



# **Account Management Guide**

**January 2016**

Account Management Guide

TABLE OF CONTENTS

**Section I - Federal Reserve Account Structure..... I 1-5**  
**Section II - Information Tools.....II 1-61**  
**Section III - Overdrafts ..... III 1-19**  
**Section IV - Billing ..... IV 1-18**  
**Section V - Account Management During a Merger..... V 1-5**  
**Section VI – Direct Compensation .....VI 1**  
**Appendices.....**  
    Appendix A - Glossary..... A 1-10  
    Appendix B - ABS XP Posting Requirements by EASy Standard Transaction Code ..... B 1-24  
    Appendix C - Federal Reserve Bank Contact List .....C 1  
    Appendix D – Concepts of Reserve Calculation and Maintenance..... D 1

**SECTION I**

**FEDERAL RESERVE ACCOUNT STRUCTURE.....2**

TERMINOLOGY .....3

OPENING AND CLOSING ACCOUNT RELATIONSHIPS .....3

USE OF SECONDARY RTNS .....4

ESTABLISHING A CORRESPONDENT-RESPONDENT RELATIONSHIP.....4

PASS-THROUGH RELATIONSHIPS .....5

## FEDERAL RESERVE ACCOUNT STRUCTURE<sup>1</sup>

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 only maintain a single Master Account with a Federal Reserve Bank unless a specific exception applies as described in Operating Circular 1 (OC 1).

A Financial Institution may apply to open a Master Account and/or obtain Federal Reserve Services with the Federal Reserve Bank in the Federal Reserve District in which the Financial Institution is located, which is also known as its Administrative Reserve Bank (ARB). The Master Account is identified by the Financial Institution's Primary Routing Transit Number ("Primary RTN").<sup>2</sup> Debit and Credit Transaction Activity of the Financial Institution or of the Financial Institution's Respondents is ultimately settled in the Financial Institution's Master Account.

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 RTNs and Other Secondary RTNs.<sup>3</sup> Both can be used to identify segregated Debit and Credit Transaction Activity that 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<sup>®</sup> Funds transactions.<sup>4</sup>

Additionally, an Account Holder may agree to act as a Correspondent and allow its Master Account to be used to settle certain transactions and service fees for a Respondent.<sup>5</sup>

---

<sup>1</sup> Defined terms that are 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. A copy of OC 1 can be found at: [http://www.frb-services.org/regulations/operating\\_circulars.html](http://www.frb-services.org/regulations/operating_circulars.html).

<sup>2</sup> A Routing Transit Number ("RTN") is an identifying number assigned to a Financial Institution by the Registrar of Routing Numbers operating under the auspices of the American Bankers Association. An RTN is used in Federal Reserve applications to identify the Debit and Credit Transaction Activity of a Financial Institution resulting from the Financial Institution's use of Federal Reserve Services, Correspondent/Respondent relationships, and the account structure of a Financial Institution (e.g. Master Account, Subaccount, and Other Secondary RTNs). If an RTN is not issued by the Registrar of Routing Numbers, the ARB may issue a Customer Identification Number (CIN).

<sup>3</sup> The term "Other Secondary RTN," which is not defined in OC 1, is a Secondary RTN and is defined as a number that identifies certain Debit and Credit Transaction Activity of a Financial Institution that is reported directly to the Financial Institution's Master Account or reported to the Master Account through a Subaccount RTN or through another Other Secondary RTN assigned to the Account Holder.

<sup>4</sup> Fedwire<sup>®</sup> is a registered service mark of the Federal Reserve Banks.

<sup>5</sup> Please refer to the Account Structure, Transaction Settlement, and Reporting Guide (Account Structure Guide) for additional information for the Federal Reserve Account Structure and transaction settlement rules. The Account Structure Guide is available at [www.frb-services.org](http://www.frb-services.org) under Rules and Regulations, Operating Circulars.

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.

### Terminology

Definitions of the following basic terminology associated with the account structure of the Federal Reserve Banks (Master Account, Secondary RTNs, Correspondent, and Respondent) are found in OC 1. Familiarization with these terms will assist you in opening and maintaining your account relationship with the Federal Reserve Banks.

### Opening and Closing Account Relationships

Except for a U.S. branch or agency of a foreign bank, in order to establish a Master Account with its ARB, the Board of Directors of a Financial Institution must pass resolutions (in a form prescribed by the Reserve Banks) that authorize certain individuals to conduct business on behalf of the Financial Institution ("Authorized Individuals").<sup>6</sup> The Financial Institution must provide its ARB with a certified copy of the resolutions as well as an Official Authorization List (OAL) which identifies Authorized Individuals. An Authorized Individual must then execute a Master Account Agreement (Appendix 1 of OC 1) or, if permitted by the ARB, such other agreement that binds the Financial Institution to OC 1.

By opening 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 of all other Federal Reserve Bank operating circulars that cover services that it obtains from any Reserve Bank. Each Master Account is subject to approval of the ARB.

A U.S. branch or agency of a foreign bank must execute the Foreign Banking Institution Account Agreement and provide resolutions as well as U.S. and foreign opinions of counsel that are acceptable to the ARB. The Foreign Banking Institution Account Agreement and the additional required documentation are available upon request from the foreign Financial Institution's ARB.<sup>7</sup>

To open a Master Account at a Reserve Bank, your Financial Institution must also obtain a valid nine-digit RTN issued by the ABA Registrar of Routing Numbers.

To close a Master Account, you must notify the Reserve Bank in writing at least five business days prior to the closing date you request.<sup>8</sup>

---

<sup>6</sup> Applicable forms are available at [www.frbservices.org/forms/account\\_services.html](http://www.frbservices.org/forms/account_services.html) in the "Account Services – Forms" section.

<sup>7</sup> See [www.frbservices.org/forms/account\\_services.html](http://www.frbservices.org/forms/account_services.html) in the "Account Services – Board Resolution and Official Authorization List" for the Foreign Bank Board Resolution and OAL.

<sup>8</sup> 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.

## Use of Secondary RTNs

An Account Holder may use Secondary RTNs to segregate transaction activity to accommodate reporting and operational needs. As previously noted, there are two types of Secondary RTNs – Subaccount RTNs and Other Secondary RTNs. Both can be used to identify segregated Debit and Credit Transaction Activity that 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<sup>®</sup> Funds transactions.

To use a Subaccount RTN, the Subaccount Designation Form (Attachment A of the Account Structure and Transaction Settlement Guide) must be completed.<sup>9</sup> 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.

Other Secondary RTNs can be used to identify information that can be reported to a Subaccount RTN, an Other Secondary RTN (not to exceed three tiers), or directly to the Master Account. Other Secondary RTNs, however, cannot be used to initiate and receive Fedwire<sup>®</sup> transactions.

To establish reporting instructions for Other Secondary RTNs, the Transaction and Service Fee Informational Reporting Instructions for Other Secondary Routing Transit Numbers (RTNs) Form (Attachment B of the Account Structure and Transaction Settlement Guide) must be completed by the Account Holder. The Debit and Credit Transaction Activity processed for these Secondary RTNs can be reported through a Subaccount RTN or an Other Secondary RTN of the Financial Institution for information purposes, but must settle in the Financial Institution's Master Account (for Account Holders). For Financial Institutions that do not have a Master Account, the Respondent may use an Other Secondary RTN but must use its Primary RTN to settle Debit and Credit Transaction Activity directly to the Correspondent's Master Account RTN (not to exceed three tiers).

Examples and useful diagrams of different uses of Secondary RTNs are included in the Account Structure Guide.

## Establishing a Correspondent-Respondent Relationship

An Account Holder may agree to act as a Correspondent and allow its Master Account to be used to settle certain transactions and service fees for a Respondent. To establish a Correspondent-Respondent relationship, the Correspondent and the Respondent must both execute a Transaction and Service Fee Authorization Form (Appendix 2 of OC 1). Each executed Transaction and Service Fee Authorization is subject to approval by the respective ARB(s) of the Correspondent and Respondent. Correspondent-Respondent relationships cannot be established for Fedwire<sup>®</sup> Funds and Securities, Fed Funds Checks,

---

<sup>9</sup> If Subaccount RTNs and/or Other Secondary RTNs are being used as a result of a merger, the Merger Matrix form, when approved by a Federal Reserve Bank, can be used instead of the Subaccount Designation Form. The Merger Matrix is a form that is intended to assist an institution in planning for accounting changes with the Federal Reserve Banks that will result from a merger with another institution or as a result 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 prior to an inter- or intra-district merger and serves as written authorization for the disposition of services outlined.

and Custodial Inventory Program transactions because these transactions must settle in a Respondent's own Master Account.

Financial Institutions that do not have a Master Account must identify a Correspondent in order to settle any Debit and Credit Transaction Activity involving Federal Reserve Financial Services. Financial Institutions that do have a Master Account with their ARB may still identify a Correspondent in order to settle some or all of 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 Respondent's Primary RTN and not a Secondary RTN. A Respondent can designate different Correspondents to settle different Financial Services.

By executing the Transaction and Service Fee Settlement Authorization Form, the named Correspondent agrees to allow its Master Account to be used to settle certain transactions and service fees for the named Respondent as well as for any other Financial Institution that is currently using (or later agrees to use) the named Respondent as its Correspondent as designated in a Transaction and Service Fee Settlement Authorization Form. The named Correspondent is not required to execute this subsequent Transaction and Service Fee Settlement Authorization Form between its Respondent and the other Financial Institution.

### **Pass-Through Relationships**

A pass-through relationship allows a Respondent to hold its required reserve balances with a Correspondent. A balance in the Correspondent's Master Account represents a liability of the Reserve Bank solely to the Correspondent and is subject to the Correspondent's order.

To establish a pass-through relationship, both the Correspondent and the Respondent must complete a Pass-Through Agreement (Appendix 3 to OC 1). Each Pass-Through Agreement is subject to Reserve Bank approval. A Reserve Bank may terminate any pass-through relationship in which the Correspondent is deficient in its record keeping or other responsibilities.<sup>10</sup>

---

<sup>10</sup> See Section 204.3(i) of Regulation D for pass-through rules.

SECTION II

**INFORMATION TOOLS.....2**

MANAGING YOUR DAILY ACCOUNT AND COLLATERAL POSITIONS ..... 3

ACCOUNT MANAGEMENT INFORMATION (AMI) VIA FEDLINE WEB®/FEDLINE ADVANTAGE<sup>SM</sup> ..... 3

Fedwire® Funds Service Hours and Account Activity ..... 5

AMI Features ..... 8

Account Views ..... 8

Account Balance ..... 8

Daylight Overdraft Balance ..... 10

EASy Payment System Risk Reports ..... 11

Available Funds Balance ..... 14

Search Features ..... 14

View Future Items Totals ..... 16

Statement of Account ..... 17

Correspondent/Respondent Report ..... 19

Cash Management Plus ..... 19

Collateral Reporting via the AMI Application ..... 21

View Collateral Balances ..... 21

View Detailed Current Day Collateral Activity ..... 22

Download Collateral Reports ..... 22

Other Related Links ..... 23

FedLine Direct/Command Intra-Day File ..... 23

FedLine Direct/Command Accounting Totals by Service (ACTS) File ..... 24

Daylight Overdraft Reports ..... 24

ACCOUNT BALANCE MONITORING SYSTEM (ABMS) ..... 25

RECONCILING YOUR ACCOUNT ..... 32

Statement of Account ..... 32

EX POST MONITORING OF YOUR USE OF INTRADAY CREDIT ..... 55

Intra-day Position Report ..... 55

Transaction End-of-Minute Detail Report..... 57

Daylight Overdraft Monitoring Summary ..... 58

Daylight Overdraft Charge Report Preliminary..... 59

Daylight Overdraft Charge Report Final ..... 60

Daylight Overdraft History Report..... 61

---

The Financial Services logo, “FedLine Web,” “FedLine Advantage,” “FedLine,” “Fedwire Funds,” “FedPayments Manager,” “FedACH,” and “FedMail” are either registered or unregistered trademarks or service marks of the Federal Reserve Banks. A complete listing of marks owned by the Federal Reserve Bank is available at [www.frbervices.org](http://www.frbervices.org).

### INFORMATION TOOLS

This section is designed to provide you with information to help you manage your institution's account position by familiarizing you with the variety of Accounting Information Services (AIS products) available from the Federal Reserve Banks. The Federal Reserve developed AIS products to provide information in real time and at specific times to be used in conjunction with your institution's own internal reporting and control systems. A difference may indicate errors or omissions in your information or errors in transactions that were processed by the Reserve Banks. Transaction data posted intra-day are provisional with the exception of Fedwire Funds, Fedwire Securities, National Settlement Service (NSS) transactions and pre-funded ACH credit originations<sup>1</sup>. While the data shown are provisional and subject to change, they supply a useful check against your own calculations.

The primary information tool to manage your Federal Reserve Account is the Account Management Information (AMI) application available via FedLine® Web and FedLine Advantage. The Account Balance Monitoring System (ABMS)<sup>2</sup> report is also available via FedPayments Manager<sup>SM</sup>, and other AIS products are available via a FedLine Direct connection.

You can receive access to the AMI application by completing the Federal Reserve Bank External Subscriber Request Form, which is available on the Financial Services website at [www.frbervices.org](http://www.frbervices.org) under "Access Solutions." You can sign up for additional AIS products by completing the applicable AIS Subscription form. These forms are available on the Federal Reserve's Financial Services website under "Forms" for Account Services.

AMI integrates ABMS, Enterprise Accounting System (EASy), and Collateral Management System information to provide real-time account balance, daylight overdraft, and available balance information. AMI also integrates information from the Collateral Management System to provide institutions with real-time collateral balance and transaction information. Your institution may also access collateral reports in AMI that include your end-of-day Statement of Collateral Holdings and a Summary Transaction Listing of collateral activity for the day.

More detailed descriptions of the information available are provided in three parts as follows:

- **Managing Your Daily Account and Collateral Position** – provides information on AMI and AIS products that are available to help you manage your account position during the banking day.

---

<sup>1</sup> Pre-funding of ACH credit originations is required for only a subset of institutions. The risk management area of your Federal Reserve Bank will contact your institution if it is required to pre-fund these items. For institutions not required to pre-fund, ACH credit origination files will be final at 8:30 a.m. ET on settlement day.

<sup>2</sup> The Account Balance Monitoring System (ABMS) 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. ABMS also allows Reserve Banks to monitor institutions' account balances and payment activity on a real-time basis and reject or intercept certain transactions. As part of a multiyear Federal Reserve initiative to migrate all Fedwire mainframe applications onto the distributed platform, ABMS will merge into Account Balance Services (ABS) and become the ABS real-time component. When completed, the ABS application will combine real-time account balance information and ex post end-of-minute balance information for monitoring compliance with PSR policy. As of March 2012, two phases of the ABS project have been completed: ABS Replica and ABS – Ex Post Services (ABS XP). ABS Replica supports the processing of real-time Fedwire transactions in parallel with the mainframe and is transparent to financial institutions. ABS XP is used by Reserve Banks to measure daylight overdrafts and calculate and assess fees for daylight overdrafts in Reserve Bank accounts. Full ABMS functionality will be merged into ABS when all mainframe Fedwire applications move onto the distributed platform

- **Reconciling Your Account** - provides information to help you reconcile your institution's accounting transactions for the previous day.
- **Ex Post Monitoring of Your Use of Intraday Credit** - provides information to help you evaluate the use of daylight overdraft capacity. Information related to Reserve Requirements is provided in the Reserve Maintenance Manual.

### **Managing Your Daily Account and Collateral Positions**

Following is information for the AMI application, as well as information for the AIS products that are available to help assist you with managing your account position during the normal banking day.

#### ***Account Management Information (AMI) via FedLine Web and FedLine Advantage***

The AMI application provides real-time account balance, daylight overdraft balance, and available funds balance information. You can drill down from summary totals to individual transactions that have posted to your account. You can also view collateralized and uncollateralized daylight overdraft balance information. Collateral available for daylight overdraft purposes, which is compared to your daylight overdraft balance to calculate your uncollateralized overdraft balance, is also available via AMI. AMI also has search features, end-of-day Statement of Accounts, Correspondent/Respondent reports, and Cash Management Plus reports to assist you with reconciliation and posting functions.

AMI also provides information from the Collateral Management System regarding collateral transactions and holdings. You can view your aggregate collateral pledged to your Reserve Bank. You can also view intraday collateral increases (including deposits and revaluations) and any collateral decreases (including withdrawals and revaluations) to your collateral positions rolled up by asset type (securities or loans). AMI also provides information regarding your collateral activity and holdings information chronologically throughout the business day.

The AMI application is available with a valid electronic access credential, which may be granted with one of two views: non-restricted or restricted. Both views provide access to all services and features of AMI, with the exception of the Collateral Reporting Service. The Collateral Reporting Service is only available with the non-restricted view, which includes the 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 some information customers may consider sensitive. 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, View Daylight Overdraft Balance Activity and View Available Funds Balance Activity screens.

In addition, only users with a non-restricted view will have access to the Account Balance Services – Ex Post Services (ABS XP) daylight overdraft reports, which are available from the Account Services Home page or via the Daylight Overdraft Balance link in the Related Links section on the Service Navigation Bar in AMI.

Following is a screen depiction of the View Balances screen with the non-restricted view.

Welcome, User Name (ABA# 0111-1111-0) Logout

FedLine@ Home | FedLine@ Administration | Message Center

Accounting | Cash | Check | FedACHSM | Fedwire@Funds | Fedwire@Securities | National Settlement

**General**

- About This Service
- About Accounting Services
- Contact FRB Staff

**Account Activity**

- Account Activity
  - View Balances**
  - View Account Balance Activity
  - View Daylight Overdraft Balance Activity
  - View Available Funds Balance Activity
- Find Transaction(s)
- View Future Items Totals

**Account Reports**

- View/Download Statements
  - Download Corr/Resp Report

**Cash Management**

- Download CMS Plus

**Collateral Reporting**

- Collateral Balance/Activity
  - Download Collateral Reports

**Related Links**

**Account Management Information: View Balances**

Customer Bank 0111-1111-0      Current Day: August 3, 20XX as of 5:21 PM ET

Account View: Master New Query

	<b>Net Amount</b>
Opening Balance	203,014.53
Fedwire Funds	132,543.16
Fedwire Securities	132,543.16-
National Net Settlement	0.00
Prefunded ACH	0.00
All Other Activity (Available & Unavailable)	264,287.51
<b>Account Balance</b>	<b>\$467,302.04</b>
Less: Unavailable All Other Activity	238,146.39
<b>Daylight Overdraft Balance</b>	<b>\$229,155.65</b>
Collateralized Capacity	10,000,000.00
Memo Post	0.00
Net Debit Cap	900,000.00
<b>Available Funds Balance</b>	<b>\$11,129,155.65</b>
Collateral Available for Daylight Overdraft Purposes	20,000,000.00
Collateralized Daylight Overdrafts	0.00
Uncollateralized Daylight Overdrafts	0.00

As depicted on the above screen, the AMI application presents three balances the Account Balance, the Daylight Overdraft Balance, and the Available Funds Balance when the View Balances link is selected.

The Available Funds Balance information fields will appear with N/A for users who are granted the restricted view. Generally speaking, institutions use the Account Balance 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 real time throughout the business day.

The View Balances link also provides information regarding 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 you have pledged to your Reserve Bank that is not securing an extension of credit (including a discount window loan). This value is compared to your daylight overdraft balance at the end of each minute in near-real-time to determine whether your overdraft is collateralized. If the value of collateral available for daylight overdraft purposes meets or exceeds the negative value of your daylight overdraft balance for a given minute, that minute of overdraft is considered fully collateralized and is reflected in your collateralized daylight overdraft value. If the negative value of your daylight overdraft balance exceeds the value of collateral available for daylight overdraft purposes, the difference between these values is reflected in your uncollateralized daylight overdraft field, and this value will be used in the calculation of your daylight overdraft fees. This information is updated in near-real-time throughout the business day.

By monitoring AMI periodically throughout the day, an institution can significantly reduce the possibility of incurring a daylight overdraft breach or an overnight overdraft. One previous day's activity as of end-of-day is also available for research purposes. AMI can also be used for research and reconciliation of your Statement of Account activity for up to five business days.

### ***Fedwire® Funds Service Hours and Account Activity***

As previously noted, AMI retrieves data from three applications: ABMS, EASy, and the Collateral Management System. AMI retrieves funds, securities, NSS and prefunded ACH information from ABMS. All other account balance information is retrieved from EASy. Finally, AMI retrieves collateral activity and holdings information from the Collateral Management System.

ABMS normally closes at 7:15 p.m. ET for the current processing day and re-opens at 9:00 p.m. ET for the next processing day<sup>3</sup>. EASy normally closes between 8:00 p.m. to 10:00 p.m. ET and re-opens for the next processing day as soon as the end-of-day cycle completes. The Collateral Management System normally closes for transaction processing from 4:00 p.m. ET to 7:00 p.m. ET and re-opens for the next processing day at 8:00 a.m. ET.

The current day in the Account Activity Service of AMI will change to the next processing day at the same time as ABMS. As wire transfers are initiated for the new opening business day, they will continue to appear in AMI real-time. Information displayed in this service will only reflect Fedwire Funds activity (the only service that is opened for the next processing day) until EASy, Fedwire Securities, or NSS opens for the next processing day. Detailed collateral activity will be available near-real time in AMI until the Collateral Management System closes, and collateral activity reports will be available past the close of the Collateral Management System.

Please note that Reserve Banks may be processing other activity for the current business calendar day after ABMS closes (7:15 p.m. ET) and prior to EASy closing (10 p.m. ET). Therefore, a financial institution's Federal Reserve account opening balance in the Account Activity service may not reflect all of the previous day's payment activity. If all of the previous day's activity and final balances have not been reflected at the opening of the new Fedwire Funds Service operating day, Provisional will appear on the opening balance line of AMI as depicted on the following page.

As shown, the Current Day changes to the next processing day, but as of the current time of the inquiry request. In this example, the user initiated an inquiry on August 3 at 9:10 p.m. ET. However, AMI reflects August 4 because of Fedwire's new processing day.

---

<sup>3</sup> These times could be affected by Fedwire extensions.

The screenshot shows the AMI interface for a user. The top navigation bar includes 'Accounting', 'Cash', 'Check', 'FedACHSM', 'Fedwire® Funds', 'Fedwire® Securities', and 'National Settlement'. The main content area is titled 'Account Management Information: View Balances' and shows 'Customer Bank 0111-1111-0' and 'Current Day: August 4, 20XX as of 9:10 PM ET'. A table lists various account activities and their net amounts. The 'Available Funds Balance' is highlighted as \$11,467,302.04.

	<b>Net Amount</b>
Opening Balance (Provisional)	467,302.04
	100,000.00
Fedwire Securities	0.00
National Net Settlement	0.00
Prefunded ACH	0.00
All Other Activity (Available & Unavailable)	0.00
<b>Account Balance</b>	<b>\$567,302.04</b>
Less: Unavailable All Other Activity	0.00
<b>Daylight Overdraft Balance</b>	<b>\$567,302.04</b>
Collateralized Capacity	10,000,000.00
Memo Post	0.00
Net Debit Cap	900,000.00
<b>Available Funds Balance</b>	<b>\$11,467,302.04</b>
Collateral Available for Daylight Overdraft Purposes	20,000,000.00
Collateralized Daylight Overdrafts	0.00
Uncollateralized Daylight Overdrafts	0.00

The Collateral Management System reprices collateral overnight, and there may be a change to the value of an institution’s holdings that occurs after the close of the Collateral Management System. If a change in value occurs, it will be reflected in an institution’s collateral balance the next morning. Institutions may find more information on their revaluations at the CUSIP-level by accessing the detailed activity screen in AMI.

For AMI users who access account balance information between 6:00 a.m. ET and 7:00 p.m. ET, inquiries in AMI will reflect the current calendar day. For AMI users who access collateral balance information between 8:00 a.m. ET and 9:00 p.m. ET, inquiries in AMI will reflect the current calendar day.

After your Reserve Bank has posted all other activity to EASy and has closed for the current calendar day, the closing balance will be loaded in ABMS for the next calendar day, which will appear as your opening balance. Once this is completed for your institution, (provisional) will no longer appear on the opening balance line.

