rolling basis at the next available posting time that is at least 30 minutes after presentment to the paying bank. Credit will post hourly beginning at 8:30 a.m. ET.
30160	Paper Cash Letters	Credits for paper-return items deposited by financial institutions with FRBs. Debits for paper-return items deposited by financial institutions with FRBs processed in error.	Credits will post hourly beginning at 8:30 a.m. ET. Debits will post at 7:00 p.m. ET.
30280	Return Letter Adjustment	Debit or credit adjustments to any return letter transaction codes listed under the 30XXX codes.	At 7:00 p.m. ET.
30290	Return Letter Adjustment	Debit or credit adjustments to any return letter transaction codes listed under the 30XXX codes.	At 7:00 p.m. ET.
30310	Return Large Credit Adjustment	Credit adjustments of \$1,000,000 or greater to any return item letter transaction codes listed under the 30XXX codes.	Credits Only - Post hourly beginning at 8:30 a.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
30400	Late Return Claim	Provisional credits to depositing financial institutions and debits to paying financial institutions for late return item claims.	At 7:00 p.m. ET.
30500	Return Check Direct Compensation	Return Check Direct Compensation entry for adjustments from Check Adjustments or Check Operations that are InterFRB, float related, and non-float related.	At 7:00 p.m. ET.
30610	Foreign Return Cash Letter	Debits for foreign items returned to financial institutions from financial institutions outside of the U.S.A. or dispatched to another FRB for final processing. Includes credits to financial institutions for return items presented by them on behalf of foreign financial institutions or dispatched to another FRB for final processing.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
30700	Return Cash Letter Correction	Debits or credits (less than \$1,000,000) to amend incoming cash letter totals in the course of reconciling deposits (proof of deposit function), or to reverse entries to paying banks in the event of late deliveries or other presentment problems. May be immediate or deferred. Used to correct entries processed using any 30XXX codes.	At 7:00 p.m. ET.
30710	Large Return Cash Letter Correction	Debits or credits \$1,000,000 or greater to amend incoming cash letter totals in the course of reconciling deposits (proof of deposit function), or to reverse entries to paying banks in the event of late deliveries or other presentment problems. May be immediate or deferred. Used to correct entries processed using any 30XXX codes.	Credits will post hourly beginning at 8:30 a.m. ET. Debits will post at 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
30740	Return Cash Letter Correction	Debits or credits (less than \$1,000,000) to amend incoming cash letter totals in the course of reconciling deposits (proof of deposit function), or to reverse entries to paying banks in the event of late deliveries or other presentment problems. May be immediate or deferred. Used to correct entries processed using any 30XXX codes.	At 7:00 p.m. ET.
30750	Large Return Cash Letter Correction	Debits or credits \$1,000,000 or greater to amend incoming cash letter totals in the course of reconciling deposits (proof of deposit function), or to reverse entries to paying banks in the event of late deliveries or other presentment problems. May be immediate or deferred. Used to correct entries processed using any 30XXX codes.	Credits will post hourly beginning at 8:30 a.m. ET. Debits will post at 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
30900	Return Image Cash Letter Deposit	Credits for return item cash letters deposited in standard image format for collection via Federal Reserve clearing services.	Credits Only – Will post at 8:30 a.m., 1:00 p.m., and 5:30 p.m. ET. Credits will post on a rolling basis at the next available posting time that is at least 30 minutes after receipt of deposit by the Reserve Banks.
30910	Return Image Cash Letter Presentment	Debits for an image return item cash letter file presentment.	Debits Only – Will post at 8:30 a.m., 1:00 p.m., and 5:30 p.m. ET. Debits will post on a rolling basis at the next available posting time that is at least 30 minutes after delivery to the financial institution.
