

Understanding a CA1100 (case open with entry) Message for a Paid Item (PAID) Adjustment

As you may know, when an item is processed twice, the Receiving Institution can report either item (first or second presentment/return) as a [Paid Item](#) (PAID) as long as the item being reported was received in a cash/return letter from a Federal Reserve Bank (FRB). The Receiving Institution is required to provide information for both sources when submitting a CA1000 (case open) message. Refer to the [original announcement](#) for more information on the changes for PAIDs or the [tips](#) (PDF) for submitting a PAID.

The PAID request, submitted by the Receiving Institution, is resolved by charging the source for the item reported as PAID, using a CA1100 (case open with entry) message. Refer to the Comments for a description of the PAID circumstances.

The following case scenarios are designed to better assist you with understanding the information on a CA1100 message when you have been charged for a PAID.

Case Scenario #1 - You are source for both items

In this scenario, your institution is the source for both items; the Comments will generally read:

Comments Item presented or returned twice. You are the source for both items.

Information for both items is located in the **Check Adjustments Data** section of the CA1100 message. The *From Cash Letter Field* (065555228) shows the FRB's source (*To Cash Letter* 061000146 (FRB Atlanta)) for the item reported as PAID. Processing information, showing how that item was deposited with the FRB, is located in the *C/L Total, Work Date, Tape Total, Sequence, Item Before* and *Item After* fields. By using this information, you should be able to locate when and how your institution received credit for the item you deposited with the FRB. Documentation is no longer required for a single PAID.

The *Other Item From Cash Letter* (065555228), *Other Item Cash/Return Letter Date*, *Other Item Sequence Number* and *Other Item To Cash Letter* (061000146 (FRB Atlanta)) fields identify the FRB's source for the other item. Totals for this item are no longer required fields; however, by using the date and sequence number fields, you

should be able to locate when and how your institution received credit for the item you deposited with the FRB.

- Check Adjustment Data		
Investigation Type PAID	Amount 111.11	Entry Type WDB
Adjustment Entry	Request Type OPEN	Product Class FWD
Sender Reference FR15073170005	Receiver Reference	Accounting Entry Identification 0005
Contact Check Adjustments	Phone Number 877-372-2457	Group ID
From Cash Letter 065555228	C/L Total 2143481.94	Work Date 07242015
To Cash Letter 061000146	Tape Total 391571.08	Sequence 96012513
Listed As	Item Before 2000.00	Document to Follow
Should Be	Item After 176.00	AVTP
Drawee Bank	Maker	Check Number
Depository Bank	Payee	Account Number
Other Item From Cash Letter 065555228	Other Item Cash/Return Letter Date 07222015	Other Item Sequence Number 010900175
Other Item To Cash Letter 061000146		

Case Scenario #2 - Single item two different sources

As mentioned previously, the Receiving Institution can report either item (first or second presentment/return) as PAID as long as the item being reported was received in a cash/return letter from a FRB. The other item may or may not have been processed through a FRB.

In this scenario, your institution is the source for the item reported as PAID, and another institution is source for the other item; the Comments will generally read:

Comments Item presented or returned twice. You are the source for the item reported as paid. Your source information is provided along with the source for the other paid item.

Information for both items is located in the **Check Adjustments Data** section of the CA1100 message. The *From Cash Letter Field* (065555228) shows the FRB's source (*To Cash Letter* 061000146 (FRB Atlanta)) for the item reported as PAID. Processing information, showing how that item was deposited with the FRB, is located in the *C/L Total, Work Date, Tape Total, Sequence, Item Before* and *Item After* fields. By using this information, you should be able to locate when and how your institution received credit for the item you deposited with the FRB. Documentation is no longer required for a single PAID.

The *Other Item From Cash Letter* (444444442), *Other Item Cash/Return Letter Date*, *Other Item Sequence Number* and the *Other Item To Cash Letter* (333333334) fields identify how the other item was sent to the Receiving Institution (333333334). Totals for this item are no longer required fields. Should your institution choose to deal directly with the source for the other item (444444442), you will be able to provide them with the date and sequence number to assist them in locating when and how they sent the other item to the Receiving Institution.