If Reserve Banks are still processing EASy entries for the current business calendar day, but the Fedwire Funds Service has opened for the next business day, the all other activity information can be viewed through the Previous Day option in the Account Balance drill-down feature of AMI as shown on the following page.

**Account Management Information: View Account Balance Activity**

Customer Bank 0111-1111-0      Current Day: August 4, 20XX as of 9:10 PM ET

Account View: Master      Date: Previous Day      New Query

**Account Balance (Master) \$567,502.04**

Account Activity	Debit	Count	Credit	Count	Net Amount
Opening Balance (Provisional Balance)					467,302.04
Fedwire Funds	0.00	0	100,000.00	1	100,000.00
Fedwire Securities	0.00	0	0.00	0	0.00
National Net Se	0.00	0	0.00	0	0.00
Prefunded ACH	0.00	0	0.00	0	0.00
All Other Activi	0.00	0	0.00	0	0.00
Account Che	0.00	0	0.00	0	0.00
ACH	0.00	0	0.00	0	0.00
Cash Letters	0.00	0	0.00	0	0.00
Check Returns	0.00	0	0.00	0	0.00
Currency/Coin	0.00	0	0.00	0	0.00
Loans	0.00	0	0.00	0	0.00
Maturing Deferreds	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/Gov't Services	0.00	0	0.00	0	0.00
All Other	0.00	0	0.00	0	0.00

You can also use the Find Non-Fedwire Transaction(s) feature to view All Other Activity (see search feature on the following pages). However, the Find Non-Fedwire Transaction(s) feature, as well as the other features of AMI (except Find Fedwire Transactions) uses the EASy cycle day. Therefore you will continue to use the Current Day option in these features as you do today. Once EASy re-opens for the next business day, all activity for the new calendar day will be displayed in AMI real-time.

Please note that there may be a short period of time when a financial institution initiates a request when ABMS has closed and is being cycled for the next processing day, or when EASy has closed and is being cycled for the next processing day. If you initiate an inquiry during this timeframe, you will receive a message depicting “Some of the Data Requested Was Unavailable. Data May be Incomplete” as shown on the following page.

Welcome, User Name (ABA# 0111-1111-0) Logout

FedLine® Home | FedLine® Administration | Message Center

Accounting | Cash | Check | FedACHSM | Fedwire® Funds | Fedwire® Securities | National Settlement

**General** Account Management Information: **View Balances**

Account View: Master New Query

**\*\*SOME OF THE DATA REQUESTED WAS UNAVAILABLE. DATA MAY BE INCOMPLETE.\*\***

	Net Amount
Opening Balance	203,014.53
Fedwire Funds	** 0.00
Fedwire Securities	** 0.00
National Net Settlement	** 0.00
Prefunded ACH	** 0.00
All Other Activity (Available & Unavailable)	200,000.00
<b>Account Balance</b>	<b>\$403,014.53</b>
Less: Unavailable All Other Activity	238,146.39
<b>Daylight Overdraft Balance</b>	<b>\$164,868.14</b>
Collateralized Capacity	** 0.00
Memo Post	** 0.00
Net Debit Cap	** 0.00
<b>Available Funds Balance</b>	<b>\$164,868.15</b>
Collateral Available for Daylight Overdraft Purposes	** 0.00
Collateralized Daylight Overdrafts	** 0.00
Uncollateralized Daylight Overdrafts	** 0.00

**AMI Features**

**Account Views** - AMI offers the following ways of viewing your account’s activity: *master, self, own, single subaccount, all subaccounts, single other secondary RTN, all other secondary RTNs, single respondent, all respondents, single correspondent, all correspondents, and affiliate*. Only the options applicable to the feature and your institution will display in a drop down menu. (The AMI User Guide on the Account Services Home page or the AMI eLearning tool on the Learn About our Services Website describe each of these views in detail.) You can use information as a confirmation tool for comparison with your institution’s internal report information.

The **Account Balance** is a master account balance without respect to the daylight overdraft posting rules. This balance is updated in real time. An 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 posting their accounting transactions for the day.

You can select the Account Balance hyperlink from the View Balances screen (or View Account Balance Activity from the left-side of the screen) to drill down to lower levels of details for most transactions for the current business day and one previous business day. The following is a screen depiction of the third level of the drill-down feature, which displays individual transactions.

Welcome, User Name (ABA# 0111-1111-0) Logout

FedLine@ Home | FedLine@ Administration | Message Center

Accounting | Cash | Check | FedACHSM | Fedwire@ Funds | Fedwire@ Securities | National Settlement

**Account Management Information: View Account Balance Activity**

Customer Bank 0111-1111-0      Current Day: August 3, 20XX as of 5:21 PM ET

Account View: Master      Date: Current Day      New Query

Account Balance (Master)						<b>\$467,302.04</b>
Account Activity	Debit	Count	Credit	Count	Net Amount	
Opening Balance					203,014.53	
Fedwire Funds	0.00	0	132,543.16	3	132,543.16	
Fedwire Securities	157,332.19	2	27,789.03	1	<b>132,543.16-</b>	
National Net Settlement	0.00		0.00		0.00	
Prefunded ACH	0.00		0.00		0.00	
All Other Activity	4,389,919.58	11	4,654,207.09	14	264,287.51	
Account Charges	0.00	0	0.00	0	0.00	
▶ ACH	329,256.79	4	179,369.70	4	<b>149,887.09-</b>	
Cash Letters	3,866,987.60	3	4,192,811.09	5	325,823.49	
▶ 1509 Country Cash Letter	0.00	0	2,904,832.99	2	2,904,832.99	
5002 011070146	0.00	0	384,768.90	1	384,768.90	
5002 N/A	0.00	0	2,520,064.09	1	2,520,064.09	
▶ 1513 RCPC Cash Letter	3,866,987.60	3	0.00	0	<b>3,866,987.60-</b>	
▶ 1528 Cash Letter Adjust	0.00	0	1,028,223.73	1	1,028,223.73	
▶ 1534 Mixed Cash Letter	0.00	0	22,243.80	1	22,243.80	
▶ 1590 Image CL Deposit	0.00	0	237,510.57	1	237,510.57	
▶ Check Returns	72,872.69	0	31,943.30	2	<b>40,929.39-</b>	
▶ Currency/Coin	120,802.50	2	250,083.00	3	129,280.50	

You can select an individual transaction to view the Transaction Detail Report as shown below. This report shows supplemental information for the transaction you selected, including original cash letter, immediate, one, two, and three day information, if applicable.

Welcome, User Name (ABA# 0111-1111-0) Logout

FedLine@ Home | FedLine@ Administration | Message Center

Accounting | Cash | Check | FedACHSM | Fedwire@ Funds | Fedwire@ Securities | National Settlement

**Account Management Information: View Account Balance Activity**

Customer Bank 0111-1111-0      Current Day: August 3, 20XX as of 5:21 PM ET

Return to List | Previous Next

Transaction Amount: <b>\$384,768.90</b>	
FRB Office:	Boston
Service Category:	Cash Letters
Description:	Country Cash Letter
Debit/Credit:	Credit
Transaction Code:	1509
TPU Number:	5002
Group Number:	20008
Reference Number:	1020
Branch Number:	0001
Original Cash Letter Amount:	\$592,849.02
Immediate:	\$384,768.90
Available on 08/04/XX	\$200,000.00
Available on 08/05/XX	\$8,080.12
Available on 08/06/XX	\$0.00
Top Tier:	0110-1111-0      Customer Bank
Second Tier:	0110-7014-6      First Bank & Trust
Lowest Tier:	0110-0120-3      United Savings Bank
Offset ABA:	0610-0014-6      FRB Atlanta
FRB Contact Phone Number:	(800) 555-5555
Posting Time:	11:41:24
Daylight Overdraft Posting Time:	12:00
For cash letter in the amount of \$592,849.02.	

**The Daylight Overdraft Balance** for a master balance type is an approximation of the master account daylight overdraft balance as measured by the daylight overdraft posting rules. This balance is updated in real time. You may use this balance for comparison with your institution's master account daylight overdraft balance before sending a funds transfer. The data provided in a self-balance view for a master account represents subtotals of debit and credit activity and for that master account and excludes subaccount RTN activity. The data provided in a single subaccount view represents that subaccount RTN's daylight overdraft capacity. The view you select determines the data content. Master, self, and subaccount views are available through a drop down menu:

- The master view reflects all settlement to the institution's master account, including activity for the master RTN, respondents, subaccount RTNs, and other secondary RTNs, if applicable.
- The self-view reflects the master account holder's own activity plus activity for other secondary RTNs and respondents settling to the master RTN (excludes activity for subaccount RTNs and RTNs reporting through the subaccount RTNs); or the self-view reflects a subaccount RTN's own activity plus 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 own activity plus activity for other RTNs reporting through the inquiring subaccount RTN.

Upon selecting the Daylight Overdraft Balance link from the View Balances screen (or by selecting the View Daylight Overdraft Balance Activity from the left side of the screen), a screen similar to the ABMS report will display as depicted below, which is depicted with the non-restricted view.

The screenshot displays the FedLine@ Home interface for a user with ABA# 0111-1111-0. The main content area shows the "Daylight Overdraft Balance (Master)" report as of August 3, 20XX at 5:21 PM ET. The report includes a table with columns for Category, Status, Debit, Count, and Net Amount. A dropdown menu is open over the "Activity" column, showing options: --Select--, Service, Post Time, and Check Post Time. The "Net Amount" for the "Daylight Overdraft Balance" is \$229,155.65.

Category	Status	Debit	Count	Net Amount
Opening Balance				203,014.53
Fedwire Funds	15:42	0.00	0	132,543.16
Fedwire Securities	17:05	157,332.19	2	27,789.03
National Net Settlement	00:00	0.00		0.00
Prefunded ACH	00:00	0.00		0.00
Available All Other Activity	17:21	4,269,117.08	4,295,258.20	26,141.12
<b>Daylight Overdraft Balance</b>				<b>229,155.65</b>
Unavailable All Other Activity	17:21	120,802.50	358,948.89	238,146.39
<b>Account Balance</b>				<b>467,302.04</b>
Collateralized Capacity	17:21	0.00		10,000,000.00
Memo Post	00:00		900,000.00	0.00
Net Debit Cap	09/XX		0.00	900,000.00
<b>Available Funds Balance (DLOD)</b>			10,000,000.00	<b>11,129,155.65</b>
Collateral Available for Daylight Overdraft Purposes	17:21			20,000,000.00
Collateralized Daylight Overdrafts				0.00
Uncollateralized Daylight Overdrafts				0.00

**EASy Payment System Risk Reports** - The **Daylight Overdraft Balance** link also provides features to access three EASy Payment System Risk (PSR) reports to assist with complying with the Payment System Risk policy: Other Activity by Service, Other Activity by Post Time, and Other Activity by Check Posting Time. These reports provide information on All Other Activity transactions processed to an account.

All Other Activity is all activity except Fedwire Funds and Fedwire Securities, Prefunded ACH, and NSS transactions. You can access the reports by selecting the Activity drop-down menu box and selecting from three different views: Service, Post Time for all other activity, or by Check Post Time.

The selections include master, self, or subaccount views for all transactions for an account, its subaccount RTNs, its other secondary RTNs, and its respondents. (The respondent view and other secondary RTN view are not available in the Daylight Overdraft or Available Fund Balance options.)

- **Activity by Service** lists all transactions processed to an account up to the time you request the information. This report lists amounts by the EASy service category, which is a brief description of the work type classification. Following is a screen depiction of the report:

The screenshot displays the FedLine interface for Account Management Information. The user is logged in as 'User Name (ABA# 0111-1111-0)'. The current day is August 3, 20XX, as of 5:21 PM ET. The report is titled 'Daylight Overdraft Balance (Master)' and shows a total net amount of \$229,155.65.

Daylight Overdraft Balance (Master)							\$229,155.65
DLOD Activity	Status	Debit	Count	Credit	Count	Net Amount	
Opening Balance						203,014.53	
Fedwire Funds	15:42	0.00	0	132,543.16	3	132,543.16	
Fedwire Securities	17:05	157,332.19	2	27,789.03	1	132,543.16-	
National Net Settlement	00:00	0.00		0.00		0.00	
Prefunded ACH	00:00	0.00		0.00		0.00	
All Other Activity	17:21	4,389,919.58	11	4,654,207.09	14	264,287.51	
Account Charges		0.00		0.00		0.00	
ACH		329,256.79		179,369.70		149,887.09-	
Cash Letters		3,866,987.60		4,192,811.09		325,823.49	
Check Returns		72,872.69		31,943.30		40,929.39-	
Currency/Coin		120,802.50		250,083.00		129,280.50	
Loans		0.00		0.00		0.00	
Net Settlement		0.00		0.00		0.00	
Savings Bonds		0.00		0.00		0.00	
Securities-Misc		0.00		0.00		0.00	
Treasury/Gov't Services		0.00		0.00		0.00	
All Other		0.00		0.00		0.00	

- **Activity by Post Time** lists transactions (including cash letter transactions) processed to an account up to the time you request the information. It lists for other activity the amounts by the daylight overdraft posting time (in Eastern Time) in total debits, total credits, and net amounts. (Please note: check credits not posted on the clock hour under the single float weighted option will be reflected on the next clock hour line.) Following is a screen depiction of the report:

Welcome, User Name (ABA# 0111-1111-0) Logout

FedLine® Home | FedLine® Administration | Message Center

Accounting Cash Check FedACHSM Fedwire® Funds Fedwire® Securities National Settlement

**Account Management Information: View Daylight Overdraft Balance Activity**

Customer Bank 0111-1111-0 Current Day: August 3, 20XX as of 5:21 PM ET

Account View: Master Activity Post Time: [Dropdown] New Query

Daylight Overdraft Balance (Master)							\$229,155.65
DLOD Activity	Status	Debit	Count	Credit	Count	Net Amount	
Opening Balance						203,014.53	
Fedwire Funds	15:42	0.00	0	132,543.16	3	132,543.16	
Fedwire Securities	17:05	157,332.19	2	27,789.03	1	132,543.16-	
National Net Settlement	00:00	0.00		0.00		0.00	
Prefunded ACH	00:00	0.00		0.00		0.00	
▼ All Other Activity	17:21	4,389,919.58	11	4,654,207.09	14	264,287.51	
Opening		0.00		0.00		0.00	
9:00 AM		561,972.04		472,619.73		89,352.31-	
10:00 AM		3,083,272.64		0.00		3,083,272.64-	
11:00 AM		0.00		3,085,923.53		3,085,923.53	
12:00 Noon		0.00		250,000.00		250,000.00	
1:00 PM		623,872.40		486,714.94		137,157.46-	
2:00 PM		0.00		0.00		0.00	
3:00 PM		0.00		0.00		0.00	
4:00 PM		0.00		0.00		0.00	
5:00 PM		0.00		0.00		0.00	
6:00 PM		0.00		0.00		0.00	
After Fedwire		120,802.50		358,948.89		238,146.39	

- **Check Activity by Post Time** lists only the cash letter transactions processed to an account up to the time you request the information. It lists the amounts by the daylight overdraft posting time (in Eastern Time) in total debits, total credits, and net amounts. Following is a screen depiction of the report:

Welcome, User Name (ABA# 0111-1111-0) Logout

FedLine® Home | FedLine® Administration | Message Center

Accounting Cash Check FedACHSM Fedwire® Funds Fedwire® Securities National Settlement

**Account Management Information: View Daylight Overdraft Balance Activity**

Customer Bank 0111-1111-0 Current Day: August 3, 20XX as of 5:21 PM ET

Account View: Master Activity Check Post Time: [Dropdown] New Query

Daylight Overdraft Balance (Master)							\$229,155.65
DLOD Activity	Status	Debit	Count	Credit	Count	Net Amount	
Opening Balance						203,014.53	
Fedwire Funds	15:42	0.00	0	132,543.16	3	132,543.16	
Fedwire Securities	17:05	157,332.19	2	27,789.03	1	132,543.16-	
National Net Settlement	00:00	0.00		0.00		0.00	
Prefunded ACH	00:00	0.00		0.00		0.00	
▼ All Other Activity	17:21	4,389,919.58	11	4,654,207.09	14	264,287.51	
Opening		0.00		2,805,463.94		2,805,463.94	
11:00 AM		2,844,378.26		0.00		2,844,378.26-	
12:00 Noon		0.00		1,119,376.99		1,119,376.99	
1:00 PM		95,482.03		299,913.46		204,431.43	
After Fedwire		0.00		0.00		0.00	

**Available Funds Balance** is only displayed for a master account and available to users granted the non-restricted view. The available funds balance is calculated using the account balance or daylight overdraft balance. The Available Funds Balance link provides the same information as the Daylight Overdraft Balance link. Normally, the Available Funds Balance is calculated using the Daylight Overdraft balance. Institutions with the status at DLOD may use this balance to estimate their single day, daylight overdraft cap utilization. A negative balance indicates that a single-day cap breach may have occurred.

**Search Features** can be used to help you quickly confirm and/or reconcile transactions that have been posted to your account. Two types of search features are available.

- **Find Non-Fedwire Transaction(s)** - By selecting this feature from the menu bar, you can search non-Fedwire transactions that have posted to your account for the current business day and one prior business day by service category or transaction code. You can also narrow your search by future items processed today, dollar amount, debit/credit or both, Federal Reserve Office, reference number, and/or reversal items (immediate items only). Only entries posted to EASy can be viewed in this feature. If you subscribe, you can also download your results in a spreadsheet format and search transactions by post time.

Below is a screen depiction of a results page. You can select a specific entry to access the individual Transaction Report, as previously discussed in the drill down feature:

The screenshot shows the 'Account Management Information' page for 'Find Non-Fedwire Transaction(s)'. The header includes 'Welcome, User Name (ABA# 0111-1111-0)' and a 'Logout' button. The navigation menu on the left includes sections for General, Account Activity, Account Reports, Cash Management, Collateral Reporting, and Related Links. The main content area displays a table of 15 transaction results for 'Customer Bank 0111-1111-0' as of August 3, 20XX. The table has columns for View, FRB Office, Second Tier RTN, Branch Number, Transaction Code, Description, Amount, and Debit/Credit. The results include various transactions such as 'Image CL Deposit' and 'Cash Letter Adjustment' with their respective amounts and debit/credit status.

View	FRB Office	Second Tier RTN	Branch Number	Transaction Code	Description	Amount	Debit/Credit
	Boston	N/A		1590	Image CL Deposit	10,000.00	Credit
	Boston	N/A		1590	Image CL Deposit	5,600.00	Credit
	Boston	N/A		1590	Image CL Deposit	500.00-	Debit
	Boston	N/A		1590	Image CL Deposit	425.00	Credit
	Boston	011122222		1590	Image CL Deposit	2,502,345.56	Credit
	Boston	011122222		1528	Cash Letter Adjustment	990.00-	Debit
	Boston	011133333		1528	Cash Letter Adjustment	22,000.00	Credit
	Boston	011133333		1528	Cash Letter Adjustment	20,000.00-	Debit
	Boston	011144444		1528	Cash Letter Adjustment	1,000.00-	Debit
	Boston	011144444		1528	Cash Letter Adjustment	900.00-	Debit
	Boston	011155555		1528	Cash Letter Adjustment	100,000.00	Credit
	Boston	011155555		1528	Cash Letter Adjustment	475.00	Credit

- Find Fedwire Transaction(s)** - By selecting this feature from the menu bar, you can view Fedwire Funds or Fedwire Securities details for the current cycle day, if you subscribe to this feature. You are required to *either* submit your search by the IMAD number *or* by Debit/Credit, Counter Party number, Posting Day and Time Range. When entering your Posting Day and Time Range, please note that the search will be performed on the current Fedwire **Cycle** date. Fedwire normally opens at 9:00 p.m. E.T. on Day 1 (for the following **business day**) and closes at 6:30 p.m. E.T on Day 2 (current business day). By default, the From and To Date options will be pre-populated to take into account the potential two processing dates for the one Fedwire Cycle Day.

Following is a screen depiction of a results page. The first part of the screen will display your search criteria. The second part of the screen will display supplemental information about the transaction details, including Subaccount ABA (if applicable), Counter Party ABA, IMAD, Activity Group, Amount, Debit/Credit, and Posting Time information.

Welcome, User Name (ABA# 0111-1111-0) Logout

FedLine@ Home | FedLine@ Administration | Message Center

Accounting | Cash | Check | FedACHSM | Fedwire@ Funds | Fedwire@ Securities | National Settlement

**Account Management Information: Find Fedwire Transaction(s)**

Customer Bank 0111-1111-0 Current Day: August 3, 20XX as of 5:21 PM ET

**Search Criteria:**  
 Requested ABA: 0111-1111-0 View: Master Activity Group: Funds Transfer  
 Counter Party ABA: 012266666 Debit/Credit: Debit  
 Start Posting Time: 08/03/20XX 00:07:00 AM  
 End Posting Time: 08/03/20XX 00:09:30 AM

Items 1-3 of 3 Results Download Previous Next Back To Search Criteria

Subaccount ABA	Counter Party ABA	IMAD	Activity Group	Amount	Debit Credit	Posting Time
N/A	012266666	08031111111111111111	Funds Transfer	100,000.00-	Debit	08/03/20XX 00:07:30 AM
N/A	012266666	08032222222222222222	Funds Transfer	500,000.00-	Debit	08/03/20XX 00:08:15 AM
N/A	012266666	08038888888888888888	Funds Transfer	200,000.00-	Debit	08/03/20XX 00:09:20 AM
<b>Total</b>				<b>800,000.00-</b>		

**View Future Items Totals** – By selecting this feature from the menu bar, you can view future items totals processed on the current business day that will be available on a future date. You can view totals by master, self, own, all subaccounts, single subaccount, all other secondary RTNs, single other secondary RTNs, all respondents, single respondent, all correspondent, single correspondent, or affiliate. Only the options applicable to your institution will display. You can also view future items totals available for a future date. Following is a screen depiction of a results page for future items totals processed today:

Welcome, User Name (ABA# 0111-1111-0) Logout

FedLine@ Home | FedLine@ Administration | Message Center

Accounting | Cash | Check | FedACHSM | Fedwire@ Funds | Fedwire@ Securities | National Settlement

**Account Management Information: View Future Items Totals**

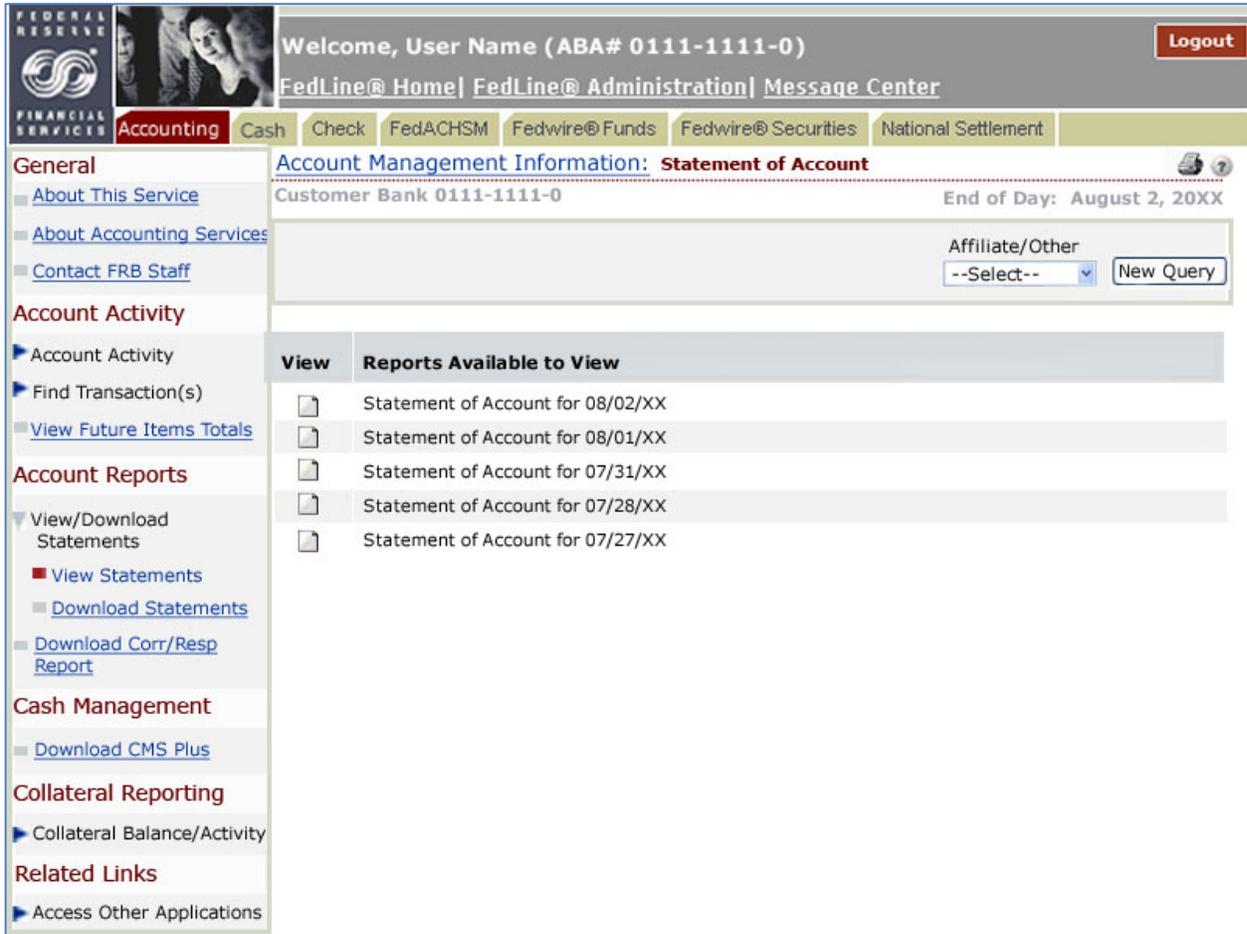
Customer Bank 0111-1111-0 Current Day: August 16, 20XX as of 5:21 PM ET