44010	FedNow Transactions Originated	Debits to financial institutions for credit items originated.	Throughout business day, in 1 minute intervals
44020	FedNow Transactions Received	Credits to financial Institutions for credit items received.	Throughout business day, in 1 minute intervals
44380	FedNow Liquidity Mgmt Trans Credit	Credits to financial institutions for credit items originated for liquidity management.	Throughout business day, in 1 minute intervals

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
44390	FedNow Liquidity Mgmt Trans Debit	Debits to financial institutions for credit items originated for liquidity management.	Throughout business day, in 1 minute intervals
44500	FedNow Direct Compensation	FedNow Direct Compensation entry for adjustment InterFRB, float related, and non-float related.	At 7:00 p.m. ET.
44800	FedNow Adjustments	Debit or credit adjustments to financial institutions for previously processed FedNow entries.	At 7:00 p.m. ET.
44850	FedNow Liquidity Mgmt Adjustments	Debit or credit adjustments to financial institutions for previously processed FedNow Liquidity Management transaction entries.	At 7:00 p.m. ET.
50160	Federal Reserve Currency Cost - Print	Transactions to distribute expenses for FR Currency Costs – Printing.	Only affects U.S. Treasury.
50180	Federal Reserve Currency Costs - Retirement	Transactions to distribute expenses for FR Currency Costs – Retirement.	Only affects U.S. Treasury.
50400	Treasury Payments	Statutory Remittances to U.S. Treasury	Only affects U.S. Treasury.
57010	ACH Debit Transaction Originated	Credits to financial institutions and U.S. Treasury for debit items originated.	At 8:30 a.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
57020	ACH Debit Transaction Received	Debits to financial institutions and U.S. Treasury for debit items received.	At 8:30 a.m. ET.
57030	ACH Credit Transaction Originated	Debits to financial institutions for credit items originated including prefunded items.	At 8:30 a.m. ET or throughout the business day beginning at 12:30 a.m. ET using ABS post time for prefunded origination.
57040	ACH Credit Transaction Received	Credits to financial institutions for credit items received.	At 8:30 a.m. ET.
57050	ACH Immediate Transaction	Credits or debits to financial institutions for return items not future dated, received between 10:30 a.m. and 2:45 p.m. ET. Debits to financial institutions for prefunded credit items originated, which are processed on the day cycle. Paper returns, Batch level rejects, FedLine Web returns and NOCs settling at 5:00 p.m. ET.	At 5 p.m. ET. or throughout the business day beginning at 12:30 a.m. ET. using ABS post time for prefunded origination.
57060	ACH Reclamation/ Adjustment	Government reclamation entries and adjustments to previously processed ACH.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
57100	Treasury ACH Reclamation	Immediate debits for ACH reclamation payments authorized by the U.S. Treasury to post to a financial institution. These payments are initiated to FRB Philadelphia by the Philadelphia Regional Finance Center. Includes adjustments and offsetting entries to the U.S. Treasury.	At 7:00 p.m. ET.
57110	ACH Debit Transaction Rejected	Debits to financial institutions for rejected debit origination batches. Should be used to adjust previously processed 57010 entries.	At 8:30 a.m. ET.
57130	ACH Credit Transaction Rejected	Credits to financial institutions for rejected credit origination batches. Should be used to adjust previously processed 57030 entries.	At 8:30 a.m. ET.
57150	Treasury ACH Reclamation	Immediate debits for ACH reclamation payments authorized by the U.S. Treasury to post to a financial institution. These payments are initiated to FRB Philadelphia by the Philadelphia Regional Finance Center. Includes adjustments and offsetting entries to the U.S. Treasury.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
57170	Treasury ACH Reclamation	Immediate debits for ACH reclamation payments authorized by the U.S. Treasury to post to a financial institution. These payments are initiated to FRB Philadelphia by the Philadelphia Regional Finance Center. Includes adjustments and offsetting entries to the U.S. Treasury.	At 7:00 p.m. ET.
57180	Treasury ACH Reclamation FI Auth	Debits or credits to financial institutions (FIs) for Treasury ACH reclamation where the FI has authorized a reclamation payment. Includes adjustments and offsetting entries to the U.S. Treasury.	At 7:00 p.m. ET.