- Check Adjustment Data		
Investigation Type PAID	Amount 541.67	Entry Type WDB
Adjustment Entry	Request Type OPEN	Product Class RTN
Sender Reference FR15041470054	Receiver Reference	Accounting Entry Identification 0054
Contact Check Adjustments	Phone Number 877-372-2457	Group ID
From Cash Letter 065555228	C/L Total 1344288.99	Work Date 04062015
To Cash Letter 061000146	Tape Total 83990.15	Sequence 72777568
Listed As	Item Before 297.77	Document to Follow
Should Be	Item After 1583.24	AVTP
Drawee Bank	Maker	Check Number
Depository Bank 065555558	Payee	Account Number
Other Item From Cash Letter 444444442	Other Item Cash/Return Letter Date 04062015	Other Item Sequence Number 120970566
Other Item To Cash Letter 333333334		

Case Scenario #3 - Multiple items, two different sources

When the Receiving Institution has been charged with multiple items, consisting of six or more items from the same bundle total, it can group them together and submit one adjustment request for the total amount. When the items are from two different sources, the items received from the FRB must be the items reported PAID. The other items may or may not have been processed through an FRB.

In this scenario, your institution is the source for the items reported as PAID, and another institution is source for the other items; the Comments will generally read:

Comments Item presented or returned twice. You are the source for the item reported as paid. Your source information is provided along with the source for the other paid item.

Information for the items is located in the **Check Adjustments Data** section of the CA1100 message. The *From Cash Letter Field* (065555228) shows the FRB's source

(To Cash Letter 061000146 (FRB Atlanta)) for the items reported as PAID. Processing information, showing how the items were deposited with the FRB, is located in the *C/L Total, Work Date, Tape Total, Sequence, Item Before* and *Item After* fields. By using this information and the supporting documentation (Documents to Follow (DTF)), you should be able to locate when and how your institution received credit for the items you deposited with the FRB.

PAID SOR

RT Number	Amount	Sequence #	Item Amount	Account #	Check #	ECL Seq #	Amount Before	Amount After
655555228	\$1,838,757.22							
		8175422245	\$213.43	15458945	73454	165808734	\$18.00	\$641.23
		8176278543	\$62.00	5487838754	4512	166324321	\$145.44	\$74.45
		8177134841	\$23.25	584587	34587	166839908	\$45.55	\$578.45
		8177991139	\$100.00	545786	8845	167355495	\$339.48	\$647.54
		8178847437	\$250.00	22234468	15203	167871082	\$57.45	\$52.44
		8179703735	\$754.00	225664	302412	168386669	\$5.00	\$100.00
		8180560033	\$912.32	30541	87845	168902256	\$1,677.00	\$248.00
		8181416331	\$689.20	3054484	4571	169417843	\$264.00	\$852.44
		8182272629	\$322.41	545375	6210	169933430	\$33.38	\$487.48
		8183128927	\$131.12	12244875	3815	170449017	\$104.58	\$100.00
		8183985225	\$652.00	24455785	36874	170964604	\$54.00	\$2,936.07
		8184841523	\$1,191.70	1543578	3548	171480191	\$487.11	\$229.50
			\$5,301.43					

Other SOR

RT Number	Amount	Sequence #	Item Amount	Account #	Check #	ECL Seq #	Amount Before	Amount After
444444442	\$48,184,166.44							
		7301453542	\$213.43	15458945	73454	234125487	\$18.00	\$641.23
		7301542132	\$62.00	5487838754	4512	235241543	\$145.44	\$74.45
		7301630722	\$23.25	584587	34587	236357599	\$45.55	\$578.45
		7301719312	\$100.00	545786	8845	237473655	\$339.48	\$647.54
		7301807902	\$250.00	22234468	15203	238589711	\$57.45	\$52.44
		7301896492	\$754.00	225664	302412	239705767	\$5.00	\$100.00
		7301985082	\$912.32	30541	87845	240821823	\$1,677.00	\$248.00
		7302073672	\$689.20	3054484	4571	241937879	\$264.00	\$852.44
		7302162262	\$322.41	545375	6210	243053935	\$33.38	\$487.48
		7302250852	\$131.12	12244875	3815	244169991	\$104.58	\$100.00
		7302339442	\$652.00	24455785	36874	245286047	\$54.00	\$2,936.07
		7302428032	\$1,191.70	1543578	3548	246402103	\$487.11	\$229.50
			\$5,301.43					

The *Other Item From Cash Letter* (444444442), *Other Item Cash/Return Letter Date*, *Other Item Sequence Number* and the *Other Item To Cash Letter* (061000146 (FRB Atlanta)) fields identify the source for the other items. Totals for these items are no longer required fields. Should your institution choose to deal directly with the source for the other items (444444442), you will be able to provide them with the date and sequence numbers to assist them in locating when and how they sent the other items to the FRB. Refer to the DTF for information on the other items.