Account View: Master Available Future Date: 08/16/XX Send

**Future Items Totals Processed Today** Back To Date Selection

Transaction Category	Available Date	Process Date	\$-Debits	-\$Credits	\$-Net
ACH	08/17/XX	08/16/XX	5,505,847.19	2,572,242.60	-2,933,604.60
	08/18/XX	08/16/XX	0.00	100,000.00	100,000.00
	08/19/XX	08/16/XX	0.00	212,138.86	212,138.86
<b>Totals</b>			<b>5,505,847.19</b>	<b>2,884,381.46</b>	<b>-2,621,465.73</b>
Cash Letters	08/17/XX	08/16/XX	0.00	400,000.00	400,000.00
	08/18/XX	08/16/XX	0.00	100,000.00	100,000.00
	08/19/XX	08/16/XX	0.00	20,000.00	20,000.00
<b>Totals</b>			<b>0.00</b>	<b>520,000.00</b>	<b>520,000.00</b>
Currency/Coin	08/17/XX	08/16/XX	375,000.00	0.00	-375,000.00
	08/18/XX	08/16/XX	0.00	0.00	0.00
	08/19/XX	08/16/XX	0.00	0.00	0.00
<b>Totals</b>			<b>375,000.00</b>	<b>0.00</b>	<b>-375,000.00</b>
Other	08/17/XX	08/16/XX	0.00	0.00	0.00
	08/18/XX	08/16/XX	0.00	0.00	0.00
	08/19/XX	08/16/XX	0.00	0.00	0.00
<b>Totals</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**Statement of Account** via the AMI application provides an accounting statement that identifies all account activity for your master account, subaccount RTNs, other secondary RTNs and respondents. This statement is available each banking day to financial institutions with a master account with the Federal Reserve. Your institution can retrieve up to five Statement of Accounts through the AMI application in a PDF format. Below is a screen depiction of the View Statement of Account service via AMI. Upon selecting a Statement of Account for a specific date, that statement will appear in PDF format.



If you subscribe, you can also download the Financial Institution Reconcile Data (FIRD) file, which is a machine readable reconciliation file; and/or the Statement of Account in Spreadsheet Format (SASF). You can download statement data files up to five business days. Below is a screen depiction of the download statement feature in AMI.

The screenshot displays the FedLine@ Home interface for account management. The top navigation bar includes links for 'Accounting', 'Cash', 'Check', 'FedACHSM', 'Fedwire® Funds', 'Fedwire® Securities', and 'National Settlement'. The main content area is titled 'Account Management Information: Download Statement of Account' and shows 'Customer Bank 0111-1111-0' with an 'End of Day' of 'August 2, 20XX'. A table lists reports available for download:

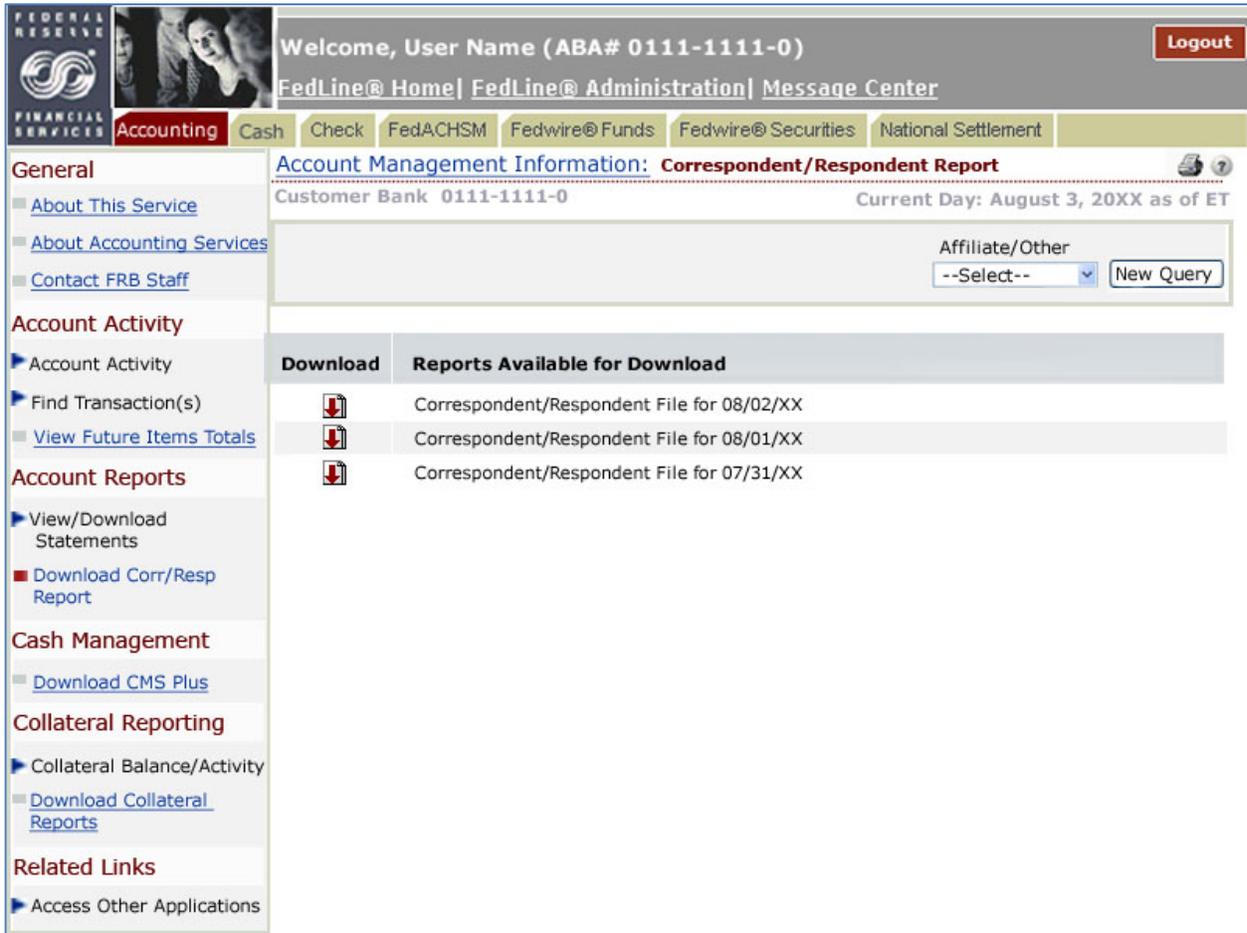
Download	Reports Available for Download
	Statement of Account Spreadsheet File for 08/02/XX
	Statement of Account Spreadsheet File for 08/01/XX
	Statement of Account Spreadsheet File for 07/31/XX
	Statement of Account Spreadsheet File for 07/28/XX
	Statement of Account Spreadsheet File for 07/27/XX
	Statement of Account Reconciliation File for 08/02/XX
	Statement of Account Reconciliation File for 08/01/XX
	Statement of Account Reconciliation File for 07/31/XX
	Statement of Account Reconciliation File for 07/28/XX
	Statement of Account Reconciliation File for 07/27/XX

You can also 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 had an immediate effect on your institution's daily balance for a given process 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, other secondary RTNs, and also includes detailed transaction information for respondent institutions that settle their activity to an institution's master account. Activity for subaccount RTNs, other secondary RTNs, and respondents appear in separate sections. Please note that the "Statement of Your Subaccount's Activity," "Statement of Your Other Secondary RTNs," and the "Statement of Your Respondent's Activity" do not include 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 described in the Statement of Account section later in this Chapter.

**Correspondent/Respondent Reports** via the AMI Application provides a report depicting correspondent/respondent relationships identified in EASy. Upon selecting the Download Correspondent/Respondent Report link on the menu bar, you can download the report in a comma separated value (CSV) file format, which can be opened in spreadsheet software. Up to five reports are available for downloading. Reports are generated nightly and updated when changes have been made.



**Cash Management Plus** is only available through AMI and includes the ability to download an intra-day file that includes individual details for all transactions except Fedwire Funds and Fedwire Securities. The CMS Plus files are available up to six times a day and include details for your own account plus activity for subaccount RTNs, other secondary RTNs, and respondents settling in your account. This file provides you a preview of the transactions that will be posted to your account at the end of the day. By using this new file, you can post account information throughout the day to monitor and reconcile your account balance. You may also want to provisionally post transactions to your respondent accounts to provide them with real-time account information.

The report can be downloaded in a Common Separated Value (CSV) format by service category or all account activity, which can be easily opened in a spreadsheet format. All totals shown reflect details that have posted to EASy.

As shown below, customers can download information by selecting the applicable download button in the center area of the screen.

The screenshot displays the FedLine@ Home interface. At the top, it says 'Welcome, User Name (ABA# 0111-1111-0)' and includes a 'Logout' button. Below this is a navigation bar with tabs for 'Accounting', 'Cash', 'Check', 'FedACHSM', 'Fedwire@Funds', 'Fedwire@Securities', and 'National Settlement'. The main content area is titled 'Account Management Information: Cash Management Plus' and shows 'Customer Bank 0111-1111-0' and 'Current Day: August 3, 20XX as of 2:00 PM ET'. There is a dropdown menu for 'Affiliate/Other' set to '--Select--' and a 'New Query' button. A table lists reports available for download, each with a download icon and a description.

Download	Reports Available for Download
	Account Charges (Service Category 84) for 08/03/XX
	ACH Activity (Service Category 57) for 08/03/XX
	Cash Letters (Service Category 15) for 08/03/XX
	Check Returns (Service Category 30) for 08/03/XX
	Currency/Coin (Service Category 63) for 08/03/XX
	Maturing Deferreds (Service Category 05) for 08/03/XX
	National Net Settlement (Service Category 11) for 08/03/XX
	Savings Bond (Service Category 70) for 08/03/XX
	Treasury/Gov't Services (Service Category 08 & 59) for 08/03/XX
	All Other Activity (Excluding Fedwire Funds and Fedwire Securities) for 08/03/XX
	All Activity (Excluding Fedwire Funds and Fedwire Securities) for 08/03/XX

Data Fields for the CMS Plus file include:

- 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

**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 updates collateral balances in near-real-time throughout the day and provides this information via AMI.

**View Collateral Balances** - When an institution pledges collateral to its Reserve Bank for Payment System Risk or discount window purposes, it is placed in the Collateral for FR Purposes account. When an institution pledges collateral for Treasury purposes, it may be held in a number of Treasury program collateral accounts, but it is aggregated under the Collateral for Treasury Purposes account. Institutions may view their aggregate value of Collateral for FR Purposes and Collateral for Treasury Purposes intraday in the View Collateral Balances service under Collateral Totals.

Institutions may view increases and decreases to their Collateral for FR 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 FR Purposes: Summary of Activity.

Information available through the View Collateral Balances Feature is provided from the Collateral Management System throughout the day, and institutions may view their updated values in AMI in near-real-time. The View Collateral Balances feature will display the time of inquiry in the upper section of the screen.

Welcome, User Name (ABA# 0111-1111-0) Logout

FedLine@ Home | FedLine@ Administration | Message Center

Accounting | Cash | Check | FedACHSM | Fedwire@ Funds | Fedwire@ Securities | National Settlement

**Account Management Information: View Collateral Balances**

Customer Bank 0111-1111-0 Current Day: August 3, 20XX as of 5:21 PM ET

Collateral Totals		
	Current Outstanding Balance	Collateral Value
Total Collateral for FR Purposes	\$31,187,917,627.68	\$21,867,029,874.10
Total Collateral for Treasury Purposes	\$1,249,421.95	\$1,213,340.77
<b>Grand Total</b>	<b>\$31,189,167,049.63</b>	<b>\$21,868,243,214.87</b>

Collateral for FR Purposes: Summary of Activity		
Asset Type	Collateral Value Increases	Collateral Value Decreases
Securities	\$0.00	\$36,210.68
Loans	\$0.00	\$0.00
<b>Total:</b>	<b>\$0.00</b>	<b>\$36,210.68</b>

**View Detailed Current Day Collateral Activity** - The View Detailed Current Day Collateral Activity feature displays institutions' collateral activity chronologically through the current day. 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, on each row, a cumulative ending balance that reflects the change in collateral as a result of each transaction. Information available through this feature is provided from the Collateral Management System 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 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 below.

The screenshot shows the 'View Detailed Current Day Collateral Activity' page. At the top, it says 'Welcome, User Name (ABA# 0111-1111-0)' and 'Current Day: August 3, 20XX as of 5:21 PM ET'. The main heading is 'Account Management Information: View Detailed Current Day Collateral Activity'. Below this, it shows 'Customer Bank 0111-1111-0' and 'Opening Collateral Value Balance: \$21,867,066,084.78'. The main table lists transactions with columns for Activity Time, Trans Type, Identifier, Identifier Description, Maturity Date, Interest Rate, Original Par, Current Outstanding Balance, Collateral Value, Collateral Value Change, and Ending Collateral Value Balance. A legend below the table defines Trans Type keys: ACS (Account Transfer), CVM (Collateral Value Maintenance), DEP (Deposit), MVM (Market Value Maintenance), REV (Revaluation), and WDR (Withdrawal).

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
12:04:10	MVM	XXXXXXXXXX	FNRA XXXXXX XXXXXX	10/25/20XX	0.56	\$48,091,976.00	\$18,147,489.83	\$117,590,880.29	\$383,820.94-	\$42,924,573,924.35
12:04:10	MVM	XXXXXXXXXX	0.6000 FGPC XXX XXXX	11/01/20XX	6	\$3,559,568.00	\$2,314,945.90	\$2,463,546.44	\$3,259.44-	\$42,924,570,664.91
12:04:10	MVM	XXXXXXXXXX	FNMS 05.5900 XXXXXX	01/01/20XX	5.5	\$1,255,533.00	\$808,562.18	\$849,078.58	\$1,251.46-	\$42,924,569,413.45
12:04:10	CVM	XXXXXXXXXX	C&I (N)	12/31/20XX		\$190,264,705.88	\$0.00	\$0.00	\$0.00	\$42,924,569,413.45

**Download Collateral Reports** - In addition to providing institutions with real-time collateral information, the Collateral Management System creates two reports at the end of each 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 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 day.

Because collateral-related activities occur throughout the day and past the close of business, the Collateral Management System creates two sets of collateral reports each 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. When all collateral activities have completed for the day, which is generally well after the close of business, institutions will have access to final versions of these report. 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 up to 5 business days.

The screenshot displays the FedLine@ Home interface. At the top, it says "Welcome, User Name (ABA# 0111-1111-0)" with a "Logout" button. Below this are navigation tabs for "Accounting", "Cash", "Check", "FedACHSM", "Fedwire® Funds", "Fedwire® Securities", and "National Settlement". The main content area is titled "Account Management Information: Download Collateral Reports" and shows "Customer Bank 0111-1111-0" and "Current Day: August 3, 20XX as of 5:21 PM ET". A "New Query" button is visible. On the left, there is a sidebar menu with sections: "General" (About This Service, About Accounting Services, Contact FRB Staff), "Account Activity" (Account Activity, Find Transaction(s), View Future Items Totals), "Account Reports" (View/Download Statements, Download Corr/Resp Report), "Cash Management" (Download CMS Plus), "Collateral Reporting" (Collateral Balance/Activity, View Collateral Balances, View Detailed Current Day Collateral Activity, Download Collateral Reports), and "Related Links" (Access Other Applications). The main content area contains a table of reports available for download:

Download	Reports Available for Download
	Statement of Collateral Holdings for 08/02/XX as of 7:16:32 PM
	Statement of Collateral Holdings for 08/01/XX as of 8:21:31 PM
	Statement of Collateral Holdings for 07/31/XX as of 9:11:33 PM
	Statement of Collateral Holdings for 07/28/XX as of 9:10:34 PM
	Statement of Collateral Holdings for 07/27/XX as of 9:07:30 PM
	Summary Transaction Listing for 08/02/XX as of 6:11:10 PM
	Summary Transaction Listing for 08/01/XX as of 8:21:31 PM
	Summary Transaction Listing for 07/31/XX as of 9:11:33 PM
	Summary Transaction Listing for 07/28/XX as of 5:23:34 PM
	Summary Transaction Listing for 07/27/XX as of 9:07:30 PM

### Other Related Links

Links to the Service Charge Information (SCI) application, Reserve Account Administration application, and access to your ex-post daylight overdraft reports are available via AMI under the Related Links Service.

### FedLine Direct/FedLine Command Intra-day File

An intra-day file available via a FedLine Direct/FedLine Command connection includes individual details for all transactions excluding Fedwire Funds and Fedwire Securities. The file is available in a format similar to the daily Statement of Account machine readable reconciliation file. The data fields

included in the FedLine Direct/FedLine Command intra-day file is similar to the data fields provided in the CMS Plus file mentioned above.

### ***FedLine Direct/FedLine Command Accounting Totals by Service (ACTS) File***

An Accounting Totals By Service Category (ACTS) file is available intra-day via a FedLine Direct/FedLine Command connection that can include reports with summary totals by service categories (e.g. ACH, Cash, Cash Letters, etc.) for non-Fedwire transactions that have posted to the Federal Reserve's Accounting System. The file can include report(s) at the master and subaccount RTN levels. The report for the master account will include totals for own, subaccount RTNs, other secondary RTNs, and respondents, as applicable. The report(s) for subaccount(s) will include totals for the subaccount(s) and any RTNs (other secondary RTNs and respondents) reporting through that subaccount RTN, as applicable.

### ***Daylight Overdraft Reports***

ABS XP daylight overdraft reports are also available through AMI. These reports are described in detail in the Ex Post Monitoring of Your Use of Intraday Credit section below.

### ***Account Balance Monitoring System (ABMS) Reports***

The Account Balance Monitoring System (ABMS) allows institutions to monitor their account on a near real-time basis. If your institution is a FedPayments Manager customer, ABMS may be useful in managing intraday and end-of-day account balances. ABMS is operational for institution inquiries from 12:30 a.m. to 10:00 p.m. Eastern Time. ABMS provides information on an account holder's daylight overdraft balance, its overall account balance, and its available funds balance.

ABMS is updated in real time for Fedwire Funds, Fedwire Securities, and National Settlement Service transactions, every 15 minutes for pre-funded ACH credit originations<sup>5</sup> and every 5 minutes throughout the business day for all other transactions. Real-time ABMS information is also available through the AMI application, which is available via FedLine Web and FedLine Advantage (See the AMI section above).

By monitoring ABMS information periodically throughout the day, an institution can significantly reduce the possibility of incurring a daylight or overnight overdraft. The ABMS Report shows three balances, *the Daylight Overdraft Balance*, the *Account Balance*, and the *Available Funds Balance*. Generally speaking, institutions use the *Account Balance* for overnight overdraft management and the other two balances for daylight overdraft management.

**Daylight Overdraft Balance**, for a master balance, is an approximation of the master account daylight overdraft balance as measured by the daylight overdraft posting rules. This balance is updated in real time for funds, book-entry, and enhanced NSS transactions and every 15 minutes for pre-funded ACH credit originations and every 5 minutes as data is passed to EASy for other payment activity. You may use this balance for comparison with your 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 your institution has subaccounts, this subtotal will identify daylight overdraft capacity used by the subaccount.

**Account Balance**, when requested for a master balance, is an approximation of the master account balance without respect to the daylight overdraft posting rules. This balance is calculated from the Daylight Overdraft balance plus any other activity transactions (NonAvl) submitted to EASy but not yet available to the master account in accordance with the daylight overdraft posting rules. An 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 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 either DLOD (Daylight Overdraft Balance) or ACCT (Account Balance). The Available Funds Balance is calculated from the designated balance plus the net column total for memo post, debit cap, and collateralized capacity. Institutions with the DLOD status may use this balance to estimate their daylight overdraft cap utilization.

---

<sup>5</sup> Pre-funding of ACH credit originations is required for only a subset of institutions. The risk management area of your Federal Reserve Bank will contact your institution if it is required to pre-fund these items. For institutions not required to pre-fund, ACH credit origination files will be final at 8:30 a.m. ET on settlement day.

A negative balance indicates that a cap breach may have occurred. Do not rely upon the Available Funds Balance to avoid *overnight overdrafts* because it includes the daylight overdraft cap.

While ABMS is not a substitute for your institution's own internal tracking and monitoring systems, it does provide real-time account information based on Fedwire Funds, Fedwire Securities, National Settlement Service (NSS) transactions and pre-funded ACH credit origination. Additionally, debits and credits resulting from your institution's other payment activity are captured by ABMS after the transactions are processed and entered into the Reserve Banks' Accounting System, EASy. Usually, this activity is reflected in ABMS by the time the transactions are posted in accordance with the daylight overdraft posting rules (as defined in the PSR Guide). If your institution receives transactions from multiple Reserve Banks in multiple time zones you will need to take into account the effect of time zone differences.

ABMS Balance Inquiry reports are available in the *master* and *self* formats (termed "Bal Type" meaning "balance type" on the reports). The balance type you select determines the report content:

The **master balance format** reflects all settlement to your institution's master account. In addition, certain fields on the report are applicable only to the actual master account and are reported in response to inquiries of the master balance type report.

The **self balance format** reflects transactions associated with a specific inquiry ABA. If your institution has subaccounts, you may view the master account and each subaccount separately using the self balance type. The self 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 report as only the master account reflects balances.

The Federal Reserve encourages institutions to periodically view AMI or ABMS reports as a check on their own internal intraday position reports and projected end-of-day balance. You can use ABMS to check whether your institution's balance can support outgoing funds transfers without causing a cap breach. Moreover, early detection of a problem can help you avoid an overnight overdraft, afford you more research time and provide you with alternative access to funds, should that be necessary. After the account is settled for the day, the Federal Reserve recommends that you continue to check ABMS until the close of Fedwire. That way, you will have an opportunity to resolve unanticipated entries. 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 contact your local Reserve Bank.

When you need additional information on the daylight overdraft position or your account is out of balance and requires resolution in order to avoid a potential overnight overdraft, there are additional ABMS reports you can use to obtain supplemental information. If your master account has subaccounts, the ABMS *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 the error is not detected in the Fedwire Funds transactions, you can obtain additional details on the other activity from AMI inquiries and reports as described in the AMI section above. Your staff will need to decide which tools serve your institution's reconciliation needs best. You may contact your local Reserve Bank if there is a discrepancy between your internal records and ABMS regarding your settlement.