57190	Treasury ACH Reclamation	Immediate debits for ACH reclamation payments authorized by the U.S. Treasury to post to a financial institution. These payments are initiated to FRB Philadelphia by the Philadelphia Regional Finance Center. Includes adjustments and offsetting entries to the U.S. Treasury.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
57210	Treasury ACH Reclamation	Immediate debits for ACH reclamation payments authorized by the U.S. Treasury to post to a financial institution. These payments are initiated to FRB Philadelphia by the Philadelphia Regional Finance Center. Includes adjustments and offsetting entries to the U.S. Treasury.	At 7:00 p.m. ET.
57230	DFAS ACH Reclamation	Immediate debits for ACH reclamation payments authorized by Department of Defense Finance Accounting Service (DFAS) to post to a financial institution. These payments are initiated by DFAS. Includes adjustments and offsetting entries to DFAS.	At 7:00 p.m. ET.
57240	Same Day ACH Debit Originated	Same Day credits to financial institutions for originated forward debit items not future dated, processed between 10:30 a.m. and 2:45 p.m. ET.	At 5:00 p.m. ET.
57250	Same Day ACH Debit Received	Same Day debits to financial institutions for received forward debit items not future dated, processed between 10:30 a.m. and 2:45 p.m. ET.	At 5:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
57260	Same Day ACH Credit Originated	Same Day debits to financial institutions for originated forward credit items not future dated, processed between 10:30 a.m. and 2:45 p.m. ET.	At 5:00 p.m. ET.
57270	Same Day ACH Credit Received	Same Day credits to financial institutions for received forward credit items not future dated, processed between 10:30 a.m. and 2:45 p.m. ET.	At 5:00 p.m. ET.
57280	ACH Immediate Transactions	Credits or debits to financial institutions for both originated and received credit and debit return items not future dated processed between 2:45 p.m. and 4:45 p.m. ET.	At 6:00 p.m. ET
57290	Same Day ACH Debit Originated	Same Day credits to financial institutions for originated forward debit items not future dated, processed between 3:01 a.m. and 10:30 a.m. ET.	At 1:00 p.m. ET.
57300	Same Day ACH Debit Received	Same Day debits to financial institutions for received forward debit items not future dated, processed between 3:01 a.m. and 10:30 a.m. ET.	At 1:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
57310	Same Day ACH Credit Originated	Same Day debits to financial institutions for originated forward credit items not future dated, processed between 3:01 a.m. and 10:30 a.m. ET.	At 1:00 p.m. ET.
57320	Same Day ACH Credit Received	Same Day credits to financial institutions for received forward credit items not future dated, processed between 3:01 a.m. and 10:30 a.m. ET.	At 1:00 p.m. ET.
57330	ACH Immediate Transaction	Credits or debits to financial institutions for both originated and received credit and debit return items not future dated, processed between 3:01 a.m. and 10:30 a.m. ET.	At 1:00 p.m. ET.
57340	Same Day ACH Debit Originated	Same Day credits to financial institutions for originated forward debit items not future dated, processed between 2:45 p.m. and 4:45 p.m. ET.	At 6:00 p.m. ET
57350	Same Day ACH Debit Received	Same Day debits to financial institutions for received forward debit items not future dated, processed between 2:45p.m. and 4:45p.m. ET.	At 6:00 p.m. ET

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
57360	Same Day ACH Credit Originated	Same Day debits to financial institutions for originated forward credit items not future dated, processed between 2:45p.m. and 4:45p.m. ET.	At 6:00 p.m. ET
57370	Same Day ACH Credit Received	Same Day credits to financial institutions for received forward credit items not future dated, processed between 2:45p.m. and 4:45p.m. ET.	At 6:00 p.m. ET
57500	ACH Direct Compensation	ACH Direct Compensation entry and ACH Government Item Direct Compensation entry for adjustment InterFRB, float related, and non-float related.	At 7:00 p.m. ET.
