

Photocopy Request (PREQ) and Original or Sufficient Copy Request (OSCR) Tip Sheet #3

The [Photocopy Request](#) (PREQ) investigation type (ITYP) is used to request a photo/image of an item or to request a copy of a cash/return letter recap or detail listing. The original item would not be requested or provided using this ITYP. All parties (the Sender or the Receiver of the item) can submit a PREQ.

Note: The PREQ is intended to be used only for occasional, isolated cases. The Federal Reserve, in its discretion, may deny any request or group of requests for multiple PREQs.

The [Original or Sufficient Copy Request](#) (OSCR) ITYP is a service request, it does not allow entry. It was created, when the Check 21 Act became effective, to allow Receivers of a Substitute Check or Image to request the original check or a sufficient copy of the check when the original is not available. **This ITYP cannot be used by the Depositor** of the item because the Depositor should have the original check; or access to it.

The OSCR can be submitted within one calendar year from the cash letter or entry date (CLED). Oftentimes, the Requester will only receive a copy of the item due to the original item no longer being available.

This ITYP would be used to request a copy of the Substitute Check or Image to use as required supporting documentation for the [Warranty/Indemnity Claim \(WIC\) for Check 21 Items](#); refer to Section 2 of the required [WIC form](#).

When you are charged for an item in a cash/return letter you typically will offset the entry by charging your customer's account. If you are charged for an item and the image is unreadable; determine whether or not you will charge your customer based on the Magnetic Ink Character Recognition (MICR) information.

- If you choose to charge your customer using the MICR information but are **requesting** the original item or a sufficient copy of the item, submit an OSCR.
- If you choose not to charge your customer using the MICR information, submit a [Non-Cash Item](#) (NCH) ITYP.

Like the PREQ, OSCR should be used on occasion; not to obtain a copy of each item in the file. If you are not in need of an entry submit an OSCR. If you are in need of an entry submit a NCH.