In addition to the ABMS Balance Inquiry, an account holder may receive the following reports automatically via a Computer Interface connection:

Unsolicited Reports	Report Format
Opening Balance Load	Self
Periodic Balance Reports	Self
Provisional Posting	Master
Final ABMS DI Totals	Master
ABMS Interim Totals	Master

**Opening Balance Load Report:** This report is generated each business day and provides the information regarding your institution’s opening balance as well as daylight overdraft cap and collateral for your master account.

**Periodic Balance Reports:** This is an optional report that can be sent to your institution automatically whenever your non-wire transaction activity (“All Other”) has been updated in ABMS. To obtain this service, simply contact your local Federal Reserve Bank daylight overdraft contact.

**Provisional Posting:** This report is generated at the discretion of Federal Reserve Bank staff if memo entries are made to your institution’s account.

**Final ABMS DI Totals:** This is an optional report that can be sent to your institution at the close of the ABMS application at approximately 7:15 p.m. ET. This report represents the final information available in ABMS. While in most cases this balance will reflect your final account information, the Federal Reserve accounting system, Federal Reserve account statements, and your internal operating systems should serve as your primary sources for final account balance and transaction information.

**ABMS Interim Totals Report:** This report will be automatically generated in the event of a Federal Reserve System outage in order to assist your institution in the reconciliation and recovery process.

## Accessing ABMS through FedPayments Manager

**FedPayments Manager** via FedLine Advantage extends the use of Web technology by providing access to the critical payment services such as Fedwire Funds Services, 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.

The Fedwire Funds Service, owned and operated by the Federal Reserve Banks, is a real-time gross settlement (RTGS) system that enables participants to make immediate payments that are final and irrevocable when processed. An institution that maintains an account with a Federal Reserve Bank generally can become a Fedwire participant.

The FedPayments Manager (FPM) for the Fedwire Funds Service is a tool (accessible via FedLine Advantage) that depository institutions may use to prepare and submit payment message 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 the FedPayments Manager enables you 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.

## Account Balance

The **Account Balance** inquiry report allows you to view information about the balance for a specific ABA number (that you are authorized to view) as reflected in the Account Balance Monitoring System (ABMS). An ABA number and balance type must be specified to access the report. Following are depictions of the Balance screens available via FedPayments Manager.

Status	Debits(\$)	Debit (#)	Credit(\$)	Credit(#)	Net
Open Balance					836.94
Funds Transfer	73,700.92	7	46,650.00	3	27,050.92-
Net Settlement	0.00		0.00		0.00
Securities Transfer	0.00	0	0.00	0	0.00
Pre-Funded ACH	0.00		0.00		0.00
Other Available at	0.00		0.00		0.00
Daylight Overdraft Balance					26,213.98-
Other Unavailable at	0.00		0.00		0.00
Account Balance					26,213.98-
Memo Post	0.00		0.00		0.00
Debit Cap			0.00		0.00
Collateralized Capacity			0.00		0.00
Available Funds					0.00
Collateral Available for Daylight Overdraft & Pricing Purpose			0.00		
Collateralized Daylight Overdraft			0.00		
Uncollateralized Daylight Overdraft			0.00		



**FedPayments Manager<sup>SM</sup> — Funds**  
ENV: Test MODE: Test Cycle Date: Jan 18, 2011

[FedLine Home](#) [Logout](#)  
ABA: 101051233 Service Unit: 10105123

**General**

About This Service  
Help

**Today's Messages**

Outgoing Messages  
Incoming Messages  
Activity Summary

**Inquiries & Reports**

Past Messages  
Account Balance  
Statements  
Error Description

**Tools & Preferences**

Receiver ABAs  
Templates  
Processing Options

**Administration**

Service Units  
Serviced Customers

**Account Balance**

Inquiry ABA: **101051233** Balance Type: **Master** [Print](#)  
 Reported ABA: **101051233** Name: **FRB TEST BANK 1233**

	Status	Debits(\$)	Debit (#)	Credit(\$)	Credit(#)	Net
Open Balance	14:23 P					836.94
Funds Transfer	10:06	73,700.92	7	46,650.00	3	27,050.92-
Net Settlement	00:00	0.00		0.00		0.00
Securities Transfer	00:00	0.00	0	0.00	0	0.00
Pre-Funded ACH	00:00	0.00		0.00		0.00
Other Available at	00:00	0.00		0.00		0.00
Daylight Overdraft Balance						26,213.98-
Other Unavailable at	00:00	0.00		0.00		0.00
Account Balance						26,213.98-
Memo Post	14:25	7,500.00		0.00		7,500.00-
Debit Cap	01/18			5,000.00		5,000.00
Collateralized Capacity	14:17			1,100.00		1,100.00
Available Funds	DLOD					27,613.98-
Collateral Available for Daylight Overdraft & Pricing Purpose	14:17			25,000.00		
Collateralized Daylight Overdraft				25,000.00		
Uncollateralized Daylight Overdraft				1,213.98		

Cycle Date:01/18/11 ENV:PIT Mode:TEST

Federal Reserve System

II-29

Following are the ABMS screen fields and descriptions.

<b>Mode:</b> This field displays mode in which the application is operating, Production or Test.
<b>Cycle Date:</b> The date of the operational business day within the application.
<b>ABA:</b> Identifies the 9-digit number of the master or subaccount for which balances are requested
<b>Service Unit:</b> Represents a physical location within an organization (example, the New York Office) or a function within an organization (example, funds transfer department). By selecting the Service Units option, you can view the service units established for your institution by the Federal Reserve Banks, at the request of your End User Authorization Contact (EUAC).
<b>System Date / Time:</b> The system date and time of the inquiry
<b>Inquiry ABA:</b> Identifies the 9-digit number of the master or subaccount for which balances are requested.
<b>Balance Type:</b> Identifies account balance type. Can be 'Self' or 'Master'.
<b>Reported ABA:</b> May be the same as the INQUIRY ABA or may contain its master account's 9-digit ABA number if balance type is 'Master'.
<b>Name:</b> Name of reported ABA.
<b>Open Balance:</b> Account's opening balance. Status is time when balance was loaded or N\L if no open balance loaded or N\A for a subaccount self balance type request. If the prior day's balance is not available, this field contains zeroes.
<b>Funds Transfer:</b> Status reflects the time of 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.
<b>Pre-Funded ACH:</b> Status reflects the time of last activity. Indicates the dollar value of pre-funded forward ACH credit originations. <sup>6</sup> This line is updated every 15 minutes.
<b>Other Available At:</b> The value of activity other than funds, securities, NSS and pre-funded ACH forward credit originations that has posted to our accounting system and is available to you in accordance with daylight overdraft posting procedures. This line is updated approximately every 5 minutes.
<b>Daylight Overdraft Balance:</b> A subtotal of daylight overdraft balance as measured by the posting rules for the inquiry ABA selected.

<sup>6</sup> Pre-funding of ACH credit originations is required for only a subset of institutions. The risk management area of your Federal Reserve Bank will contact your institution if it is required to pre-fund these items. For institutions not required to pre-fund, ACH credit origination files will be final at 8:30 a.m. ET on settlement day.

<p><b>Net Settlement:</b> Status reflects the time of the latest National Settlement System transaction (NSS). Also indicates the debit or credit dollar value of national settlement transactions as well as a net amount.</p>
<p><b>Other Unavailable At:</b> The value of activity other than funds, securities, and NSS that has posted to our accounting system and is not yet available for the inquiry ABA selected in accordance with daylight overdraft posting procedures. This line is updated approximately every 5 minutes.</p>
<p><b>Account Balance:</b> A subtotal of your master account balance for the inquiry selected.</p>
<p><b>Memo Post:</b> Amounts provisionally posted by the Federal Reserve Bank on an exception basis. Not applicable to self view.</p>
<p><b>Debit Cap:</b> Status is date of 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 view.</p>
<p><b>Collateralized Capacity:</b> 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.</p>
<p><b>Available Funds:</b> Status contains 'ACCT' if the available funds balance is computed using ACCT balance or 'DLOD' if the balance is computed using DLOD balance. The default setting is DLOD. Indicates total net available funds amount. Value can be less than zero. Not applicable to self view.</p>
<p><b>Uncollateralized Daylight Overdrafts:</b> The portion of the daylight overdraft balance that exceeds collateral available for daylight overdraft purposes.</p>
<p><b>Collateral Available for Daylight Overdraft and Pricing Purposes:</b> Stable pool collateral that is equal to total lendable value of collateral minus encumbrances applicable to daylight overdrafts and pricing.</p>

## Reconciling Your Account

To help reconcile account activity, the Federal Reserve provides a daily Statement of Account for each institution with a master account. The Statement of Account is available via AMI, FedMail, and a FedLine Direct connection. The statement is also available in a spreadsheet and 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 Cash Management Plus Reports) may also be useful in reconciling an account.

### *Statement of Account*

At the end of the day, the Federal Reserve's Accounting System produces an accounting statement that identifies all account activity for your master account, subaccount RTNs, other secondary RTNS (OSRTNs), and respondents. This statement is distributed each banking day to each financial institution with a master account with the Federal Reserve. Your institution can receive its Statement of Account in PDF and spreadsheet format via AMI, an automated reconciliation data file via AMI and a FedLine Direct connection, or a text file via FedMail.

In addition to detailing accounting transactions which have had an immediate effect on your institution's daily balance for a given process 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 and any subaccount RTNs, other secondary RTNs, and respondents. Activity for subaccount RTNs, other secondary RTNs, 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 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:

**Message Page(s)** containing 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**, containing a summary of activity by SIR code, including a summary of activity by subaccount, by other secondary RTN and by respondent, as well as future activity.

**Detail of Own Activity and Detail Statement of Future Activity**, containing transaction details for all immediate and future items for the master account RTN, and summary totals for subaccount RTNs, other secondary RTNs, and respondent activity.

**Statement of Your Subaccounts' Activity and Statement of Your Subaccounts' Future Activity**, containing transaction detail for all immediate and future activity for each subaccount.

**Statement of Your OSRTNs' Activity and Statement of Your OSRTNs' Future Activity**, containing transaction detail for all immediate and future activity for each other secondary RTN.

**Statement of Your Respondents' Activity and Statement of Your Respondents' Future Activity**, containing transaction detail for all immediate and future activity for each respondent.

The following statements are available upon request:

**Statement of Items Through Your Master Account and Statement of Future Items Through Your Master Account (available to Subaccount RTNs)**, containing transaction detail for all immediate and future activity processed using a subaccount RTN settling in the master account.

**Statement of Items Through Your Parent and Statement of Future Items Through Your Parent (available to OSRTNs)**, containing transaction detail for all immediate and future activity processed using an OSRTN reporting through the parent RTN.

**Statement of Items Through Your Correspondent and Statement of Future Items Through Your Correspondent (available to Respondents)**, containing transaction detail 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 business date shown in the upper right hand corner of the statement. *The Statement of Future Activity* contains items that will be available on a future date (usually up to four days for future items).

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

To assist in reviewing the statements, following are field descriptions and statement samples. Please note that some fields listed are not found in every statement format. Also, the information provided within the statement samples for the subaccount, other secondary RTN 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 NUMBER	FIELD NAME		DESCRIPTION
1.	Federal Reserve Bank Office		The Federal Reserve Bank where your account is maintained.
2.	Processing Date		Date on which the activity was processed to your account.
3.	Name and Address		Information concerning your institution. Only the Name and the ABA No. appear after the first page.
4.	ABA Number (Routing Transit Number)		Your 9-digit ABA number.
5.	Opening Balance		Your debit or credit balance at the start of the processing day.
6.	Transaction Summary by Standard Identification Code (SIR)		Your debit and/or credit totals by individual SIR representing the service type of accounting transaction.
7.	Own Activity Recap		Provides a recap total of the summary of items processed in your own account.
8.	Subaccount Activity		Will include each of your subaccounts' and the total dollar amount of immediate transactions processed for the subaccount plus totals for OSRTNs and Respondents reporting through the Subaccount RTN.
9.	Subtotal		Will include a subtotal of all of your subaccount's combined debit and credit transaction activity.
10.	Other Secondary RTN (OSRTN) Activity		Will include each of your OSRTNs' ABA numbers and the total dollar amount of immediate transactions processed for the OSRTN plus totals for other RTNs (OSRTNs and Respondents) reporting through the OSRTN.
11.	Subtotal		Will include a subtotal of all of your OSRTNs' combined debit and credit activity.
12.	Respondent Activity		Will include each of your respondents' ABA numbers, and the total dollar amount of immediate transactions processed for the respondent plus activity for other RTNs reporting through the Respondent.
13.	Subtotal		Will include a subtotal of all of your respondents' combined debit and credit activity.
14.	Total		Total of all debit and credit transaction activity.
15.	Account Summary		Will include 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	Futures Opening Total	Total of future debit and credit transaction activity being carried over from a previous processing date.
		Total Available	Total of future debit and credit transaction activity that

REFERENCE NUMBER	FIELD NAME	DESCRIPTION
	Today	became available on the current business date.
	Total Processed Today	Total of future debit and credit transaction activity processed on the current business date that will become available on a future business date.
	Futures Total As-Of MM/DD	Opening total less total futures that became available today plus total futures processed today.
17.	Total Coming Available	Represents the total of future debit and credit transaction activity that will become available on a future business date, including the date it will become available as well as the date it was originally processed.
18.	Opening Balance	The opening balance for the current business date
19.	Transaction Processing Unit (TPU)	Number of the internal FRB TPU that processed the transaction.
20.	Telephone Number	Telephone number to call with questions for transactions processed under the respective TPU.
21.	Transaction Code	Standard transaction code and corresponding description. Transaction Codes are described in Appendix B of this guide.
22.	Supplemental Information for the Transaction	Will include 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, as well as the 1-Day, 2-Day and 3-Day amounts.
23.	Item Count	Number of individual transactions included in the Subtotal or Total lines.
24.	Items Reversed	Will show transactions that were processed in error and subsequently reversed on the same day.
25.	Own Activity Recap	Provides a total of items processed as your own activity.
26.	Subaccount Activity	Provides a total of items processed for each of your Subaccounts.
27.	OSRTN Activity	Provides a total of items processed for each of your Other Secondary RTNs.
28.	Respondent Activity	Provides a total of items processed for each of your Respondent RTNs.
29.	Account Summary	Provides the opening account balance, total of debits and total of credits processed and available on the current date, as well as the closing balance as of the MM/DD.
30.	Available Date	In the Detail Statement of Future Activity entries are segregated by the date they will become available.

<u>REFERENCE NUMBER</u>	<u>FIELD NAME</u>	<u>DESCRIPTION</u>
31.	Future Transaction Detail	Future detail transactions to be available on the MM/DD provided. All will mature as immediate details.
32.	Own Activity Recap	Provides a recap total of the summary of items processed in your own account for a future available date.
33.	Subaccount Activity	Will include each of your subaccounts' ABA numbers and the net amount of future transactions.
34.	OSRTN Activity	Will include each of your OSRTNs' ABA numbers and the net amount of future transactions.
35.	Respondent Activity	Will include each of your respondents' ABA numbers and the net dollar amount of future transactions.
36.	Total Available MM/DD	Total amount of future debits and credits coming available on a specified date.
37.	Net Available MM/DD	Net amount of future debits and credits coming available on a specified date.
38.	ABA Number, Name & City	Information concerning your subaccount(s)', OSRTN(s)' or respondent(s)' (whichever is applicable): 9-digit ABA number, name and city. Note: This applies to financial institutions with subaccounts, OSRTNs, and/or respondents, if applicable. For each RTN (subaccount, OSRTN, respondent respectively), activity is reported in the same order and format for your institution.
39.	Total for XXXX-XXXX-X	Total items reported to your account on behalf of the RTN provided.
40.	For the account at XXXX-XXXX-X	This identifies the 9-digit ABA number, name and city that the debit and credit transactions report to.
41.	Total Applied to XXXX-XXXX-X	This identifies the 9-digit ABA number, name and city that the debit and credit transactions report to 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.

ADPB501U

FEDERAL RESERVE BANK OF Boston

08/29/XX

SAMPLE BANK - MASTER  
SAMPLE STREET  
CITY, ST 00000

1111-1111-1

PAGE 1

\*\*\*\*\*  
\* 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.

DEMO

ADP801U 1 → FEDERAL RESERVE BANK OF Boston

2 → 08/29/XX

SAMPLE BANK - MASTER  
SAMPLE STREET ← 3  
City, ST 00000

4 → 1111-1111-1

PAGE 1

\*\*\*\*\*  
\* SUMMARY STATEMENT OF ACCOUNT \*  
\*\*\*\*\*

DEBIT CREDIT

5 → OPENING BALANCE AS OF 08/29 953,643.83

6	15 Forward Check Collection		
		1,033,456.44	1,474,002.03
	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

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



SAMPLE BANK - MASTER

1111-1111-1

PAGE 2

\*\*\*\*\*  
\* FUTURES ITEMS SUMMARY \*  
\*\*\*\*\*

16	→	FUTURES OPENING TOTAL	0.00	0.00
	→	- 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
		TOTAL AVAILABLE 08/30	1,550.00	750.00
17	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
		9801 (877) 372-2457 ← 20	15900 Image Cash Letter Deposit ← 21	
		10130 0213 061000146		305,181.95
		Original Amt \$	305,181.95	
19	↑	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	
		Org Amt \$ 1-Day	0.00	
		Org Amt \$ 2-Day	0.00	
		Org Amt \$ 3-Day	0.00	
22	↓	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	



SAMPLE BANK - MASTER

1111-1111-1

PAGE 3

\*\*\*\*\*  
\* 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

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

29		OPENING BALANCE	953,643.83	
		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

SAMPLE BANK - MASTER

1111-1111-1

\*\*\*\*\*  
 \* 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 08/30 900.00

\*\*\*\*\*  
 \* 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

DEMO  
 \*\*\*\*\*  
 \* SUMMARY \*  
 \*\*\*\*\*

16 → FUTURES OPENING TOTAL 0.00 0.00  
 → - 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  
 TOTAL AVAILABLE 08/30 1,550.00 750.00

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

ADPB501U <sup>43</sup> FEDERAL RESERVE BANK OF Boston 2 → 08/29/13

SAMPLE BANK - MASTER 1 → 1111-1111-1 ← 4 PAGE 6

3 →

\*\*\*\*\*  
\* STATEMENT OF YOUR SUBACCOUNTS' ACTIVITY \*  
\*\*\*\*\*

BR GROUP REF OFFSET FI DEBIT CREDIT

FOR THE ACCOUNT OF 2222-2222-2 → SAMPLE BANK - SUB  
CITY ← 21

22 →

38 →

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

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 \*  
\*\*\*\*\*

DEMO

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  
CITY

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

31 →

36 → TOTAL AVAILABLE 08/30 400.00

37 → NET AVAILABLE 08/30 400.00

DEMO  
\*\*\*\*\*  
\* SUMMARY \*  
\*\*\*\*\*

16 →	FUTURES OPENING TOTAL	0.00	0.00
→	- 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

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

ADPB501U  
45

FEDERAL RESERVE BANK OF Boston

2 → 08/29/XX

SAMPLE BANK - MASTER

1 →

1111-1111-1

4 ← PAGE 8

\*\*\*\*\*  
\* STATEMENT OF YOUR OSRTNS' ACTIVITY \*  
\*\*\*\*\*

BR GROUP REF OFFSET FI DEBIT CREDIT

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

22 → 9802 38 → 21 →

15900 Image Cash Letter Deposit

0009	00007	0009	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	

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	

DEMO

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 → 4 200.00 300.00

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  
CITY

30 → \*\*\*\*\*  
\* AVAILABLE 08/30 \*  
\*\*\*\*\*

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

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
----------	---	------	--------

31

36 → TOTAL AVAILABLE 08/30 350.00

37 → NET AVAILABLE 08/30 350.00

DEMO  
\*\*\*\*\*  
\* SUMMARY \*  
\*\*\*\*\*

16

FUTURES OPENING TOTAL	0.00	0.00
- 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

08/30 PROCESSED 08/29	0.00	350.00
17 → TOTAL AVAILABLE 08/30	0.00	350.00

SAMPLE BANK - MASTER

1 →

1111-1111-1

4 ←

3 →

\*\*\*\*\*  
\* STATEMENT OF YOUR RESPONDENTS' ACTIVITY \*  
\*\*\*\*\*

BR GROUP REF OFFSET FI DEBIT CREDIT

FOR THE ACCOUNT OF 4444-4444-4 RESPONDENT BANK

38 →

CITY

21 ←

22 ↓

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

0012	00011	0012	061000146		100.00
	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 2 100.00 200.00

23 →

7502 (966) 234-5691 57050 ACH Immediate Transaction

24 →

\*\*\*\*\*  
\* ITEMS REVERSED \*  
\*\*\*\*\*

DEMO

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  
CITY

\*\*\*\*\*  
\* AVAILABLE 09/03 \*  
\*\*\*\*\*

31

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

16	FUTURES OPENING TOTAL	0.00	0.00
	- 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

ADPE5491U

FEDERAL RESERVE BANK OF Boston

2 → 08/30/XX

SAMPLE BANK - SUBACCOUNT  
SAMPLE STREET  
CITY, MA 00000

2222-2222-2

PAGE 1

\*\*\*\*\*  
\* STATEMENT OF ITEMS THROUGH YOUR MASTER ACCOUNT \*  
\*\*\*\*\*

BR GROUP REF OFFSET FI DEBIT CREDIT

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

40	9802 (877) 372-2457	20	15900 Image Cash Letter Deposit		
	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		
	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

\*\*\*\*\*  
\* ITEMS REVERSED \*  
\*\*\*\*\*

3456 90003 6543 091000080					100.00
3456 00004 6543 091000080				100.00	

SUBTOTAL 3 100.00 500.00

TOTAL APPLIED TO 1111-1111-1 5 100.00 1,100.00

DEMO

SAMPLE BANK - SUBACCOUNT

2222-2222-2

PAGE 2

\*\*\*\*\*  
\* 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 → \*\*\*\*\*  
\* AVAILARLE 09/04 \*  
\*\*\*\*\*

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

2222 00008 3333 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

31

36 → TOTAL AVAILABLE 09/04 300.00

37 → NET AVAILABLE 09/04 300.00

DEMO  
\*\*\*\*\*  
\* 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

TOTAL COMING AVAILABLE

17 → 09/04 PROCESSED 08/30	300.00	0.00
TOTAL AVAILABLE 09/04	300.00	0.00

ADPB501U

FEDERAL RESERVE BANK OF Boston

2 → 08/30/XX

SAMPLE BANK - OTHER SECONDARY RTN  
SAMPLE STREET  
CITY , CT 00000

1 ↗

3333-3333-3

PAGE 1

3 ←

4 ←

\*\*\*\*\*  
\* STATEMENT OF ITEMS THROUGH YOUR PARENT \*  
\*\*\*\*\*

BR GROUP REF OFFSET FI DEBIT CREDIT

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

9802 (877) 372-2457 15900 Image Cash Letter Deposit 200.00  
5678 00002 8765 061000146

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

Original Amt \$ 350.00  
Org Amt \$ 1-Day 0.00  
Org Amt \$ 2-Day 0.00  
Org Amt \$ 3-Day 0.00

SUBTOTAL 2 0.00 550.00

7502 57050 ACH Immediate Transaction 400.00  
3333 00006 4444 091000080

\*\*\*\*\*  
ITEMS REVERSED \*  
\*\*\*\*\*

DEMO

6789 90001 9876 091000080 100.00  
6789 00002 9876 091000080 100.00

SUBTOTAL 3 100.00 500.00

TOTAL APPLIED TO 1111-1111-1 5 100.00 1,050.00

41 ↗

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

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

31

36

TOTAL AVAILABLE 09/03

300.00

37

NET AVAILABLE 09/03

300.00

DEMO  
\*\*\*\*\*  
\* SUMMARY \*  
\*\*\*\*\*

16

FUTURES OPENING TOTAL  
- TOTAL AVAILABLE TODAY  
+ TOTAL PROCESSED TODAY  
FUTURES TOTAL AS OF 08/30

0.00  
0.00  
300.00  
300.00

350.00  
350.00  
0.00  
0.00

TOTAL COMING AVAILABLE

09/03 PROCESSED 08/30

300.00

0.00

17

TOTAL AVAILABLE 09/03

300.00

0.00

ADPB501U

FEDERAL RESERVE BANK OF Boston

2 → 08/30/XX

RESPONDENT BANK  
SAMPLE STREET  
CITY , CT 00000

3

1

4444-4444-4

4

PAGE 1

\*\*\*\*\*  
\* STATEMENT OF ITEMS THROUGH YOUR CORRESPONDENT \*  
\*\*\*\*\*

BR GROUP REF OFFSET FI DEBIT CREDIT

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

40

9802 (877) 372-2457 15900 Image Cash Letter Deposit  
6789 00003 9876 061000146

200.00

19

Original Amt \$ 230.00  
Org Amt \$ 1-Day 5.00  
Org Amt \$ 2-Day 10.00  
Org Amt \$ 3-Day 15.00

22

SUBTOTAL 1 0.00 200.00

7502 57050 ACH Immediate Transaction  
00007 091000080

400.00

24

\*\*\*\*\*  
\* ITEMS REVERSED \*  
\*\*\*\*\*

2345 90002 5432 091000080  
2345 00003 5432 091000080

100.00

100.00

SUBTOTAL 3 100.00 500.00

DEMO

TOTAL APPLIED TO 1111-1111-1

4

100.00

700.00

41

RESPONDENT BANK

4444-4444-4

PAGE 2

\*\*\*\*\*  
\* STATEMENT OF FUTURE ITEMS THROUGH YOUR CORRESPONDENT \*  
\*\*\*\*\*

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

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

31

36 → TOTAL AVAILABLE 09/03 300.00

37 → NET AVAILABLE 09/03 300.00

DEMO  
\*\*\*\*\*  
\* SUMMARY \*  
\*\*\*\*\*

16 →	FUTURES OPENING TOTAL	0.00	670.00
→	- 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

17 →	09/03 PROCESSED 08/29	0.00	670.00
→	08/30	300.00	0.00
→	TOTAL AVAILABLE 09/03	300.00	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 for the Web, FedLine Advantage, or FedMail. The daily reports are delivered on a one day lag and the bi-weekly 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, Glossary.