57700	DB Gateway RTN/ADJ	Debits and credits to U.S. Treasury for return items in process of collection.	At 7:00 p.m. ET.
57900	ACH Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed ACH entries.	Hourly beginning at 8:30 am ET.
59150	Penalty	Debits to financial institutions for penalties assessed by the U.S. Treasury.	8:30 a.m. ET.
59300	Miscellaneous Proceeds	Credits – InterFRB and U.S. Treasury entries for redemption proceeds.	Only affects the U.S. Treasury.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
63010	Coin Transaction	Coin deposits by financial institutions, coin shipments to financial institutions, or FRB to FRB coin shipments.	Debits - At 7:00 p.m. ET. Credits - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.
63030	Custodial Inventory Currency Trans	Currency deposits by financial institutions into a custodial inventory and currency shipments to financial institutions from a custodial inventory.	Debits - At 7:00 p.m. ET. Credits - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.
63040	Currency Transaction	Currency deposits by financial institutions, currency shipments to financial institutions, or FRB to FRB currency shipments.	Debits - At 7:00 p.m. ET. Credits - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.
63050	Cash Adjustment	Adjustments to previously processed currency or coin transactions (63XXX).	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
63070	Small Notes Clearing	Transactions to re-distribute small note clearings between Reserve Banks. Also includes related entries to the U.S. Treasury.	Only affects U.S. Treasury.
63080	Large Notes Clearing	Transactions to re-distribute large note clearings between Reserve Banks. Also includes related entries to the U.S. Treasury.	Only affects U.S. Treasury.
63500	Currency and Coin Direct Comp	Currency and Coin Direct Compensation entry adjustment InterFRB, float related, and non-float related.	At 7:00 p.m. ET.
63700	Currency Destruction	Transactions to reduce the FR Notes liability for unfit and mutilated FR Notes, in the denominations of \$1,000 and under, delivered to Currency Verifications and Destruction Units for destruction.	At 7:00 p.m. ET.
63900	Cash Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed currency or coin entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
66010	Stock Dividend	Semiannual dividend payments to financial institutions for their ownership of FRB stock.	At 7:00 p.m. ET.
66020	Stock Transaction	Credits or debits to financial institutions in connection with the acquisition or sale of stock owned in an FRB. Includes dividends accrued on stock purchased or sold since the last dividend payment.	At 7:00 p.m. ET.
66030	Stock Adjustment	Adjustments of previously processed stock entries.	At 7:00 p.m. ET.
66500	Capital Stock Direct Compensation	Capital Stock Direct Compensation entry adjustment InterFRB, float related, and non-float related.	At 7:00 p.m. ET.
66900	Capital Stock Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed capital stock entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.
70010	Savings Bonds Issued	Debits to financial institutions/U.S. Treasury and Credits to U.S. Treasury for issuing United States Savings Bonds.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
70020	Savings Bonds Redeemed	Credits to financial institutions/U.S. Treasury and Debits to U.S. Treasury for redeeming United States Savings Bonds.	At 7:00 p.m. ET.
70040	Savings Bonds Adjustment	Adjustments to previously processed savings bond entries (70XXX).	At 7:00 p.m. ET.
70500	Savings Bonds Direct Compensation	Savings Bonds Direct Compensation entry adjustment InterFRB, float related, and non-float related.	At 7:00 p.m. ET.
70900	Savings Bonds Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed savings bonds entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.
82010	Loan Transaction	Loan advances to financial institutions or repayments of loans. Includes loan transactions extended/repaid at a time other than close of business.	At 7:00 p.m. ET.
82020	Interest Charge	Debits to financial institutions for the interest payable on loans made by FRBs. Includes interest charges paid at a time other than close of business.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
82030	Cash Collateral /FR Garnishment	A transaction to a financial institution when the financial institution has posted cash as collateral or when a financial institution has withdrawn cash that was formerly posted as collateral. Also includes a transaction for garnishments for Federal Reserve purposes.	At 7:00 p.m. ET.