- Check Adjustment Data					
Investigation Type	PAID	Amount	5301.43	Entry Type	WDB
Adjustment Entry		Request Type	OPEN	Product Class	FWD
Sender Reference	FR15031071579	Receiver Reference		Accounting Entry Identification	1579
Contact	Check Adjustments	Phone Number	877-372-2457	Group ID	
From Cash Letter	065555228	C/L Total	1838757.22	Work Date	03032015
To Cash Letter	061000146	Tape Total	236537.08	Sequence	99999
Listed As		Item Before	15.00	Document to Follow	F
Should Be		Item After	98.00	AVTP	
Drawee Bank		Maker		Check Number	
Depository Bank		Payee		Account Number	
Other Item From Cash Letter	444444442	Other Item Cash/Return Letter Date	03012015	Other Item Sequence Number	9999
Other Item To Cash Letter	061000146				

Case Scenario #4 - Single item PAID over the counter

In this scenario, your institution is the source for the item reported as PAID, and the other item was deposited directly with the Receiving Institution; the Comments will generally read:

Comments You are the source for the item reported as PAID.
Item previously processed internally by the paying bank.

Information for both items is located in the Check Adjustments Data section of the CA1100 message. The *From Cash Letter Field* (065555228) shows the FRB's source (*To Cash Letter* 061000146 (FRB Atlanta)) for the item reported as PAID. Processing information showing how that item was deposited with the FRB, is located in the *C/L Total*, *Work Date*, *Tape Total*, *Sequence*, *Item Before* and *Item After* fields. By using this information, you should be able to locate when and how your institution received credit for the item you deposited with the FRB. Documentation is no longer required for a single PAID.

The *Other Item From Cash Letter* (444444442), *Other Item Cash/Return Letter Date*, *Other Item Sequence Number* and the *Other Item To Cash Letter* (444444442) fields indicate the other item was processed internally by the Receiving Institution (444444442). Should your institution choose to deal directly with the Receiving Institution, you can refer to the FRB's Sender's Reference number FR15041470018.

- Check Adjustment Data		
Investigation Type PAID	Amount 166.23	Entry Type WDB
Adjustment Entry	Request Type OPEN	Product Class FWD
Sender Reference FR14012470024	Receiver Reference	Accounting Entry Identification 0024
Contact Check Adjustments	Phone Number 877-372-2457	Group ID
From Cash Letter 065555228	C/L Total 1013898.60	Work Date 10052015
To Cash Letter 061000146	Tape Total 180133.00	Sequence 261001062552
Listed As	Item Before 100.00	Document to Follow
Should Be	Item After 150.00	AVTP
Drawee Bank	Maker	Check Number
Depository Bank	Payee	Account Number
Other Item From Cash Letter 444444442	Other Item Cash/Return Letter Date 10012015	Other Item Sequence Number 456789875
Other Item To Cash Letter 444444442		

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

In this scenario, you are source for both items and the item has an Encoding Error (ENC); the Comments will generally read:

Comments Item presented or returned twice involves an encoding error. You are the source for the item reported as paid. Your source information is provided along with the source for the other paid item.

Information for both items is located in the **Check Adjustments Data** section of the CA1100 message. The *From Cash Letter Field (065555228)* shows the FRB’s source (*To Cash Letter 061000146 (FRB Atlanta)*) for the item reported as PAID. Processing information, showing how that item was deposited with the FRB, is located in the *C/L Total, Work Date, Tape Total, Sequence, Item Before and Item After* fields. By using this information, you should be able to locate when and how you received credit for the item you deposited with the FRB. Documentation is no longer required for a single PAID.

The *Other Item From Cash Letter (065555228), Other Item Cash/Return Letter Date, Other Item Sequence Number and Other Item To Cash Letter (061000146 (FRB Atlanta))* fields identifies the FRB’s source for the other item. Totals for this item are no longer required fields; however, by using the date and sequence number fields you should be able to locate when and how you received credit for the item you deposited with the FRB.