### **Intra-day Position Report**

The Intraday Position Report shows an institution's daylight overdraft balance throughout a single Fedwire day. The report will display only time intervals where 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 and the figures will represent the aggregate balances across all accounts for the institution. Also included on the report are 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. The total end-of-minute balances (Total Fedwire Balance), daylight overdraft and collateral values are segregated by columns. Uncollateralized daylight overdraft balances are calculated in the far right column. Displayed at the bottom of the report are the maximum overdraft for date values, which are based on the peak overdraft date and time. Additionally, the average overdraft for the particular day is included at the end of the report.

This report is generated on a daily basis, 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 Service<sup>7</sup>.

Run Date: 01/19/12 11.50.21		Report ID: EXP703-0						
		Page 1						
Federal Reserve Bank of Richmond Richmond Office								
Intra-day Position Report Maintenance Period Ending: 01/11/2012 Position at every 1 minute interval from 21:05 to 18:30 \$ in Thousands								
Customer Bank								
123 Main Street								
Anytown, Anywhere								
Contact:								
Title:								
ABA:								
Cap Type: De min. as of 10/28/2010 Risk Based: 9,593,412 as of 06/30/2011 Credit Option: UNKNOWN								
Opening Balance: 37,136 Net Debit Cap: 3,837,365 Preliminary Total Daily Fee :0								
Closing Balance: 87,020 Maximum DLOD Capacity: 0 Preliminary Aggregate Fee:0								
Date: 05/24/2010								
Time	Funds Only Balance	Securities Only Balance	Non-Wire Balance	EOM Balance	Total DLOD	Unencum Coll Value	Uncollateralized DLOD Amount	
00:29	37,176	0	0	37,176	0	2,549,080	0	
05:58	37,176	0	0	37,176	0	2,549,080	0	
06:43	37,176	0	0	37,176	0	2,549,080	0	
08:30	37,180	0	206,220-	169,040-	169,040	2,549,080	0	
09:27	102,820-	0	206,220-	309,041-	309,041	2,549,080	0	
09:29	102,820-	0	206,220-	309,040-	309,040	2,549,080	0	
09:30	35,894-	0	206,220-	242,115-	242,115	2,549,080	0	
09:31	15,322-	0	206,220-	221,542-	221,542	2,549,080	0	

<sup>7</sup>The Daylight Overdraft Service is available via FedLine Web/FedLine Advantage with the Account Management Information (AMI) non-restricted credential access

### **Transaction End-of-Minute Detail Report**

The daily Transaction End-of-Minute (EOM) Detail Report shows all of an institution's end-of-minute balances for a single Fedwire day. The report will display only time intervals where transaction activity occurs. If an institution has more than one Federal Reserve account, the words "consolidated entity" will appear on the report and the figures will represent the aggregate balances across all accounts for the institution.

The upper portion of the report includes information identifying the institution, such as its name, address, ABA number and opening balance with the Federal Reserve.

The Transaction End-of-Minute (EOM) Detail Report displays every end-of-minute balance throughout the Fedwire 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 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: 12/12/XX 00:15:03		Report ID: EXP350-0					
		Page: 1					
Federal Reserve Bank of Chicago Chicago Office							
Transaction End-of-Minute Detail Report For Date: 12/11/20XX from 21:00 to 18:31							
SAMPLE CUSTOMER 100 ANYWHERE ST City, ST 00000 Contact: Title: ABA: 111111111							
		IAS Opening Balance:	25,589.00				
BOM Post Time (ET)	Tran Code or Subtyp	Offset Type	Respondent ABA	Process FRB ABA	IAS Time Stamp or Ref Nr	Trans Amount / Unencum Collateral	Posting Amount / Uncoll DLOD
21:00		BOM BALS:			25,589.00		.00
09:08:17	1000	22222222			20XX1211A0A0000A011918	19,482.34	19,482.34
09:08		BOM BALS:			45,071.00		.00
10:42:44	1000	22222222			20XX1211AAAAA000000300	57,400.00-	57,400.00-
10:42		BOM BALS:			12,329.00-		.00
12:10:02	1000	22222222			20XX1211AAAAA000000679	139,251.95-	139,251.95-
12:10		BOM BALS:			151,581.00-		.00
12:36:21	1000	22222222			20XX1211AAAAA000000041	107,500.00	107,500.00
12:36		BOM BALS:			44,081.00-		.00
13:37:55	1000	22222222			20XX1211AAAAA000000027	3,435.92	3,435.92
13:37		BOM BALS:			40,645.00-		.00
15:01:36	1000	22222222			20XX1211A0AA0A0A0000088	53,603.79	53,603.79
15:01		BOM BALS:			12,959.00		.00
15:51:15	1632	22222222			20XX1211A0AA000A000528	1,479,000.00	1,479,000.00
15:51		BOM BALS:			1,491,959.00		.00
15:56:47	1000	22222222			20XX1211AAAAA000001967	1,466,000.00-	1,466,000.00-
15:56		BOM BALS:			25,959.00		.00
16:39:14	1000	22222222			20XX1211A0AA000A002980	12,040.00	12,040.00
16:39		BOM BALS:			37,999.00		.00
18:30		BOM BALS:			37,999.00		.00
		After Fedwire Close:			37,999.00		.00

**Daylight Overdraft Monitoring Summary**

The Daylight Overdraft Monitoring Summary report provides institutions a listing of peak daylight overdrafts (if incurred) for each Fedwire day during a maintenance period. If an institution does not incur daylight overdraft activity within a maintenance period, no report will be generated. If an institution has more than one Federal Reserve account, the words “consolidated entity” will appear on the report and the figures will represent the aggregate balances across all accounts for the institution.

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. The main portion of the report includes the peak daylight overdraft (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 report is maintained for the eight most recent maintenance periods.

Run Date: 01/19/12 11.43.27		Report ID: EXP701-0						
		Page 1						
Federal Reserve Bank of Richmond Richmond Office ( ARB: Richmond ) Daylight Overdraft Monitoring Summary Maintenance Period Ending: 01/11/2012 \$ in Thousands								
Customer Bank								
123 Main Street								
Anytown, Anywhere								
Contact:								
Title:								
ABA:								
Cap Type: De minimis		Credit option: UNKNOWN		Capital Type : Risk Based		9,593,412		
as of 10/28/2010				as of 06/30/2011				
Net Debit Cap: 3,837,365								
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
12/29/2011	10:53:00	3,837,365	3,837,365	432,875	0	0.11	2,549,080	0
12/30/2011	10:53:00	3,837,365	3,837,365	310,578	0	0.08	2,549,080	0
01/03/2012	08:30:00	3,837,365	3,837,365	36,250	0	0.00	2,549,080	0
01/04/2012	11:36:00	3,837,365	3,837,365	286,976	0	0.07	2,549,080	0
01/05/2012	10:44:00	3,837,365	3,837,365	537,045	0	0.13	2,549,080	0
01/06/2012	10:48:00	3,837,365	3,837,365	475,231	0	0.12	2,549,080	0
01/09/2012	10:05:00	3,837,365	3,837,365	245,507	0	0.06	2,549,080	0
01/10/2012	10:42:00	3,837,365	3,837,365	280,383	0	0.07	2,549,080	0
01/11/2012	10:29:00	3,837,365	3,837,365	549,069	0	0.14	2,549,080	0

### Daylight Overdraft Charge Report Preliminary

The Daylight Overdraft Charge Report provides institutions preliminary daylight overdraft charges for the most recently completed maintenance period. Therefore, if an institution is inquiring on 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 and the figures will represent the aggregate balances across all accounts for the institution.

If an 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: 10/17/XX 00:15:03							Report ID: EXP400-2
							Page: 1
Federal Reserve Bank of Chicago Chicago Office ( ARB: Chicago ) Daylight Overdraft Charge Report PRELIMINARY Reserve Maintenance Period Ending: 10/16/20XX Final Charge Date 10/31/20XX							
SAMPLE CUSTOMER							
100 ANYWHERE ST.							
CITY, ST 00000							
Contact:							
Title:							
ABA: 111111111							
Reserve Maintenance Period Ending 10/16/20XX							
	Average Total	Average Unencumbered Collateral	Average Uncollateralized Daylight Overdraft	Daylight Overdraft Charge Amount	Daylight Adjustments Applied	Final Charge	
Date	(in thousands)	(in thousands)	(in thousands)				
10/10/20XX	994	13,310	154	1.91	0.00	1.91	
10/16/20XX	1,249	13,299	712	8.83	0.00	8.83	
Total:				10.74	0.00	10.74	
					Charge Amount:	10.74	
					Waived Amount:	150.00-	
					10/31/2013 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) * (21.5/24) * (1/360))							

### Daylight Overdraft Charge Report Final

The Daylight Overdraft Charge Report provides institutions 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 maintenance period order. The report is generated by maintenance period and 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 and the figures will represent the aggregate balances across all accounts for the institution.

If an 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: 10/17/XX 00:15:03
Report ID: EXP400-3
Page: 1

Federal Reserve Bank
of Chicago
Chicago Office
( ARB: Chicago )
Daylight Overdraft Charge Report
FINAL
Reserve Maintenance Period Ending: 10/02/20XX
Final Charge Date 10/17/20XX

SAMPLE CUSTOMER
100 ANYWHERE ST.

CITY, ST 00000

Contact:
Title:

ABA: 111111111

Reserve Maintenance Period Ending 10/02/20XX

Average      Average      Average
Total        Unencumbered  Uncollateralized
Daylight     Collateral    Daylight
Overdraft    (in thousands) (in thousands)
Date (in thousands)
09/24/20XX  1,394         13,316         359
Total:                               4.45
                                         4.45

Daylight     Daylight
Overdraft    Adjustments
Charge Amount Applied      Final Charge
4.45         0.00         4.45
4.45         0.00         4.45

Charge Amount: 4.45
Waived Amount: 150.00-
10/17/2013 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) * (21.5/24) * (1/360))
    