82050	Loan Adjustment / Reversal	Adjustments or reversals to previously processed loan transactions or interest transactions. Includes loan adjustments and reversals at a time other than close of business.	At 7:00 p.m. ET.
82300	Loan Transaction-MSPLF	MSPLF Loan advances to financial institutions or repayments of loans. Includes MSPLF loan transactions extended/repaid at a time other than close of business.	At 7:00 p.m. ET.
82310	Loan Transaction-PDCF	PDCF Loan advances to financial institutions or repayments of loans. Includes PDCF loan transactions extended/repaid at a time other than close of business.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
82320	Interest Charge-PDCF	Debits to financial institutions for the interest payable on PDCF loans made by FRBs. Includes interest charges paid at a time other than close of business.	At 7:00 p.m. ET.
82330	Interest Charge-MSPLF	Debits to financial institutions for the interest payable on MSPLF loans made by FRBs. Includes interest charges paid at a time other than close of business.	At 7:00 p.m. ET.
82340	Loan Adjustment / Reversal-MSPLF	Adjustments or reversals to previously processed MSPLF loan transactions or interest transactions. Includes MSPLF loan adjustments and reversals at a time other than close of business.	At 7:00 p.m. ET.
82350	Loan Adjustment / Reversal-PDCF	Adjustments or reversals to previously processed PDCF loan transactions or interest transactions. Includes PDCF loan adjustments and reversals at a time other than close of business.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
82360	Loan Large Adjustment-MSPLF	Credit adjustments of \$1,000,000 or greater to previously processed MSPLF loan entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.
82400	Loan Transaction-BTFP	BTFP Loan advances to financial institutions or repayments of loans.	At 7:00 p.m. ET.
82410	Loan Transaction-PPPLF	PPPLF Loan advances to financial institutions or repayments of loans. Includes PPPLF loan transactions extended/repaid at a time other than close of business.	At 7:00 p.m. ET.
82420	Interest Charge-PPPLF	Debits to financial institutions for the interest payable on PPPLF loans made by FRBs. Includes interest charges paid at a time other than close of business.	At 7:00 p.m. ET.
82430	Interest Charge-BTFP	Debits to financial institutions for the interest payable on BTFP loans made by FRBs.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
82440	Loan Adjustment / Reversal-BTFP	Adjustments or reversals to previously processed BTFP loan transactions or interest transactions.	At 7:00 p.m. ET.
82450	Loan Adjustment / Reversal-PPPLF	Adjustments or reversals to previously processed PPPLF loan transactions or interest transactions. Includes PPPLF loan adjustments and reversals at a time other than close of business.	At 7:00 p.m. ET.
82460	Loan Large Adjustment-BTFP	Credit adjustments of \$1,000,000 or greater to previously processed BTFP loan entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 am E.T. and hourly thereafter.
82500	Loan Direct Compensation	Loans Direct Compensation entry adjustment InterFRB and non-float related.	At 7:00 p.m. ET.
82710	Loan Transaction-Main Street	Main Street Loan advances to financial institutions or repayments of loans. Includes Main Street loan transactions extended/repaid at a time other than close of business.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
82720	Interest Charge-Main Street	Debits to financial institutions for the interest payable on Main Street loans made by FRBs. Includes interest charges paid at a time other than close of business.	At 7:00 p.m. ET.
82750	Loan Adjustment / Reversal-Main Street	Adjustments or reversals to previously processed Main Street loan transactions or interest transactions. Includes Main Street loan adjustments and reversals at a time other than close of business.	At 7:00 p.m. ET.
82810	Loan Transaction-MSELF	MSELF Loan advances to financial institutions or repayments of loans. Includes MSELF loan transactions extended/repaid at a time other than close of business.	At 7:00 p.m. ET.
82820	Interest Charge-MSELF	Debits to financial institutions for the interest payable on MSELF loans made by FRBs. Includes interest charges paid at a time other than close of business.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
82850	Loan Adjustment / Reversal-MSELF	Adjustments or reversals to previously processed MSELF loan transactions or interest transactions. Includes MSELF loan adjustments and reversals at a time other than close of business.	At 7:00 p.m. ET.