- Check Adjustment Data					
Investigation Type	PAID	Amount	1000.00	Entry Type	WDB
Adjustment Entry		Request Type	OPEN	Product Class	FWD
Sender Reference	FR15031070507	Receiver Reference		Accounting Entry Identification	0507
Contact	Check Adjustments	Phone Number	877-372-2457	Group ID	
From Cash Letter	065555228	C/L Total	4546788.22	Work Date	03092015
To Cash Letter	061000146	Tape Total	154454.22	Sequence	440657533
Listed As		Item Before	12.00	Document to Follow	
Should Be		Item After	4888.00	AVTP	
Drawee Bank		Maker		Check Number	
Depository Bank		Payee		Account Number	
Other Item From		Other Item		Other Item Sequence	
Cash Letter	065555228	Cash/Return Letter Date	03032015	Number	440657881
Other Item To Cash Letter	061000146				

Case Scenario #6 - Single item Paid three (3) or more times

In this scenario, you are source for the item reported as PAID and the item was deposited multiple times; the Comments will generally read:

Comments 11.00 dollar item received 4x
also SEQ 106252590 & SEQ 106252591

Information for both items is located in the **Check Adjustments Data** section of the CA1100 message. The *From Cash Letter Field (065555228)* shows the FRB's source (*To Cash Letter 061000146 (FRB Atlanta)*) for the item reported as PAID. Processing information, showing how that item was deposited with the FRB, is located in the *C/L Total, Work Date, Tape Total, Sequence, Item Before and Item After* fields. By using this information, you should be able to locate when and how you received credit for the item you deposited with the FRB. Documentation is no longer required for a single PAID.

The *Other Item From Cash Letter (065555228), Other Item Cash/Return Letter Date, Other Item Sequence Number and Other Item To Cash Letter (061000146 (FRB Atlanta))* fields identifies the FRB's source for the other item. Totals for this item are no longer required fields; however, by using the date and sequence number fields you should be able to locate when and how you received credit for the item you deposited with the FRB; refer to the Comments for the sequence numbers for the other items.

- Check Adjustment Data					
Investigation Type	PAID	Amount 33.00	Entry Type	WDB	
Adjustment Entry		Request Type	OPEN	Product Class	FWD
Sender Reference	FR15032373612	Receiver Reference		Accounting Entry Identification	3612
Contact	Check Adjustments	Phone Number	877-372-2457	Group ID	
From Cash Letter	065555228	C/L Total	10139898.60	Work Date	03152015
To Cash Letter	061000146	Tape Total	1264.40	Sequence	106252588
Listed As		Item Before	12.00	Document to Follow	
Should Be		Item After	15.15	AVTP	
Drawee Bank		Maker		Check Number	
Depository Bank		Payee		Account Number	
Other Item From		Other Item		Other Item Sequence	
Cash Letter	065555228	Cash/Return Letter Date	03152015	Number	106252589
Other Item To Cash Letter	061000146				

Case Scenario #7 – PAID incident reported by the Depositing Institution

In this scenario, your institution created a duplicate incident, notified the FRB and a service request was generated to document the incident. When the Receiving Institution reports the PAID, the debit entry is passed to your institution; the Comments will generally read:

Comments Item presented or returned twice. Refer to your sender reference 0309dup to locate difference in your office.

Information for both items is located in the **Check Adjustments Data** section of the CA1100 message; however, your case reference number, provided in the Comments, should assist you in offsetting the debit entry.

In addition to notifying the FRB, FedMail subscribers can send and receive notifications to and from other FedMail subscribers in the event a Check 21 duplicate situation occurs. Refer to frbservices.org for more information regarding the [Check 21 Duplicate Notification Service](#).

- Check Adjustment Data

Investigation Type	PAID	Amount	14919.84	Entry Type	WDB
Adjustment Entry		Request Type	OPEN	Product Class	FWD
Sender Reference	FR15031071314	Receiver Reference		Accounting Entry Identification	1314
Contact	Check Adjustments	Phone Number	877-372-2457	Group ID	
From Cash Letter	065555228	C/L Total	12189452.15	Work Date	03092015
To Cash Letter	061000146	Tape Total	2289474.77	Sequence	456787852
Listed As		Item Before	21.00	Document to Follow	
Should Be		Item After	6784.00	AVTP	
Drawee Bank		Maker		Check Number	920795351
Depository Bank		Payee		Account Number	
Other Item From Cash Letter	065555228	Other Item Cash/Return Letter Date	03092015	Other Item Sequence Number	456787855
Other Item To Cash Letter	061000146				

Refer to the [Check Adjustments Quick Reference Guide](#) for case submission requirements for all investigation types (ITYPs) as they may have changed in recent years. The Federal Reserve Banks also offer Check Adjustments Webinar training on topics ranging from case submission requirements for electronic adjustments to detailed information on ITYPs you may encounter in today's processing environment. For more information, visit [Federal Reserve Bank Events](#). Please contact Customer Support at **(877) 372-2457** should you have questions.