```

### Daylight Overdraft History Report

The Daylight Overdraft History Report provides institutions 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 and the figures will represent the aggregate balances across all accounts for the institution.

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

Dollar amounts represented on the report are rounded up to the nearest thousands. For example, if the dollar amount is less than \$1000 and greater than \$0, the dollar amount will be set to \$1000, which will be displayed as \$1 on the report.

Daylight overdraft history for the six most recent maintenance periods will be reflected on the report. The report is available in the Daylight Overdraft Service for eight maintenance periods.<sup>8</sup>

Run Date: 12/06/11 15.42.21		Report ID: EXP707-0						
		Page: 1						
Federal Reserve Bank of Chicago Chicago Office ( ARB: Chicago ) Daylight Overdraft History Report 05/19/2011 to 07/27/2011 All Periods with an Overdraft \$ in Thousands								
Customer Bank 123 Main Street Anytown, Anywhere								
Contact: Title:								
ABA:								
MP Ending	Peak Overdraft	# Days Over Cap	DL Cap **	Cap Util. Ratio	DL Charge	Total DL Amount	Unencumbered Collateral at Peak OD	Uncollateralized DL amount
Capital:	14,709	Cap Type: De min.	Max DL Cap:				Net Debit Cap:	5,884
07/27/2011	856	0	5,884	0.14	0.00	856	0	856
07/13/2011	235	0	5,884	0.03	0.00	235	0	235
06/29/2011	925	0	5,762	0.16	0.00	925	0	0
06/15/2011	376	0	5,762	0.06	0.00	376	0	0
'***' - For DIs with an approved max cap, the DL cap is equal to the lesser of the adjusted net debit cap or the max cap.								

<sup>8</sup> The Daylight Overdraft History Report is available offline for up to two years. Contact a member of the Payment System Risk staff at your local Reserve Bank should you need this report for a reserve maintenance period prior to the eight most recent maintenance periods maintained online in the Daylight Overdraft Service.

**SECTION III**

- OVERDRAFTS ..... 2
  - OVERNIGHT OVERDRAFTS ..... 2
    - Overnight Overdraft Charge Calculation..... 2
    - Procedures to Help Prevent Overnight Overdrafts ..... 3
- PAYMENT SYTEM RISK MANAGEMENT ..... 5
- DAYLIGHT OVERDRAFTS ..... 5
- DAYLIGHT OVERDRAFT CAPS ..... 6
  - Net Debit Caps..... 6
  - Cap Multiple Matrix ..... 6
  - Establishing a Cap ..... 7
  - Zero Cap ..... 7
  - Exempt-from-filing..... 7
  - Cap Resolutions for Higher Caps ..... 7
  - Maximum Daylight Overdraft Capacity ..... 8
  - Special Situations..... 9
- NET DEBIT CAP COMPLIANCE ..... 9
  - Consequences of Cap Violations ..... 9
- DAYLIGHT OVERDRAFT FEES ..... 10
- ACCOUNT MANAGEMENT TOOLS ..... 10
  - Off-line Information Tools ..... 10
  - Daylight Overdraft Posting Rules..... 10
  - Effective Account Management ..... 12
- ACCOUNT MANAGEMENT DURING A PROCESSING DISRUPTION..... 12
  - Disruption of Federal Reserve Systems ..... 12
- INSTITUTION CONTINGENCY PROCEDURES ..... 13
  - Discount Window Borrowing as a Source of Contingency Funding ..... 14

## OVERDRAFTS

Federal Reserve policies differ regarding overnight and daylight overdrafts. This section discusses both types of overdrafts and the various tools (like Account Management Information) the Federal Reserve Banks provide to help your institution monitor them.

### Overnight Overdrafts

An overnight overdraft is an unauthorized extension of credit that occurs when a depository institution ends the Reserve Banks' accounting day with a negative closing balance in its master account. In the interest of achieving the equitable treatment of all account holders, promoting sound banking practices, and limiting risk to the Federal Reserve System, an institution must manage its master account to avoid overnight overdrafts.

Reserve Banks provide a number of information tools to assist institutions in managing their master account, but these tools are intended to supplement, not replace, internal controls.<sup>1</sup> As an account holder, it is your institution's responsibility to have procedures in place to manage the account effectively. If an overdraft occurs, the Reserve Bank will contact your institution the following business day to determine the cause of the overdraft. When this happens, we encourage you to review your account management procedures to avoid additional overnight overdrafts. This guide provides tools and techniques to assist institutions in preventing overdrafts.

A penalty charge is normally charged if an overnight overdraft is not attributable to a Reserve Bank error. Because the account holder is responsible for managing its account, the institution will be charged for any overnight overdrafts, including those resulting from an error by a correspondent or other third party. The account holder may then seek reimbursement from the third party.

#### *Overnight Overdraft Charge Calculation*

The formula for calculating an overnight overdraft charge is the following:

**Amount of overnight overdraft x (primary credit rate plus 4%) / 360 days x the number of days overdrawn.**

The minimum charge for each occurrence of an overnight overdraft is \$100. An overnight overdraft extending over a weekend or Reserve Bank holiday is subject to a multi-day charge, whereby the charge is assessed for each calendar day an overnight overdraft is outstanding.

If an institution incurs an excessive number of overnight overdrafts (more than three occurrences in any 12 month period), the overnight overdraft calculation rate increases by one percent for each additional

---

<sup>1</sup> Refer to the section on Account Management Tools

occurrence. Moreover, the Reserve Bank will take additional actions to minimize continued overnight overdrafts.

### ***Procedures to Help Prevent Overnight Overdrafts***

While there is no single best way to avoid overdrafts, the following procedures have been useful to many institutions in managing their master accounts. However, you and your staff must determine the most appropriate methods for your institution based on the level of automation available to you.

<b>Procedure</b>	<b>Description</b>
<b>Maintain desktop procedures</b>	Write and maintain procedures for account reconciliation and funding options for regular business days, in contingency situations, during periods of service disruption and also for nonstandard holidays when you are closed but your local Reserve Bank is open for business.
<b>Cross-train backup staff</b>	Train backup staff. Periodically, have backup staff complete the settlement process.
<b>Complete a daily reconciliation</b>	Create a daily reconciliation sheet (automated or manual). Use the sheet to project an end-of-day balance. Ensure normal daily transactions have posted.
<b>Complete a secondary review</b>	On a daily basis, have a second person review and verify the reconciliation sheet in order to catch potential errors.
<b>Know critical account deadlines</b>	Ensure account management staff know and meet critical deadlines such as a correspondent's funds transfer deadline and Fedwire® closing time. When a balancing discrepancy is detected, ensure that staff reconciling the account is aware of deadlines as well as the guidelines to follow when an error cannot be resolved in time.
<b>Cross check balance against AMI</b>	Verify reconciliation sheet balance against the Account Management Information (AMI) balance for the master account. Research discrepancies and take appropriate action.
<b>Identify typical transaction cycles</b>	Determine what transactions are processed on a daily or periodic basis. Identify normal transaction size and source of transaction settlement information.

® Fedwire is a registered service mark of the Federal Reserve Banks.

Procedure	Description
<p><b>Understand data flows to account management systems (internal or Reserve Bank systems)</b></p>	<p>Ensure staff understands when data are submitted to the account management systems. For example, the Reserve Bank FedLine® tools generally receive data by the daylight overdraft posting time.<sup>2</sup> For some entries such as Adjustments, Check Corrections, and Coin or Currency Charges, the information may not be available until after the close of Fedwire. However, such entries should be included when calculating a closing balance to avoid overnight overdrafts. Ensure that all transactions (including ones not yet posted) are included in the reconciliation process before closing for the day and that staff remain available until Fedwire closes.</p>
<p><b>Establish transaction notification procedures</b></p>	<p>Ensure adequate communication channels to the account reconciliation area from management, operation areas, or respondents are established for transaction data. For many transactions, the primary source of settlement information may be from these sources.</p>
<p><b>Distribute Reserve Bank broadcast messages</b></p>	<p>The Reserve Banks use broadcast messages to notify and describe processing disruptions. These may include delays in transaction flows or settlement. Recipients of these messages should ensure that account reconciliation staff is notified.</p>
<p><b>Maintain sufficient account balance</b></p>	<p>Maintain the master account balance at a level that provides sufficient cushion in the account to manage anticipated and small unanticipated entries.</p>
<p><b>Establish contingency funding sources</b></p>	<p>The need for contingency funding may arise for a number of reasons. An unanticipated transaction may be posted to the master account after the account holder’s normal funding deadlines, or an alternative source of funds may be needed when normal sources are not available, such as during severe weather. Sources may include correspondents or the Reserve Bank discount window. Contact should be established and maintained with these sources in order to remain familiar with procedures required to access contingency sources of funding.</p>

<sup>®</sup> FedLine is a registered trademark of the Federal Reserve Banks.

<sup>2</sup> The daylight overdraft posting times are outlined in the [PSR Policy](#).

## Payment System Risk Management

The Federal Reserve Board developed the Payment System Risk (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 objectives of the PSR policy are to foster the safety and efficiency of payment and settlement systems. The PSR policy establishes limits on the amount of Federal Reserve intraday credit that an institution may use. These limits are sufficiently flexible to reflect the overall financial condition and operational capacity of each institution using Reserve Bank payment services. If an institution exceeds its daylight overdraft limits, the Reserve Bank may counsel the institution and discuss ways to reduce the institution's use of intraday credit. The policy also permits Reserve Banks to protect themselves from the risk of loss by unilaterally reducing net debit caps, imposing collateralization or account balance requirements, rejecting or delaying certain transactions that would cause or increase an institution's daylight overdraft, or, in extreme cases, prohibiting an institution from using Fedwire.

As a general matter, an institution's directors are 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. Given these responsibilities, directors play a vital role in the Federal Reserve's efforts to control risks in the payment system.

The Federal Reserve charges a fee for uncollateralized daylight overdrafts to provide a financial incentive for institutions to efficiently manage their use of Federal Reserve intraday credit. Daylight overdraft fees encourage institutions to make business decisions concerning the amount of intraday Federal Reserve credit they are willing to use based on the cost of using that credit. A zero fee for collateralized daylight overdrafts creates incentives for institutions to pledge collateral to the Reserve Banks. The daylight overdraft measurement method, which incorporates a set of transaction posting rules, also helps institutions manage their use of Federal Reserve intraday credit by providing certainty about how their payment activity affects their Reserve Bank account balance during the day.

## Daylight Overdrafts

An integral component of the PSR policy is a program to govern depository institutions' use of Federal Reserve intraday credit, or "daylight overdrafts." A daylight overdraft occurs at a Reserve Bank when funds in an institution's Federal Reserve account are insufficient to cover outgoing Fedwire funds transfers, incoming book-entry securities transfers, or other payment activity processed by a Reserve Bank, such as check or automated clearinghouse (ACH) transactions. The Federal Reserve's [PSR policy](#) contains detailed information on the daylight overdraft provisions, including the posting rules that determine when a daylight overdraft occurs and how institutions can monitor their compliance with this policy.

For purposes of measuring daylight overdrafts, the Federal Reserve uses a special accounting methodology, referred to as the posting rules, for posting debits and credits that result from various transactions such as wires, ACH or check transactions. Transactions are posted to the Account Balance Services - Ex Post Services (ABS XP)<sup>3</sup> application using the methodology. Fedwire funds, securities transfers, National Settlement Service (NSS) transactions, principal and interest payments, and pre-funded

---

<sup>3</sup> Account Balance Services - Ex Post Services (ABS XP) is a component of the ABS application used by Reserve Banks to measure daylight overdrafts and calculate and assess fees for daylight overdrafts in Reserve Bank accounts.

ACH credit originations<sup>4</sup> post as they occur, while other transactions processed by Reserve Banks post according to type at specified times during the day. The resulting balance is measured on an ex post basis at the end of each minute during the business day, and a daylight overdraft occurs when this balance becomes negative. Reserve Banks use the end-of-minute balances calculated in ABS XP to determine whether an institution complied with the PSR policy in staying within the limitations of its net debit cap. An uncollateralized daylight overdraft occurs when the institution's end-of-minute value of collateral is less than the value of its daylight overdraft for that minute. Reserve Banks use the end-of-minute uncollateralized daylight overdraft balances for calculating daylight overdraft fees.<sup>5</sup>

Please refer to [PSR policy](#) for the daylight overdraft posting rules to help you determine your daylight overdraft balance. Please see section II of this Guide for further information on the information tools provided by the Reserve Banks to supplement your internal systems in tracking your daylight overdraft balance.

## Daylight Overdraft Caps

Under the Federal Reserve's PSR policy, each institution that maintains a Reserve Bank master account is assigned or may establish a daylight overdraft net debit cap. This section discusses the different types of cap categories.

### *Net Debit Caps*

An institution's daylight overdraft net debit cap (or simply, "cap"), refers to the maximum dollar amount of daylight overdrafts the institution is authorized to incur in its Reserve Bank account. The dollar amount of the net debit cap is determined by an institution's cap category and its reported regulatory capital. 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
<i>De minimis</i>	0.40
Average	1.125
Above Average	1.875
High	2.25

An institution's net debit cap is calculated as its cap multiple times its regulatory capital, as shown in the following equation:

<sup>4</sup> Pre-funding of ACH credit originations is required for only a subset of institutions. The risk management area of your Federal Reserve Bank will contact your institution if it is required to pre-fund these items. For DIs not required to pre-fund, ACH credit origination files will be final at 8:30 a.m. ET on settlement day.

<sup>5</sup> Institutions with regular access to the discount window are only charged for uncollateralized daylight overdrafts.

$$\text{Net debit cap} = \text{Cap multiple} \times \text{Regulatory Capital}$$

Because a net debit cap is a function of an institution's capital, the dollar amount of the cap will vary over time as changes occur to an institution's capital.<sup>6</sup> An institution's cap category, however, is normally fixed over a one-year period.

### ***Establishing a Cap***

An institution can establish its cap category by filing a cap resolution with its Reserve Bank or its Reserve Bank will assign it a cap category. Financially healthy institutions, that expect to incur overdrafts up to the lesser of \$10 million or 20 percent of their capital, are generally exempt from filing cap resolutions. An institution that does not file a cap resolution is assigned either the exempt-from-filing or the zero cap category. An institution that has not filed a resolution should contact its Reserve Bank to determine which cap category it has been assigned.

### ***Zero Cap***

An institution in the zero cap category has a net debit cap of zero and thus may not incur daylight overdrafts. An institution may voluntarily adopt a zero cap or may be assigned one by its Reserve Bank. At the discretion of the Reserve Bank, 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 a net debit cap of \$10 million or 20 percent of their capital, whichever amount is smaller. If a Reserve Bank determines that an institution is eligible for exempt status, it will assign this cap category without requiring any additional documentation.

An institution with a new Reserve Bank account may be eligible for exempt status if it is considered in healthy financial condition. If an institution assigned the exempt-from-filing cap category later determines it requires more daylight overdraft capacity, it may file a cap resolution, described below, to increase its net debit cap.

### ***Cap Resolutions for Higher Caps***

The Federal Reserve requires institutions interested in a cap above the exempt-from-filing level to submit a board of directors' resolution to establish a cap in the *de minimis* or self-assessed (average, above average, or high) cap categories or to establish maximum daylight overdraft capacity. These institutions should refer to the [Guide to the Federal Reserve's PSR Policy](#), which contains a more detailed description of procedures involved in determining the appropriate cap and completing a cap resolution; it also provides sample resolutions. All cap resolutions must be renewed annually.

---

<sup>6</sup> An institution's capital used in the calculation of its net debit cap is generally updated quarterly or semi-annually in ABS XP on the basis of the institution's regulatory filings.

The *de minimis* cap category allows institutions to incur daylight overdrafts up to 40 percent of capital. In order to establish the *de minimis* cap category, an institution's board of directors must submit a resolution to the Reserve Bank approving the institution's use of intraday Federal Reserve credit in the amount up to 40 percent of its capital. An institution with a *de minimis* cap must submit a board of directors' resolution annually.

The average, above average, or high cap categories are called "self-assessed" cap categories because they require the completion of a self-assessment in addition to a cap resolution. In order to establish one of these three cap categories, an institution must complete a self-assessment and evaluate four components: (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 determine the selection of an appropriate cap category for the institution.<sup>7</sup>

The results of the self-assessment must be reviewed and approved by the institution's board of directors. The directors' approval must be communicated to the Reserve Bank by submission of a board of directors' resolution. The Reserve Bank will review the appropriateness of the cap resolution in conjunction with the institution's primary regulator, which is responsible for examining the self-assessment components. Should the Reserve Bank determine the cap resolution is not appropriate, it will require the institution to reevaluate its self-assessment and submit another resolution. An institution with a self-assessed cap must perform a new self-assessment and submit a board of directors' resolution annually.

### ***Maximum Daylight Overdraft Capacity***

Subject to Reserve Bank approval, certain depository institutions with self-assessed net debit caps may voluntarily pledge collateral to their administrative Reserve Banks to secure daylight overdraft capacity in excess of their net debit caps (maximum capacity).<sup>8</sup> A depository institution with a self-assessed net debit cap that wishes to expand its daylight overdraft capacity by pledging collateral should consult with its administrative Reserve Bank and provide a business justification for the additional capacity. The Reserve Bank will consider the institution's reasons for requesting additional daylight overdraft capacity as well as its financial and supervisory information in determining the appropriate level of collateralized credit, if any, to grant above the net debit cap.

The Reserve Bank will work with a depository institution that requests additional daylight overdraft capacity to decide on the appropriate maximum daylight overdraft capacity level. If the Reserve Bank approves the request for additional daylight overdraft capacity, the depository institution must submit a board of directors' resolution annually and should avoid incurring daylight overdrafts in excess of its approved maximum capacity.<sup>9</sup>

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

---

<sup>7</sup> More information regarding the self-assessment process is available in the [Guide to the Federal Reserve's Payment System Risk Policy](#).

<sup>8</sup> 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.

<sup>9</sup> 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.

**Maximum daylight overdraft capacity = net debit cap + collateralized capacity**

The maximum capacity is the approved total amount of daylight overdraft capacity. As the institution's net debit cap changes with fluctuations of capital, the collateralized capacity available to the institution will change. The institution's overdraft position will be measured against the lesser of (1) its approved max cap level or (2) its net debit cap plus the amount of collateral pledged. For more detailed information, refer to the [PSR policy](#).

***Special Situations***

Under the Federal Reserve's PSR policy, special rules or procedures that are not detailed in this document may apply to certain institutions, such as U.S. branches and agencies of foreign banks, nonbank banks and industrial banks "grandfathered" under the Competitive Equality Banking Act of 1987 (CEBA), Edge Act and agreement corporations, bankers' banks, limited-purpose trust companies, government-sponsored enterprises (GSEs), and international organizations. If your institution falls into any of these categories, you should refer to the PSR Policy.

**Net Debit Cap Compliance**

At the end of each two-week reserve maintenance period, your Reserve Bank examines your institution's intraday account activity using ABS XP for compliance with the PSR policy. If an institution has more than one Federal Reserve 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.

A cap breach occurs when an institution has one or more negative end-of-minute account balances in excess of its net debit cap. Institutions in the exempt-from-filing cap category are not in violation of the PSR policy until they have incurred three or more cap breaches within two consecutive two-week reserve maintenance periods. Any cap breach by a self-assessed (including max cap), a *de minimis* or a zero cap institution constitutes a violation of the PSR Policy.

As part of the PSR policy, the Federal Reserve requests that an institution's board of directors be responsible for periodically reviewing the frequency and dollar levels of daylight overdrafts. Directors should be aware that, under the Federal Reserve's 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 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, voluntary zero, 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. An institution could also face account activity restrictions, such as rejection of Fedwire funds transfers, National Settlement Service entries or ACH credit originations, if the institution’s account contains insufficient funds. Reserve Banks will also keep institutions’ 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 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 a number of on-line account information tools and encourage institutions to use them. See section II of this guide for a detailed description of all information tools.

*Off-line 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 (e-mail). Check with your local Reserve Bank to determine what services are available to you.

*Daylight Overdraft Posting Rules*

Understanding the daylight overdraft posting rules can help in managing both intraday and end-of-day overdrafts. The following listing of associated posting times and services provides a guide in determining an account holder’s daylight overdraft position as well as projected end-of-day balances.

Posting Time (Eastern Time)	Transaction Description
9:00 p.m. Previous day	Opening Balance (previous day’s closing balance)
Post throughout business day:	± Fedwire funds transfers
	± Fedwire book-entry securities transfers
	± National Settlement Service entries
	+ Fedwire book-entry interest and redemption payments on securities that are not obligations of, or fully guaranteed as to

Posting Time (Eastern Time)	Transaction Description
	principal and interest by, the United States
	+ Electronic payments for matured coupons and definitive securities that are not obligations of, or fully guaranteed as to principal and interest by, the United States.
<b>Post at 8:30 a.m. eastern time:</b>	± Term deposit maturities and accrued interest
	± Commercial and government ACH transactions
	± Commercial check transactions, including returned checks
	+ Treasury checks, postal money orders, local Federal Reserve Bank checks, and savings bond redemptions in separately sorted deposits; these items must be deposited by the latest applicable deposit deadline preceding the posting time
	+ Advance-notice Treasury investments
	- Penalty assessments for tax payments from the Treasury Investment Program (TIP)
<b>Post at 8:30 a.m. eastern time and hourly, on the half-hour, thereafter:</b>	± Main account administrative investment or withdrawal from TIP
	± Special Direct Investment (SDI) administrative investment or withdrawal from TIP
	+ 31 CFR Part 202 account deposits from TIP
	+ Check credit corrections amounting to \$1 million or more
	+ Check credit adjustments amounting to \$1 million or more
	- Uninvested paper tax (PATAX) deposits from TIP
	- Main account balance limit withdrawals from TIP
	- Collateral deficiency withdrawals from TIP
	- 31 CFR Part 202 deficiency withdrawals from TIP
<b>Post at 11:00 a.m. eastern time and hourly thereafter:</b>	+ Currency and coin deposits
<b>Post at 1:00 p.m. eastern time:</b>	± Commercial check transactions, including returned checks

Posting Time (Eastern Time)	Transaction Description
<b>Post at 5:30 p.m. eastern time:</b>	± FedACH SameDay Service return transactions
	± Commercial check transactions, including returned checks
	-
<b>Post after the close of Fedwire Funds Service:</b>	± All other transactions. These transactions include the following: currency and coin shipments; noncash collection; term-deposit settlements; Federal Reserve Bank checks presented after 3:00 p.m. eastern time but before 3:00 p.m. local time; foreign check transactions; small-dollar credit corrections and adjustments; and all debit corrections and adjustments. Discount-window loans and repayments are normally posted after the close of Fedwire as well; however, in unusual circumstances a discount window loan may be posted earlier in the day with repayment 24 hours later, or a loan may be repaid before it would otherwise become due.
	= Closing Balance

**Effective Account Management**

There are several keys to effective account management. The following list provides information your institution should consider when managing your Federal Reserve account.

- Know what activity posts to your institution’s account.
- Know your critical posting times, including those transactions occurring in the early morning.
- Use FedLine tools, if applicable.
- Account for all transactions.
- Investigate all differences.
- Use an internal balancing mechanism.

**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 affect the depository 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 you rely 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. The Reserve Bank account management personnel will strive to provide the highest possible levels of assistance and information. However, because Reserve Bank Account Management functions rely on other Federal Reserve information tools (e.g., the EASy, AMI and ABS<sup>10</sup> applications), temporary processing delays affecting those systems could disrupt account management information and cause incomplete statements and other problems for FedLine account data. If your account managers normally rely upon the Reserve Bank information tools such as local check service notifications, ACH advices, AMI and EASy inquiries, etc., they should have a backup plan for use when this information is not available.

### *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 will give information regarding the processing disruption and, if possible, the estimated time of a resolution. This message may go to the locations associated with the service experiencing the disruption (e.g., if ACH is not functioning, the notices will usually go to the ACH origination and receiving points). For some account holders, this information may be directed to their processing centers rather than a location at the institution. Your institution should establish procedures to ensure that information pertaining to account transactions reaches the appropriate staff.

## **Institution Contingency Procedures**

Despite the current level of automation and technology in use in the financial industry, circumstances can occur that 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.) 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 information that may be helpful.

### *Questions You Should Consider in Contingency Planning*

1. Has your senior management worked with automation management to establish a contingency plan?
2. If so,

---

<sup>10</sup> The Account Balance Services (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 Reserve Banks to monitor institutions' account balances and payment activity on a real-time basis and reject or intercept certain transactions.

- Does the contingency plan include participation from all relevant functional areas within the organization?