82900	Loan Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed loan entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.
82930	Loan Large Adjustment-PDCF	Credit adjustments of \$1,000,000 or greater to previously processed PDCF loan entries-	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.
82940	Loan Large Adjustment-PPPLF	Credit adjustments of \$1,000,000 or greater to previously processed PPPLF loan entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
82970	Loan Large Adjustment-Main Street	Credit adjustments of \$1,000,000 or greater to previously processed Main Street loan entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.
82980	Loan Large Adjustment-MSELF	Credit adjustments of \$1,000,000 or greater to previously processed MSELF loan entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.
84010	Account Deficiency Charge	Debits to financial institutions for deficiencies in the maintenance of Master Accounts.	At 7:00 p.m. ET.
84020	Overnight Overdraft Charge	Debits to financial institutions for account overdrafts occurring at the close of business.	At 7:00 p.m. ET.
84040	Other Service Charge	Used for non-priced service charges or credits and to charge Treasury Agencies for services provided both priced and non-priced.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
84050	Daylight Overdraft Charge / Adjustment / Reversal	Debits to financial institutions for account overdrafts during the day. Includes credit adjustments to previously processed daylight overdraft charges.	At 7:00 p.m. ET.
84060	Account Charge Reversal	Reversals or adjustments to any account charge entries (84XXX) except 84050.	At 7:00 p.m. ET.
84100	Interest Payment - Reserves	Credits to financial institutions for interest payments on Reserve balances maintained.	At 7:00 p.m. ET.
84150	Reversal –Interest	Debit or credit adjustments to interest payments on Reserve balances maintained.	At 7:00 p.m. ET.
84200	Term Deposit Facility Debits	Debits to financial institutions for deposits made in participation of the Term Deposit Facility (TDF) program.	At 7:00 p.m. ET.
84210	Term Deposit Facility Credits	Credits to financial institutions for resettlement of deposits made in participation of the Term Deposit Facility (TDF) program.	At 8:30 a.m. ET.
84220	Term Deposit Facility Interest	Credits to financial institutions for interest payments made in participation of the Term Deposit Facility (TDF) program.	At 8:30 a.m. ET

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
84230	Term Deposit Facility Adjustment	Debit or credit adjustments to financial institutions for transactions made in participation of the Term Deposit Facility (TDF) program.	At 7:00 p.m. ET.
84500	Account Charge/Payment Direct Compensation	Account Charges and Payments Direct Compensation entry adjustment InterFRB, float related, and non-float related.	At 7:00 p.m. ET.
84700	Civil Money Penalty	Transactions to pass money collected for Civil Money Penalties to the U.S. Treasury.	At 7:00 p.m. ET.
84710	Dodd FR Assess Fee	Transactions to pass Assessment fees collected from payers to the U.S. Treasury as a result of the Dodd Frank Act 318.	At 7:00 p.m. ET.
84900	Account Charge Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed account charge entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
84960	ACH Float Charge	Debit or Credit to financial institutions for ACH float, as well as adjustment for transactions previously processed using this code.	At 7:00 p.m. ET.
84980	Cash Letter Float Charge	Debit or Credit to financial institutions for cash letter item float, as well as adjustment for transactions previously processed using this code.	At 7:00 p.m. ET.
84990	Return Float Charge	Debit or Credit to financial institutions for return letter item float, as well as adjustment for transactions previously processed using this code.	At 7:00 p.m. ET.
85010	Federal Reserve Service Charges	Debits and credits for Federal Reserve Financial Service Fees.	At 7:00 p.m. ET.

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Defined Terms

Defined terms used in Operating Circular 1 "Account Relationships" (OC 1) shall have the same meaning when used in this guide. If there is a conflict between the Account Management Guide and Reserve Bank operating circulars and/or other Reserve Bank policy, the terms of the Reserve Bank operating circular will control.

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