  - Does the contingency plan incorporate a detailed procedure specifying who is to be notified of emergencies?
  - Does the plan categorize and provide specific procedures for different disasters?
3. Does the plan address moving to an off-site facility or other arrangements for the continuation of vital operations during an outage?
  4. Does the plan address backup considerations such as contingency site selection, contingency site hardware (computers, peripherals, terminals) and contingency site software (compatibility, storage, testing)?
  5. Do you test the contingency plan periodically (at least annually)?
  6. Have you filed all appropriate legal agreements needed for contingency funding situations with your Reserve Bank?

### ***Discount Window Borrowing as a Source of Contingency Funding***

On occasion, the need for contingency funding may arise for a number of 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. If your institution is eligible to access the discount window, we encourage you to complete the appropriate agreements and board resolution for borrowing. We also encourage institutions to periodically review and test its contingency plan for funding, including the possibility of pledging discount window collateral for use in emergencies. This should include the pledge of collateral in advance so that the Federal Reserve can consider borrowing requests quickly if you unexpectedly need 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 [www.frbdiscountwindow.org/](http://www.frbdiscountwindow.org/)).

SECTION IV

**BILLING .....2**

**Billing Cycle.....2**

**Service Charges.....2**

**Statements of Service Charges.....3**

**Statement Media Choices .....3**

**Summary Statement of Service Charges .....3**

**Summary Statement of Service Charges Fields Keys.....8**

**Statement of Service Charges (Detailed Statement) .....11**

**Service Charge Information (SCI) via FedLine Web or FedLine Advantage.....17**

## BILLING

### Billing Cycle

The Federal Reserve System's billing cycle begins on the first business day of each month and closes on the last business day of the month, with charges accruing on a daily basis. Your institution automatically receives a summary statement of charges (detailed statements are available at your request) on the sixth business day of the next month. Your account—or your correspondent's account—is charged on the fifteenth of each month or the next business day, if the fifteenth falls on a weekend or holiday. However, the Reserve Bank maintains the right to charge before the fifteenth of each month and will notify you of any accelerated charge schedule. Service charges appear as "FRB Service Charges" (Transaction Code 84031) on your institution's Statement of Account. You may settle billing charges in your own master account or in the account of a correspondent institution. If your institution's service charges settle in your master account, no additional authorization is necessary. If not, you must establish authorization by submitting a Transaction and Service Fee Settlement Authorization form signed by an authorized approver, as designated on your institution's OAL (Official Authorization List). This form may be found at [www.frbservices.org](http://www.frbservices.org) under Forms, Account Services.

### Service Charges

Your institution accrues 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 may also result in a service charge. Below are categories of service charges that may appear on your statement.

- *Accounting Information Services*
- *Automated Clearing House (ACH)*
- *Book-Entry Securities*
- *Cash and Cash Cross Shipping*
- *Commercial Check Clearing and Collection Services:*
  - Check Float*
  - Check Transportation*
  - Forward Checks and Forward Image*
  - Payor Bank*
  - Return Checks and Return Image*
- *Cross Business*
- *Funds Transfer*
- *Electronic Access*
- *Net Settlement*
- *Any new services offered by the Federal Reserve Banks, including but not limited to Payment Services that affect electronic transfer of funds.*

## Statements of Service Charges<sup>1</sup>

Statements of Service Charges are available in summary or detail formats and through a variety of media. The available media and formats are discussed in detail below. For additional information regarding the billing cycle and the Statements of Service Charges, please contact the Billing Operations and Service Charge Information area.

An institution should notify the Reserve Bank as soon as possible if the institution believes there is an error on its Statement of Service Charges. If an institution fails to do so within two calendar months of the day it receives the statement, it is deemed to have approved the service charge.

## Statement Media Choices

Your institution can receive your statements via one or more of the following methods:

- Service Charge Information (SCI), which is available via FedLine Web and FedLine Advantage, enables financial institutions to view their monthly Summary Statement of Service Charges and “drill down” to view the details of these charges. The application integrates detail and summary billing service charge information and is updated monthly after the close of business on the fifth business day of the month following the billing cycle. SCI offers a variety of inquiry services, reports, spreadsheet downloads and data reconciliation files to assist you in reconciling your Federal Reserve Billing service charges. More information is included in the following section.
- FedMail delivery allows you to receive billing statements via e-mail.
- FedLine Direct and FedLine Command offer unattended file delivery requiring establishment of an electronic connection with the Reserve Bank. Billing statements delivered via this method are intended for use with back-end reconciliation systems within your financial institution.

Accounting Information Services (AIS) Form 2, Delivery Profile for Statement of Service Charges and Associated Affiliate Access, is required to designate the specific method for the Statement of Service Charges you would like to receive. The AIS forms are available on the FRB Services Website under Forms and Account Services.

## Summary Statement of Service Charges

The Federal Reserve prepares a monthly Summary Statement of Service Charges for your institution which is available by the sixth business day after the end of the month. Statement information may be retrieved via the SCI application, described in the Service Charge Information Section below. You may also request multiple copies and delivery methods for your statements and / or authorize the Reserve Bank to deliver these statements to an alternate destination.

---

<sup>1</sup> Billing statements will be revised, at a later date, to segregate information for institutions operating under the same charter.

Please direct inquiries about specific charges promptly to the contact identified on your Statement of Service Charges for the service area or transaction in question. For added convenience, contact information is also listed within the SCI application. The Federal Reserve will research service charges and make necessary adjustments regardless of the amount. However, if your Reserve Bank does not receive notification within two calendar months of the day the statement was produced, it will deem your institution to have approved the service charge.

The monthly Summary Statement of Service Charges includes the following information:

The *Settlement Recap* section:

- displays summarized charges by each service area and provides a total charge for all service areas;
- lists total service charges for subaccounts and respondents (summarized information is provided in the Subaccount and Respondent Summary Information sections).
- displays a net charge that represents the total of master, subaccount and respondent service charges, and the day the charges will be applied against the account;
- displays the total service charges passed to a correspondent, the correspondents name and the correspondent's customer ID.
- provides a breakout of services eligible to be offset by earnings credits and the actual earnings credits applied as payment against service charges. However, with the elimination of earnings credits, actual earnings credits applied will be \$0.00.

The *Subaccount Summary Information* section:

- displays the subaccount name(s) and customer ID number(s) with service charges to which earnings credits may and may not be applied. However, with the elimination of earnings credits, actual earnings credits applied will be \$0.00.
- displays the debit and credit transactions for respondents and other secondary RTNs, as defined in OC1.
- displays total service charges and, at the customer's request, will list the totals by service area.

The *Respondent Summary Information* section:

- displays the respondent name(s) and customer ID number(s) with service charges to which earnings credits may and may not be applied. However, with the elimination of earnings credits, actual earnings credits applied will be \$0.00.
- displays the debit and credit transactions for respondents and other secondary RTNs, as defined in OC1.
- displays total service charges and, at the customer's request, will list the totals by service area.

The *Summary of Service Charges by Product* section:

- provides direct account charges by product;
- displays the grand total for all service areas.

A sample Summary Statement of Service Charges appears on the following pages.

Settlement Recap

Report Date: 10/07/2009 (1) Report Time: 09:20:53 CUSTOMER ACCOUNTS RECEIVABLE SYSTEM (CARS) FEDERAL RESERVE BANK OF SAN FRANCISCO (2) Page: 1

SUMMARY STATEMENT OF SERVICE CHARGES FOR PERIOD 09/01/2009 THROUGH 09/30/2009 (3)

NATIONAL BANK (4) 100 MAIN STREET SAN FRANCISCO, CA 99999-9999 (5) Customer ID 1234-5678-9

SETTLEMENT RECAP (6)

SERVICE AREA	SUMMARY CHARGES
FUNDS TRANSFER	2,972.42
ELECTRONIC ACCESS	970.00
FORWARD CHECKS	3,714.60
PAYOR BANK	2,525.70
FORWARD IMAGE	29,913.66
BOOK ENTRY	362.35
RETURN CHECK	378.00
RETURN IMAGE	5,365.14
ACH	6,350.62
=====	
TOTAL OF YOUR OWN SERVICE AREA CHARGES	\$52,552.49
(7) TOTAL SUBACCOUNT CHARGES	\$4,137.32
(8) TOTAL RESPONDENT CHARGES	\$2,713.52
(9) YOUR OWN SERVICE CHARGES PASSED TO CORRESPONDENTS	
CUSTOMER ID DESCRIPTION CITY STATE CHARGE	
1233-3333-3 COMMUNITY BANK SAN FRANCISCO CA 6,350.62	
(10) SUBACCOUNT SERVICE CHARGES PASSED TO CORRESPONDENTS	
CUSTOMER ID DESCRIPTION CITY STATE CHARGE	
1233-3333-3 COMMUNITY BANK SAN FRANCISCO CA 1,283.32	
(11) RESPONDENT SERVICE CHARGES PASSED TO CORRESPONDENTS	
CUSTOMER ID DESCRIPTION CITY STATE CHARGE	
1233-3333-3 COMMUNITY BANK SAN FRANCISCO CA 859.66	
LESS CHARGES PASSED TO CORRESPONDENTS	8,493.60
(12) TOTAL CHARGES TO YOUR ACCOUNT	\$50,909.73
(13) CHARGES ELIGIBLE FOR EARNINGS CREDITS	50,770.93
CHARGES INELIGIBLE FOR EARNINGS CREDITS	138.80
EARNINGS CREDITS APPLIED	-\$868.70
(14) NET CHARGES FOR THIS BILLING CYCLE	\$50,041.03

\*\*\* A NET CHARGE OF \$50,041.03 WILL BE APPLIED TO YOUR FEDERAL RESERVE ACCOUNT ON 10/15/2009

Subaccount Summary (without respondents)

Report Date: 10/07/2009 Report Time: 09:23:02 CUSTOMER ACCOUNTS RECEIVABLE SYSTEM (CARS) FEDERAL RESERVE BANK OF SAN FRANCISCO Page: 2

SUMMARY STATEMENT OF SERVICE CHARGES FOR PERIOD 09/01/2009 THROUGH 09/30/2009

NATIONAL BANK (15) SUBACCOUNT SUMMARY INFORMATION BY SERVICE AREA Customer ID 1234-5678-9

SUBACCOUNT	CITY	STATE	SERVICE CHARGES TO WHICH EARNINGS CREDITS		TOTAL CHARGES
			MAY BE APPLIED	MAY NOT BE APPLIED	
1244-4444-4 FNB-MAIN STREET	SAN FRANCISCO	CA			
SERVICE AREA					
(16) ELECTRONIC ACCESS			300.00	0.00	300.00
ACH			916.94	31.70	948.64
CASH			0.00	280.00	280.00
SERVICE AREA SUBTOTAL FOR 1244-4444-4			\$1,216.94	\$311.70	\$1,528.64

Subaccount Summary (with respondents)

Report Date: 10/07/2009      CUSTOMER ACCOUNTS RECEIVABLE SYSTEM (CARS)      Page: 5  
 Report Time: 09:23:02      FEDERAL RESERVE BANK OF SAN FRANCISCO

SUMMARY STATEMENT OF SERVICE CHARGES FOR PERIOD 09/01/2009 THROUGH 09/30/2009

NATIONAL BANK      Customer ID 1234-5678-9

15 SUBACCOUNT SUMMARY INFORMATION BY SERVICE AREA

SUBACCOUNT	CITY	STATE	SERVICE CHARGES TO WHICH EARNINGS CREDITS		TOTAL CHARGES
			MAY BE APPLIED	MAY NOT BE APPLIED	
1255-5555-5 FNB-WEST MAIN STREET SERVICE AREA	SAN FRANCISCO	CA			
16 ELECTRONIC ACCESS			300.00	0.00	300.00
ACH			916.94	31.70	948.64
CASH			0.00	280.00	280.00
SERVICE AREA SUBTOTAL FOR 1255-5555-5			\$1,216.94	\$311.70	\$1,528.64
RESPONDENT ACTIVITY					
17 3211-1111-1 FNB-TOWNSHIP BANK			36.00	0.00	36.00
3233-3333-3 FNB-WEST TOWNSHIP			758.42	4.85	763.27
3244-4444-4 FNB-EAST TOWNSHIP			418.85	4.64	423.49
3255-5555-5 FNB-NORTH TOWNSHIP			94.07	4.50	98.57
3288-8888-8 FNB-SOUTH TOWNSHIP			352.40	5.46	357.86
TOTAL FOR 1255-5555-5			\$2,876.68	\$331.15	\$3,207.83
18 TOTAL FOR ALL SUBACCOUNTS			6,019.47	331.15	6,350.62

Respondent Summary (with respondents)

Report Date: 10/07/2009      CUSTOMER ACCOUNTS RECEIVABLE SYSTEM (CARS)      Page: 6  
 Report Time: 09:23:02      FEDERAL RESERVE BANK OF SAN FRANCISCO

SUMMARY STATEMENT OF SERVICE CHARGES FOR PERIOD 09/01/2009 THROUGH 09/30/2009

NATIONAL BANK      Customer ID 1234-5678-9

19 RESPONDENT SUMMARY INFORMATION BY SERVICE AREA

RESPONDENT	CITY	STATE	SERVICE CHARGES TO WHICH EARNINGS CREDITS		TOTAL CHARGES
			MAY BE APPLIED	MAY NOT BE APPLIED	
1277-7777-7 FNB-EAST MAIN SERVICE AREA	SAN FRANCISCO	CA			
20 FUNDS TRANSFER			633.30	0.00	633.30
ELECTRONIC ACCESS			770.00	0.00	770.00
FORWARD CHECKS			2,709.72	0.00	2,709.72
PAYOR BANK			549.97	0.00	549.97
CHECK TRANSPORTATION			209.00	0.00	209.00
FORWARD IMAGE			4,077.47	0.00	4,077.47
BOOK ENTRY			144.40	0.00	144.40
RETURN CHECK			259.76	0.00	259.76
RETURN IMAGE			122.40	0.00	122.40
ACH			291.37	12.02	291.37
SERVICE AREA SUBTOTAL FOR 1277-7777-7			\$9,767.39	\$12.02	\$9,779.41
21 RESPONDENT ACTIVITY					
3255-5555-5 EAST COMMUNITY BANK			76.71	.08	76.79
3266-6666-6 WEST COMMUNITY BANK			75.97	.05	76.02
TOTAL FOR 1277-7777-7			\$9,920.07	\$12.15	\$9,932.22

**Respondent Summary (without respondents)**

Report Date: 10/07/2009      CUSTOMER ACCOUNTS RECEIVABLE SYSTEM (CARS)      Page: 7  
 Report Time: 09:23:02      FEDERAL RESERVE BANK OF SAN FRANCISCO

SUMMARY STATEMENT OF SERVICE CHARGES FOR PERIOD 09/01/2009 THROUGH 09/30/2009

NATIONAL BANK      Customer ID 1234-5678-9

19 RESPONDENT SUMMARY INFORMATION BY SERVICE AREA

RESPONDENT	CITY	STATE	SERVICE CHARGES TO WHICH EARNINGS CREDITS		TOTAL CHARGES
			MAY BE APPLIED	MAY NOT BE APPLIED	
1288-8888-8	SAN FRANCISCO	CA			
SERVICE AREA					
20 ELECTRONIC ACCESS			95.00	0.00	95.00
CHECK TRANSPORTATION			110.46	0.00	110.46
RETURN CHECK			612.14	0.00	612.14
ACH			141.75	7.14	148.89
SERVICE AREA SUBTOTAL FOR 1288-8888-8			\$959.35	\$7.14	\$966.49
TOTAL FOR 1288-8888-8			\$959.35	\$7.14	\$966.49
22 TOTAL FOR ALL RESPONDENTS			\$25,156.81	\$933.64	\$26,090.45

**Summary of Service Charges by Product**

Report Date: 10/07/2009      CUSTOMER ACCOUNTS RECEIVABLE SYSTEM (CARS)      Page: 9  
 Report Time: 09:23:02      FEDERAL RESERVE BANK OF SAN FRANCISCO

SUMMARY STATEMENT OF SERVICE CHARGES FOR PERIOD 09/01/2009 THROUGH 09/30/2009

NATIONAL BANK      Customer ID 1234-5678-9

23 SUMMARY OF YOUR SERVICE CHARGES BY PRODUCT      24

PRODUCT CODE & DESCRIPTION	VOLUME	FEE	VOLUME	UNIT	RATE	SUPPLEMENTAL CHARGE	SERVICE CHARGE
10001 BASIC SEND FEE	0	0.000000	3,000		0.260000	0.00	780.00
10002 TIER 2 DISCOUNTED SEND FEE	0	0.000000	38,138		0.170000	0.00	6,483.46
10003 TIER 3 DISCOUNTED SEND FEE	0	0.000000	75,517		0.080000	0.00	6,041.36
10006 TIER 2 DISCOUNTED RCV FEE	0	0.000000	48,862		0.170000	0.00	8,306.54
10007 TIER 3 DISCOUNTED RCV FEE	0	0.000000	97,199		0.080000	0.00	7,775.92
10020 MONTHLY PARTICIPATION FEE	0	0.000000	1		60.000000	0.00	60.00
CHARGE FROM OFFICE: NEW YORK	0		262,717			0.00	\$29,447.28
26 ALL INQUIRIES FOR NEW YORK FUNDS TRANSFER SHOULD BE DIRECTED TO ELECTRONIC PAYMENTS AT (800) 758-9403							
27 TOTAL CHARGES: 1001 - FUNDS TRANSFER	0		262,717			0.00	\$29,447.28
28							

### Summary Statement of Service Charges Fields Keys

Ref Number	Field	Description
1.	Report Date	The date that the billing statement is produced. Summary statements are produced by the sixth business day each month.
2.	Federal Reserve Bank	The Federal Reserve district where your account is maintained.
3.	Billing Cycle Date	The month in which the service charges were processed.
4.	Name and Address	Name and address information regarding your institution.
5.	Customer ID	Your 9-digit customer identification number for which the charges were incurred. As registrar of Routing Numbers for the American Bankers Association, Accuity is responsible for the assignment of routing numbers in accordance with the Routing Number Administrative Board Routing Number Policy.
6.	Settlement Recap	Displays the total amount of service charges by service area that you incurred during the month.
7.	Total Subaccount Charges	Displays the total amount of service charges that your subaccount(s) incurred during the month.
8.	Total Respondent Charges	Displays the total amount of service charges that your respondent(s) incurred during the month. Includes respondents and other secondary RTNs.
9.	Your Own Service Charges Passed to Correspondents	Includes the total amount of your service charges that will be passed to a correspondent and the customer ID(s) and name(s) of the correspondent(s).
10.	Subaccount Service Charges Passed to Correspondents	Includes the total amount of your subaccount(s)' service charges that will be passed to a correspondent and the customer ID(s) and name(s) of the correspondent(s).
11.	Respondent Service Charges Passed to Correspondent	Includes the total amount of your respondent(s)' service charges that will be passed to a correspondent and the customer ID(s) and name(s) of the correspondent(s). Includes respondents and other secondary RTNs.

Ref Number	Field	Description
12.	Total Charges to your Account	Includes the total amount of service charges for your master account, your subaccount(s) and your respondent(s) excluding the charges that will pass to your correspondent(s).
13.	Charges Eligible for Earnings Credits, Charges Ineligible for Earnings Credits, and Earnings Credits Applied	Provides a breakdown of the charges that are eligible to be offset by earnings credits and the actual earnings credits applied as payment against service charges. However, with the elimination of earnings credits, actual earnings credits applied will be \$0.00.
14.	Net Charges for this Billing Cycle	Displays your net charges and the day they will be applied against the account.
15.	Subaccount Summary Information	Includes the customer ID and name for each of your subaccounts.
16.	Service Area Information	Displays a breakdown of the charges for each subaccount by service area. (The breakdown by service area is available upon request.)
17.	Respondent Activity	Includes the customer ID and name for any respondents of your subaccount(s). Also displays a breakdown of the respondents' charges by service area. (The breakdown by service area is available upon request.) Includes respondents and other secondary RTNs.
18.	Total for all Subaccounts	Includes the total service charges for all of your subaccounts.
19.	Respondent Summary Information	Includes the customer ID and name for each of your respondents.
20.	Service Area Information	Displays a breakdown of the charges for each of the master account's respondents by service area. (The breakdown by service area is available upon request.)
21.	Respondent Activity	Includes the customer ID and name for any respondent of your respondent(s). Also displays a breakdown of the respondents' charges by service area. (The breakdown by service area is available upon request.) Includes respondents and other secondary RTNs.
22.	Total for all Respondents	Includes the total service charges for all of your respondents. Includes respondents and other secondary RTNs.

Ref Number	Field	Description
23.	Summary of Your Service Charges by Product	Provides a breakdown of the customer charges by product in each service area. The product information will include the product code and description, the transaction volume and rate, the unit volume and rate, the supplemental charge and the total charge for each product.
24.	Processing Office	The Federal Reserve Bank office that processed the work.
25.	Product Code	The product code and description of service.
26.	Charge from Office	Includes volume and charge totals for the Federal Reserve Bank office that processed the work.
27.	Total Charges . . .	Includes the total volume and service charge for each service area.
28.	All Inquiries Should be Directed To . . .	Provides a contact name and phone number to call if there are any questions regarding the service area charges.

## **Statement of Service Charges (Detailed Statement)**

You may request to receive a Statement of Service Charges (detailed statement). For each billing transaction, this statement lists the product code, reference amount, reference text, service date, transaction type, transaction volume, transaction fee, unit volume, unit rate, supplemental charge, and total service charge. The statement categorizes each type of billable service by service area and displays service charges for each type of transaction under the appropriate service area.

The detail statement includes:

- transactions listed by service area with a page break after each service area,
- transactions sorted by date, within product code, with subtotals for each product code,
- subtotals on transaction volume, unit volume, and service charges for each product and processing office.

The Detail Statement of Service Charges is available for delivery no later than the fourth business day after the end of the month. The statement is provided electronically via FedMail, FedLine Direct, or FedLine command. You can also authorize delivery to an alternative destination and request multiple copies of electronically delivered statements. Details may also be accessed after the fifth business night via the SCI application described on page IV-18.

An example of a Detail Statement of Service Charges follows.

Detail Statement of Service Charges

REPORT DATE: 10/05/2009 CUSTOMER ACCOUNTS RECEIVABLE SYSTEM (CARS) PAGE: 1  
 REPORT TIME: 21:22:24 FEDERAL RESERVE BANK OF SAN FRANCISCO  
 STATEMENT OF SERVICE CHARGES FOR PERIOD 09/01/2009 THROUGH 09/30/2009 Customer ID 1234-5678-9

NATIONAL BANK  
 100 MAIN STREET  
 SAN FRANCISCO, CA 99999-9999

1001 -FUNDS TRANSFER

CODE	SERV DATE	TRAN TYPE	TRAN VOL	TRAN FEE	UNIT VOL	UNIT RATE	SUPPL CHARGE	SERVICE CHARGE
10001	09/01/2009	N	0	.000000	3,000	0.260000	\$0.00	\$780.00
Total: 10001 BASIC SEND FEE								
			0		3,000		\$0.00	\$780.00
10002	09/01/2009	N	0	.000000	32,127	0.170000	\$0.00	\$5,461.59
	09/02/2009	N	0	.000000	19,070	0.170000	\$0.00	\$3,241.90
Total: 10002 TIER 2 DISCOUNTED SEND FEE								
			0		51,197		\$0.00	\$8,703.49
10003	09/02/2009	N	0	.000000	7,841	0.080000	\$0.00	\$627.28
	09/03/2009	N	0	.000000	26,343	0.080000	\$0.00	\$2,107.44
	09/04/2009	N	0	.000000	29,277	0.080000	\$0.00	\$2,342.16
	09/08/2009	N	0	.000000	28,716	0.080000	\$0.00	\$2,297.28
	09/09/2009	N	0	.000000	26,485	0.080000	\$0.00	\$2,118.80
	09/10/2009	N	0	.000000	29,286	0.080000	\$0.00	\$2,342.88
	09/11/2009	N	0	.000000	28,950	0.080000	\$0.00	\$2,316.00
	09/14/2009	N	0	.000000	26,895	0.080000	\$0.00	\$2,151.60
	09/15/2009	N	0	.000000	30,331	0.080000	\$0.00	\$2,426.48
	09/16/2009	N	0	.000000	24,988	0.080000	\$0.00	\$1,999.04
	09/17/2009	N	0	.000000	25,833	0.080000	\$0.00	\$2,066.64
	09/18/2009	N	0	.000000	29,904	0.080000	\$0.00	\$2,392.32
	09/21/2009	N	0	.000000	27,067	0.080000	\$0.00	\$2,165.36
	09/22/2009	N	0	.000000	24,380	0.080000	\$0.00	\$1,950.40
	09/23/2009	N	0	.000000	24,255	0.080000	\$0.00	\$1,940.40
	09/24/2009	N	0	.000000	28,547	0.080000	\$0.00	\$2,283.76
	09/25/2009	N	0	.000000	35,033	0.080000	\$0.00	\$2,802.64
	09/28/2009	N	0	.000000	29,132	0.080000	\$0.00	\$2,330.56
	09/29/2009	N	0	.000000	31,168	0.080000	\$0.00	\$2,493.44
	09/30/2009	N	0	.000000	42,332	0.080000	\$0.00	\$3,386.56
Total: 10003 TIER 3 DISCOUNTED SEND FEE								
			0		556,763		\$0.00	\$44,541.04
10006	09/01/2009	N	0	.000000	35,803	0.170000	\$0.00	\$6,086.51
Total: 10006 TIER 2 DISCOUNTED RECV FEE								
			0		35,803		\$0.00	\$6,086.51
10007	09/02/2009	N	0	.000000	27,469	0.080000	\$0.00	\$2,197.52
	09/03/2009	N	0	.000000	27,166	0.080000	\$0.00	\$2,173.28
	09/04/2009	N	0	.000000	29,159	0.080000	\$0.00	\$2,332.72
	09/08/2009	N	0	.000000	33,552	0.080000	\$0.00	\$2,684.16
	09/09/2009	N	0	.000000	27,323	0.080000	\$0.00	\$2,185.84
	09/10/2009	N	0	.000000	28,384	0.080000	\$0.00	\$2,270.72
	09/11/2009	N	0	.000000	28,509	0.080000	\$0.00	\$2,280.72
	09/14/2009	N	0	.000000	28,957	0.080000	\$0.00	\$2,316.56
	09/15/2009	N	0	.000000	30,204	0.080000	\$0.00	\$2,416.32
	09/16/2009	N	0	.000000	26,040	0.080000	\$0.00	\$2,083.20
	09/17/2009	N	0	.000000	26,375	0.080000	\$0.00	\$2,110.00
	09/18/2009	N	0	.000000	32,092	0.080000	\$0.00	\$2,567.36

Detail Statement of Service Charges (continued)

REPORT DATE: 10/05/2009 CUSTOMER ACCOUNTS RECEIVABLE SYSTEM (CARS) PAGE: 2  
 REPORT TIME: 21:22:24 FEDERAL RESERVE BANK OF SAN FRANCISCO  
 STATEMENT OF SERVICE CHARGES FOR PERIOD 09/01/2009 THROUGH 09/30/2009  
 NATIONAL BANK Customer ID 1234-5678-9

CODE		AMOUNT		REFERENCE		TEXT	
SERV DATE	TRAN TYPE	TRAN VOL	TRAN FEE	UNIT VOL	UNIT RATE	SUPPL CHARGE	SERVICE CHARGE
1001 - FUNDS TRANSFER							
PROCESSING OFFICE: NEW YORK 0210-0120-8							
10007 - TIER 3 DISCOUNTED RECV FEE							
09/21/2009	N	0	.000000	26,904	0.080000	\$0.00	\$2,152.32
09/22/2009	N	0	.000000	24,658	0.080000	\$0.00	\$1,972.64
09/23/2009	N	0	.000000	25,847	0.080000	\$0.00	\$2,067.76
09/24/2009	N	0	.000000	27,519	0.080000	\$0.00	\$2,201.52
09/25/2009	N	0	.000000	32,411	0.080000	\$0.00	\$2,592.88
09/28/2009	N	0	.000000	30,342	0.080000	\$0.00	\$2,427.36
09/29/2009	N	0	.000000	30,726	0.080000	\$0.00	\$2,458.08
09/30/2009	N	0	.000000	44,758	0.080000	\$0.00	\$3,580.64
Total: 10007 TIER 3 DISCOUNTED RECV FEE		0		588,395		\$0.00	\$47,071.60
10020 - MONTHLY PARTICIPATION FEE							
09/30/2009	N	0	.000000	1	60.000000	\$0.00	\$60.00
Total: 10020 MONTHLY PARTICIPATION FEE		0		1		\$0.00	\$60.00
Total for: NEW YORK		0		1,235,159		\$0.00	\$107,242.64
Total for: 1001 - FUNDS TRANSFER		0		1,235,159		\$0.00	\$107,242.64

18 ALL INQUIRIES FOR FUNDS TRANSFER CHARGES SHOULD BE DIRECTED TO ELECTRONIC PAYMENTS (800) 758-9403

19

Detail Statement of Service Charges (continued)

REPORT DATE: 10/05/2009    CUSTOMER ACCOUNTS RECEIVABLE SYSTEM (CARS)    PAGE: 8  
 REPORT TIME: 21:22:24    FEDERAL RESERVE BANK OF SAN FRANCISCO  
 STATEMENT OF SERVICE CHARGES FOR PERIOD 09/01/2009 THROUGH 09/30/2009  
 NATIONAL BANK    Customer ID 1234-5678-9

8401 -ACCTG INFORMATION

CODE		AMOUNT		REFERENCE		TEXT	
SERV DATE	TRAN TYPE	TRAN VOL	TRAN FEE	UNIT VOL	UNIT RATE	SUPPL CHARGE	SERVICE CHARGE
PROCESSING OFFICE: SAN FRANCISCO 1210-0037-4							
84155	- PRINT IMAGE						
09/29/2009	N	0	.000000	1	20.000000	\$0.00	\$20.00
Total: 84155 PRINT IMAGE		0		1		\$0.00	\$20.00
Total for: SAN FRANCISCO		0		1		\$0.00	\$20.00
Total for: 8401 - ACCTG INFORMATION		0		1		\$0.00	\$20.00
ALL INQUIRIES FOR ACCTG INFORMATION CHARGES SHOULD BE DIRECTED TO ACCTG CUSTOMER SERV (800) 309-6156							
TOTAL CHARGE TO: 1234-5678-9 FOR ALL SERVICES		81		6,763,683		\$0.00	\$201,309.98

20

**DETAIL STATEMENT OF SERVICE CHARGES FIELD KEYS**

Reference Number	Field Name	Description
1.	Report Date	The date that the billing statement is produced. Detail statements are produced on the third business night and available by the fourth business day after the end of the billable month.
2.	Federal Reserve Bank	The Federal Reserve district where your account is maintained.
3.	Billing Cycle Dates	The month in which the service charges were billed.
4.	Name and Address	Name and address information on file for your institution.
5.	Customer ID	Your 9-digit customer identification number for which the charges were incurred. As registrar of Routing Numbers for the American Bankers Association, Accuity is responsible for the assignment of routing numbers in accordance with the Routing Number Administrative Board Routing Number Policy.
6.	Service Area	Identifies the number and name of the service area providing the service.
7.	Code	The product code and description of service.
8.	Reference Amount and Text	Identifies reference information to reconcile the billing charge. The Text Reference Amount is often used to represent the financial entry amount of the transaction.
9.	Service Date	The date that the service was provided.
10.	Transaction Type	Identifies if the transaction is a normal transaction (N), a reversal (R), or an adjustment (A).
11.	Transaction Volume and Fee	Identifies the number of transactions processed within the transaction and the fee for each transaction. Transaction volume is always a positive value; rates can be both positive and negative depending on the type of charge/discount.
12.	Unit Volume and Rate	Identifies the number of units processed within the transaction and the rate for each unit. Unit volume is always a positive value; rates can be both positive and negative depending on the type of charge/discount.

Reference Number	Field Name	Description
13.	Supplemental Charge	Identifies a charge that is added to or subtracted from the total of the unit and/or the transaction amounts. Some billing charges are passed with no associated volume or unit rates.
14.	Service Charge	Total amount to be charged for the transaction. (Tran Vol * Tran Fee) + (Unit Vol * Unit Rate) + Suppl Charge.  Normal and Adjustment transactions are charges; Reversals are credits to your account.
15.	Processing Office	The Federal Reserve Bank office that processed the work.
16.	Total: Product Code	Includes the total transaction volume, unit volume, supplemental charge and total charge for the product.
17.	Total for: District Office	Includes the total transaction volume, unit volume, supplemental charge and total charge for the processing office.
18.	Total for: Service Area	Includes the total transaction volume, unit volume, supplemental charge and total charge for the service area providing services.
19.	All Inquiries Should be Directed To . . .	Provides a contact name and phone number to call if there are any questions regarding the service area charges.
20.	Total Charges for all Services	The total transaction volume, unit volume and total charge for all services provided to the customer.

**Service Charge Information (SCI) via FedLine Web or FedLine Advantage**

The SCI application provides summary and detail service charge information. SCI provides the most recent billing cycle service charges as well as the previous two cycles. The application is accessed from the Federal Reserve Financial Services Internet site under Access FedLine at [www.frbservices.org](http://www.frbservices.org) and requires a valid electronic access credential. Contact your Customer Contact Center representative for information about obtaining a credential for SCI. SCI presents summary and detail service charges by service area and product code for the master account, subaccounts, and respondents as applicable. Adjustment and reversal transactions, contact names and telephone numbers by processing office are also available for view. Information can be printed or downloaded from this site.

A User Guide for SCI is also available from the Account Services Home Page, and an on-line eLearning Tool about SCI is available on the Learn About our Services website available via [www.frbservices.org](http://www.frbservices.org).

**Service Charge Information Entry Screen – Summary of Charges**

The screenshot shows the 'Service Charge Information: Summary' screen. The header includes 'Welcome' and 'FedLine@ Home | Learning Center'. The main content area displays the following summary table:

Service Charge Information: Summary	
COMMUNITY BANK 2410-1234-5 FOR DATES: 12/01/2005 - 12/30/2005	
Select ABA: Self	Billing Cycle: December 2005
<a href="#">View Results</a>	
Summary of <b>Own Activity</b>	<b>\$1,166,139.61</b>
Adjustments or Reversals <b>Exist</b>	
Summary of <b>Subaccount</b> Activity	<b>\$2,961,874.12</b>
Summary of <b>Respondent</b> Activity	<b>\$1,090,976.20</b>
Charges Passed to <b>Correspondent(s)</b>	<b>\$0.00</b>
<b>Earnings Credits</b> Applied to Eligible Charges	<b>\$4,823,518.86</b>
Charges Ineligible for Earnings Credits	\$20,448.00
<b>Total Charges Applied to Your Account on 01/17/2006</b>	<b>\$395,471.07</b>

Details of service charge activity are available from any point within the application by selecting the blue hyperlinks within the statement page or the hyperlinks contained in the service navigation bar on the left side of the screen. Examples of some of the options are shown on the following pages. See the SCI User Guide for a detailed description of this tool.

View Own Activity by Service Area



Welcome

FedLine@ Home | Learning Center

[Logout](#)

**Accounting**

**General**

- [About This Service](#)
- [Contact FRB Staff](#)
- [View Customer Profile](#)
- [View Product Code Dictionary](#)

**Billing Activity**

- [View Summary](#)
- View Own Activity By Service Area**
- [View Own Activity By Product Code](#)
- [View Subaccount Activity](#)
- [View Respondent Activity](#)
- [View Correspondent Activity](#)
- [View Earnings Credits](#)
- [View Adjustments / Reversals](#)

**Billing Reports**

- [View Earnings Credits History](#)
- [Download Data](#)
- [View/Print Summary Statement](#)

**Service Charge Information: Own Activity By Service Area**

COMMUNITY BANK 2410-1234-5 FOR DATES: 12/01/2005 - 12/30/2005

Billing Cycle: December 2005 [View Results](#)

Service Area	Earnings Credits Eligible	Earnings Credits Ineligible	Charges
<a href="#">1001</a> FUNDS TRANSFER	\$245,028.40	\$0.00	\$245,028.40
<a href="#">1201</a> ELECTRONIC ACCESS	\$34,060.00	(\$628.00)	\$33,432.00
<a href="#">1501</a> FORWARD CHECKS	\$216,928.21	\$0.00	\$216,928.21
<a href="#">1505</a> PAYOR BANK	\$2,051.04	\$0.00	\$2,051.04
<a href="#">1507</a> CHECK TRANSPORTATION	\$789.63	\$0.00	\$789.63
<a href="#">1521</a> FORWARD IMAGE	\$22,654.20	\$0.00	\$22,654.20
<a href="#">2001</a> BOOK ENTRY	\$330,238.02	\$2,324.00	\$332,562.02
<a href="#">3001</a> RETURN CHECK	\$45,373.80	\$0.00	\$45,373.80
<a href="#">5701</a> ACH	\$266,693.31	\$0.00	\$266,693.31
<a href="#">6301</a> CASH	\$0.00	\$230.00	\$230.00
<a href="#">8401</a> ACCTG INFORMATION	\$0.00	\$397.00	\$397.00
<b>Total Service Area Charges</b>			<b>\$1,166,139.61</b>

View Own Activity by Product Code



Welcome

FedLine@ Home | Learning Center

[Logout](#)

**Accounting**

**General**

- [About This Service](#)
- [Contact FRB Staff](#)
- [View Customer Profile](#)
- [View Product Code Dictionary](#)

**Billing Activity**

- [View Summary](#)
- [View Own Activity By Service Area](#)
- View Own Activity By Product Code**
- [View Subaccount Activity](#)
- [View Respondent Activity](#)
- [View Correspondent Activity](#)
- [View Earnings Credits](#)
- [View Adjustments / Reversals](#)

**Billing Reports**

- [View Earnings Credits History](#)
- [Download Data](#)
- [View/Print Summary Statement](#)

**Service Charge Information: Own Activity By Product Code**

COMMUNITY BANK 2410-1234-5 FOR DATES: 12/01/2005 - 12/30/2005

Billing Cycle: December 2005 [View Results](#)

Service Area: 1001 FUNDS TRANSFER
Processing Office: 0210-0120-8 NEW YORK

Items 1-5 of 5 [Return to Charges by Service Area](#) | [Previous](#) [Next](#)

Product Code	Unit Volume	Transaction Volume	Charge
<a href="#">10001</a> BASIC SEND FEE	2,500		\$750.00
<a href="#">10002</a> TIER 2 DISCOUNTED SEND FEE	67,737		\$13,547.40
<a href="#">10003</a> TIER 3 DISCOUNTED SEND FEE	1,294,393		\$129,439.30
<a href="#">10006</a> TIER 2 DISCOUNTED RECV FEE	9,763		\$1,952.60
<a href="#">10007</a> TIER 3 DISCOUNTED RECV FEE	993,391		\$99,339.10
<b>Service Area 1001 Total for NEW YORK Office</b>			<b>\$245,028.40</b>
<b>Grand Total for Service Area 1001 - FUNDS TRANSFER</b>			<b>\$245,028.40</b>

**SECTION V**

**ACCOUNT MANAGEMENT DURING A MERGER.....2**

Transition Account Issues .....2

Transitional Arrangement for Deposit Reporting and Reserve Administration.....2

Multiple Account Arrangements .....3

Overdraft Monitoring.....3

Other Accounting Issues Arising in Mergers .....4

    Billing .....4

    Capital Stock.....4

    Debit and Credit Activity Reporting and Settlement .....4

    Routing Transition Numbers.....5

### ACCOUNT MANAGEMENT DURING A MERGER

This section provides general guidelines to a Financial Institution for addressing accounting issues that will result from a merger with another Financial Institution or a purchase and assumption of certain assets and liabilities of another Financial Institution (collectively referred to as a merger). If your institution is planning a merger, this portion of the Guide should answer important questions about your account relationship with the Federal Reserve Banks. However, you should also contact your Administrative Reserve Bank (ARB) for more detailed assistance, especially if your Financial Institution is currently involved in a merger or acquisition.

#### Transition Account Issues

The Federal Reserve Banks offer transitional, multiple account arrangements to support organizational and operational restructuring after a merger for Financial Institutions that are not operationally prepared to close the non-surviving Financial Institution's (Non-Surviving Institution) Master Account or convert the Non-Surviving Institution's Master Account to a Secondary Routing Transit Number (Secondary RTN) on the legal merger effective date.

To support transition periods, the Surviving Institution may operate the Non-Surviving Institution's Master Account as an independent account for up to one year, under the arrangement outlined below (Transition Account). Each legal merger/acquisition date begins the one-year transition period.

The Federal Reserve Banks encourage Financial Institutions to make the transition to the single Master Account structure as expeditiously as possible to centralize the account relationship with the Federal Reserve and to facilitate, coordinate, and streamline the management of that account.

#### Transitional Arrangement for Deposit Reporting and Reserve Administration

During the one-year transition period following a merger, the FR 2900 reporting and reserve administration will be as follows for the Surviving Institution.

- The combined Surviving Institution and Non-Surviving Institution will file one consolidated FR 2900.<sup>1</sup> The combined institution receives one exemption and one low reserve tranche.
- The reserve requirement for the merged institution is calculated from the deposit data provided on the consolidated FR 2900.
- For the maintenance period in which the merger took place, the balances in the Surviving Institution's Master Account and the balances in the Non-Surviving Institution's former Master Account are combined to satisfy the merged institution's reserve balance requirement. After this period, only the Surviving Institution's Master Account balances can satisfy the merged institution's reserve balance requirement. In addition, only the Surviving Institution's Master

---

<sup>1</sup> The consolidated FR 2900 report will be filed weekly if either the Surviving Institution or the Non-Surviving Institution filed the FR 2900 weekly prior to the merger. If both the Surviving Institution and the Non-Surviving Financial Institution filed the FR 2900 quarterly prior to the merger, the consolidated FR 2900 report will be filed quarterly after the merger. The ARB will then review the merged institution's reporting status as part of the annual reporting category reassignment process (effective each September).

Account may hold balances maintained to satisfy respondents' reserve balance requirements.

- The Transition Account may hold only excess balances.
- *The Transition Account would be maintained on a 14-day basis.* The Surviving Institution should contact its Reserve Bank's reserve administration staff well in advance of the maintenance period in which the merger will occur for assistance in understanding the effect of the merger on the position of the Transition Account.

### Multiple Account Arrangements

The Federal Reserve allows merging institutions to retain one Master Account within the District where the Surviving Institution is located, identified by the Surviving Institution's routing transit number (RTN). The Surviving Institution may elect to close the Non-Surviving Institution's Master Account, convert it to a Secondary RTN (Subaccount or Other Secondary RTN) of the Surviving Institution's Master Account, or establish a Transition Account for one year following the merger date. If the Surviving Institution elects to establish a Transition Account, the Surviving Institution can then close the Transition Account or convert it to a Secondary RTN (Subaccount or Other Secondary RTN) of the Surviving Institution's Master Account before the twelve month transition period ends.

If the Surviving Institution converts the Non-Surviving Institution's Master Account or Transition Account to a Secondary RTN of the Surviving Institution's Master Account, all of the Non-Surviving Institution's Debit and Credit Transaction Activity will settle in the Surviving Institution's Master Account but will be segregated on the Surviving Institution's Master Account accounting statements to make reconciliation easier. Debit and Credit Transaction Activity for a Subaccount will appear in the Subaccount Activity section, and Debit and Credit Transaction Activity for an Other Secondary RTN will appear in the Other Secondary RTN Activity section on the daily Statement of Account.

Converting the Non-Surviving Institution's Master Account or a Transition Account to a Subaccount allows you the flexibility to retain the Non-Surviving Institution's Master Account's RTN for Fedwire® Funds transfer activity. Converting these accounts to an Other Secondary RTN allows you the flexibility of settling Debit and Credit Transaction Activity directly in the Master Account or through a Subaccount RTN or another Other Secondary RTN assigned to the Surviving Institution's Master Account, so long as the reporting chain is limited to three tiers.<sup>2</sup>

### Overdraft Monitoring

During the merger transition period, the ARB will treat both the Surviving Institution's Master Account and the Transition Account separately for purposes of account management, overnight overdraft monitoring, and real-time account monitoring.

For ex post daylight overdraft reporting and pricing purposes, the Surviving Institution's Master Account and Transition Account will be combined and the Federal Reserve will monitor all daylight overdraft activity under the Surviving Institution's net debit cap. If your institution is the Surviving Institution and it experiences a significant change in its financial condition or organizational structure resulting from the

---

<sup>2</sup> Other Secondary RTNs cannot be used to initiate and receive Fedwire® Funds and Securities. Additionally, Debit and Credit Transaction Activity for a Subaccount must settle in the Surviving Institution's Master Account.

merger, you should review the current cap category with particular focus on credit worthiness standards. You may want to consider a higher cap. In the event the Surviving Institution's cap level is lower than the Non-Surviving Institution's, it may be necessary for you to pursue a higher cap level to prevent possible cap breaches. If this is the case, you should submit the new cap resolution to your local Reserve Bank as soon as possible. The Surviving Institution should also submit a pro forma balance sheet and risk based capital data to its Administrative Reserve Bank if the organization change is significant.

### **Other Accounting Issues Arising In Mergers**

#### ***Billing***

Billing charges associated with the Transition Account will settle through the Surviving Institution's Master Account or the Surviving Institution's Correspondent after the merger. Billing charges for an Other Secondary RTN will be depicted with Respondent activity on the monthly Statement of Service Charges.

#### ***Capital Stock***

If a national bank or a state-chartered bank is retaining its membership in the Federal Reserve System, the Surviving Institution will usually hold capital stock with its ARB.<sup>3</sup> If the Surviving Institution's capital and surplus change due to the merger, the Surviving Institution may be required to subscribe to additional Federal Reserve capital stock.

For mergers involving member banks in the same District, the ARB cancels the Non-Surviving Institution's shares and credits that number to the Surviving Institution. For mergers involving member banks in different Districts, the Non-Surviving Institution's ARB cancels those shares and transfers the proceeds to credit the Surviving Institution in shares at its ARB.

#### ***Debit and Credit Activity Reporting and Settlement***

If a Transition Account is converted to a Secondary RTN (Subaccount or Other Secondary RTN), the Federal Reserve will route Debit and Credit Transaction Activity previously settled in that account to the Surviving Institution's Master Account for settlement after the conversion. Normally, new settlement agreements are not necessary. However, if the Non-Surviving Institution served as a Correspondent for other Financial Institutions, the Surviving Institution must contact those Financial Institutions (Respondents) to determine if they want to designate the Surviving Institution as their Correspondent or designate another Correspondent other than the Surviving Institution. Should a Respondent elect not to designate the Surviving Institution as its Correspondent, then it must either establish a new Correspondent/Respondent agreement with another Financial Institution (Transaction and Service Fee Authorization Form Appendix 2 to OC 1) or have the transaction activity settle directly through its own Master Account.

The Federal Reserve Banks limit a Financial Institution's Subaccount RTNs, Other Secondary RTNs and Correspondent/ Respondent relationships to three tiers -- that is, the Correspondent and no more than two tiers. (See the diagrams in the Account Structure Guide for an illustration of these limits.) A Subaccount

---

<sup>3</sup> This is the Reserve Bank for the District encompassing the location specified in the Surviving Institution's charter or organizing certificate, or, if no location is specified, the District where the Surviving Institution's head office resides.

RTN and an Other Secondary RTN are each considered a tier for statement presentation purposes. Account relationships will be reviewed and if four tier relationships are created due to the result of a merger, settlement must be changed to limit the relationship to three tiers.

If your Financial Institution is a Non-Surviving Institution with pass-through reserve relationships in which it is holding reserves for Respondents, you must sever those relationships. The Non-Surviving Institution should communicate the cancellation in writing to the Respondents and the Reserve Bank. The Respondents may want to consider establishing pass-through relationships with the Surviving Institution.

### ***Routing Transit Numbers***

In most instances, the unique RTN of the Non-Surviving Institution may be retired and the RTN of the Surviving Institution will be adopted.<sup>4</sup> However, in some situations, the Non-Surviving Institution may retain its RTN if the merging entities are located in different Federal Reserve territories and availability zones, or if the Surviving Institution plans to use the Non-Surviving Institution's RTN to identify a Secondary RTN (Subaccount or Other Secondary RTN). The Surviving Institution should contact Accuity<sup>5</sup> and notify Accuity within one year of the disposition of the routing numbers from the Non-Surviving Institution.

---

<sup>4</sup> RTN guidelines are established by the Routing Number Administration Board, whose members are appointed by the American Bankers Association.

<sup>5</sup> Official Registrar of ABA Routing Numbers.

## Section VI

### DIRECT COMPENSATION

Revisions to Regulation D and J, effective July 12, 2012, replaced the use of as-of adjustments with direct compensation adjustments to depository institutions (DIs) for the gain or loss in availability of funds. Direct compensation adjustments are transactions processed to compensate DIs for the value of the loss or gain in the use of funds as a result of untimely debits or credits and/or errors on behalf of the Federal Reserve System or a DI.

Direct compensation adjustments 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 (E), multiplied by the number of calendar days that elapsed between the occurrence and correction (N), 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 (E) is \$1,000,000. The number of days elapsed (N) from the 12<sup>th</sup> to the 17<sup>th</sup> was 5. 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 5 days rounded to two digits after the decimal).

$$(E * N * \text{Average FFR}) / 360 = \text{Direct compensation adjustment amount}$$

$$(\$1,000,000 * 5 * 0.09\%) / 360 = \$12.50$$

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, ABS XP Posting Requirements by EASy Standard Transaction Code, of this guide. Transactions applied to a DI's account as a result of a direct compensation adjustment entry will contain supplemental information, which in most cases will include:

- an Enterprise Wide Adjustments (EWA) case number, for example, EWA case number FR12345678901, that will be displayed as 12345678901 (the prefix FR will be truncated); and/or a phone number, in addition to the FRB Contact Phone number, for the service area that initiated the adjustment in order to provide additional contact information for the area responsible for providing additional details, if needed.

## **Appendix A**

### **GLOSSARY**

## GLOSSARY

### **Account Balance Monitoring System (ABMS)**

ABMS 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. ABMS also allows Reserve Banks to monitor institutions' account balances and payment activity on a real-time basis and reject or intercept certain transactions. As part of a multiyear Federal Reserve initiative to migrate all Fedwire mainframe applications onto the distributed platform, ABMS will merge into Account Balance Services (ABS) and become the ABS real-time component.

### **Account Balance Services (ABS) Project**

The ABS project is part of a multiyear Federal Reserve initiative to migrate all mainframe Fedwire applications onto the distributed platform. When completed, the ABS application will combine real-time account balance information and ex post end-of-minute balance information for monitoring financial institutions' account balances and payment activity on a real-time basis and compliance with PSR policy. As of March 2012, two phases of the ABS project have been completed: ABS Replica and ABS – Ex Post Services (ABS XP). Full ABMS functionality will be merged into ABS when all mainframe Fedwire applications move onto the distributed platform. See also ABS XP and ABS Replica.

### **Account Balance Services - Ex Post (ABS XP)**

ABS XP is the component of the ABS application used by Reserve Banks to measure daylight overdrafts and calculate and assess fees for daylight overdrafts in Reserve Bank accounts. ABS XP replaces the legacy Daylight Overdraft Reporting and Pricing System (DORPS).

### **Account Balance Services Replica (ABS Replica)**

ABS Replica is the component of the ABS application that supports the processing of real-time Fedwire transactions in parallel with the mainframe ABMS and generates real-time end-of-minute balances, as well as ex post end-of-minute balances for ABS XP. The operations of the ABS Replica application are transparent to financial institution users.

### **Administrative Reserve Bank (ARB)**

The ARB is the Federal Reserve Bank responsible for the administration of Federal Reserve credit, reserves, and risk management policies for domestic financial institution. (Please note: administrative responsibilities for branches and agencies of foreign banks and for Edge Act and Agreement Corporations may differ.)

- If the financial institution has a *single* master account, the Reserve Bank where that account is located will be the ARB.
- If the financial institution temporarily has master accounts at *multiple* Reserve Banks as a result of mergers, the Federal Reserve Bank where the financial institution will eventually maintain its master account will be the ARB.

### **AMI (Account Management Information)**

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, Statements of Account, Cash Management Services, and detailed transaction inquiries.

### **Bottom of Penalty-Free Band**

The Bottom of the Penalty-Free Band is the Reserve Balance Requirement, less a dollar amount equal to the greater of 10 percent of the Reserve Balance Requirement or \$50,000. The Bottom of the Penalty-Free Band will not be set below zero.

### **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-average, and high cap categories are referred to as the self-assessed net debit caps. Financial institutions with self-assessed caps may be eligible to apply for maximum daylight overdraft capacity (max cap).

### **Cap Multiple**

The multiplier for each cap category that is applied to capital for the purposes of calculating the net debit cap.

### **Cash Management Services Plus (CMS Plus)**

Cash Management Services provides detail reports for all transactions (excluding Fedwire Funds and Fedwire Securities) posted to a master account, secondary RTNs (subaccounts and other secondary RTNs) or respondents.

### **Collateral Management System**

The collateral inventory-tracking and transaction-processing application that is used to monitor Reserve Bank collateral held in Federal Reserve and TT&L accounts. CMS also supports the valuation of collateral pledged to the Reserve Banks.

### **Computation Period**

As used in the Guide, "computation period" refers to the time span over which an institution's reserve requirement is calculated. For weekly reporters, 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. For quarterly reporters, each computation period consists of a single reporting period that begins on the third Tuesday of March, June, September, and December and ends the following Monday.

### **Correspondent**

A correspondent is an institution that has authorized the Reserve Bank to make debits and credits to its master account on behalf of one or more respondent institutions. The term also includes institutions that maintain reserve balances in their master accounts on behalf of one or more respondent institutions. See also, respondent.

### **Daylight Overdraft**

Daylight overdraft refers to the amount by which a master account of a financial institution is overdrawn at any time during a Fedwire day, based on specific posting rules. Financial institutions are subject to fees for uncollateralized daylight overdrafts.

### **Daylight Overdraft Charge Report**

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. The reports are maintained in the

Account Management Information (AMI) tool for the last eight maintenance periods. The following data elements are included on the report:

- Adjustments Applied - amount of any adjustments made to the original daylight overdraft charge amount for a particular day.
- Average Total Daylight Overdraft - equals the sum of the End of Minute negative balances divided by the number of minutes in the Fedwire day (1291).
- Average Uncollateralized Daylight Overdraft - equals the sum of the uncollateralized portion of the End of Minute negative balances divided by the number of minutes in the Fedwire day (1291).
- Average Unencumbered Collateral - equals the sum of the unencumbered collateral balances divided by the number of minutes in the Fedwire day (1291).
- Charge Amount - sum of daily daylight overdraft charges for a financial institution less any daylight overdraft charge adjustments, if applicable.
- Daylight Overdraft Charge Amount - the effective daily rate x average uncollateralized overdrafts less the \$150 fee waiver.
- Final Charge - daily daylight overdraft charge less any adjustments applied
- (Reserve) Maintenance Period Ending - MM-DD-YY- ending date of the two-week reserve maintenance period for which the report applies.
- Original Charge Amount - gross sum of daily daylight overdraft charges for a financial institution.
- 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.
- Waived Amount - amount of the waiver applied to the charge amount.

## 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. The following data elements are included on the report:

- Cap Type - one of six classes: High, Above Average, Average, De Minimis, No Cap (Zero), or Exempt from filing.
- Cap Utilization Ratio - The cap utilization ratio equals 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.
- Daylight Overdraft (DLOD) Capacity - The lesser of the adjusted net debit cap and the maximum capacity.
- Maintenance Period Charge in Dollars - The net charge for the maintenance period.
- Maximum Daylight Overdraft Capacity - the maximum dollar amount for daylight overdrafts allowed for a particular institution. A financial institution must apply for, and subsequently be granted, the ability to have a maximum daylight overdraft capacity amount assigned. This field will remain blank for all financial institutions without a maximum capacity amount.
- Maximum Daylight Overdraft Capacity (As Of) - assigned date for Maximum Daylight Overdraft Cap.
- Net Debit Cap - the maximum dollar amount of uncollateralized daylight (intra-day) overdraft capacity assigned to a financial institution.
- Number (#) of Days Over Cap - The number of days during the 2 week period that the financial institution was in excess of capacity.
- Peak Overdraft - The peak gross overdraft for the maintenance period.

- Period End Date - The end date of the maintenance period for which the data on the line applies.
- Unencumbered Collateral Value/Amount - applicable amount of collateral value available for daylight overdraft purposes.

**Daylight Overdraft Inquiry**

This is an inquiry feature in AMI that indicates when the Account Balance Services Ex Post (ABS XP) application will provide: 1) scheduled posting of check transactions; 2) the total other activity debits and credits the ABS XP application will recognize by posting time; and 3) the total debits and credits for other activity posted to the account for each service area (or SIR Code).

**Daylight Overdraft Monitoring Summary**

The Daylight Overdraft Monitoring Summary provides institutions with a listing of peak daylight overdrafts (if incurred) for each Fedwire 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, and is available in the Daylight Overdraft Service for the most recent eight maintenance periods. The following data elements are included on the report:

- Adjusted Net Debit Cap - Net debit cap + max cap collateral.
- 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).
- Credit Option - the credit option (weighted or fractionalized) chosen by the financial institution.
- Daylight Overdraft (DLOD) Capacity - The lesser of the adjusted net debit cap and the maximum capacity.
- Excess over Daylight Overdraft (DLOD) Capacity - equals the Peak Fedwire Overdraft, minus the single day adjusted cap, if greater than zero.
- 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.
- Risk Based Capital - measure of a financial institution's current Capital Amount.
- Risk Based Capital (As Of) - most recent update date for a Capital amount.
- Total Peak OD - a financial institution's total peak overdraft amount in the given two-week maintenance period.
- Uncollateralized Daylight Overdraft (DLOD) Amount - The portion of the daylight overdraft balance that exceeds unencumbered collateral available and therefore is subject to fees.
- Unencumbered Collateral Value/Amount - applicable amount of collateral value available for daylight overdraft purposes.

**De Minimis Cap**

This is a daylight overdraft cap of up to 40 percent of an institution's risk-based capital (or in the case of a U.S. branch or agency of a foreign bank, its appropriate U.S. capital equivalent) which requires the filing of an annual Board of Directors' resolution.

**Discount Window**

The discount window is a facility through which the Federal Reserve provides primary credit, secondary credit, seasonal credit, or emergency credit to depository and other institutions as specified in Regulation A.

**Distributed Platform**

A distributed platform is a group of computers on a network interacting to accomplish a common task or goal.

## **Enterprise Accounting System (EASy)**

EASy is the accounting system used by the Federal Reserve to record transactions and report key financial and operating data to Reserve Bank management, the Board of Governors, the U.S. Treasury, and financial institutions.

## **Exemption Amount**

This is the daily average amount of reservable liabilities exempt from reserve requirements. The Federal Reserve annually indexes the exemption amount and uses it with the deposit cutoffs to determine each institution's reporting category. Institutions with total deposits below the exemption amount are not required to submit FR 2900, FR 2910q, or FR 2910a reports. Institutions that are required to submit an FR 2900 are subject to a zero percent reserve requirement on net transaction accounts up to the amount of the exemption.

## **Exempt-from-filing Cap**

An exempt-from-filing cap provides daylight overdraft capacity up to \$10 million or 20% of the institution's risk based capital, whichever amount is less.

## **Fedwire**

Fedwire is the Federal Reserve funds and book-entry government securities transfer system.

## **FR 2900**

The FR 2900 is a regulatory report that is required by law from all DIs with total deposits liabilities greater than an amount set annually by the 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 where 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. The following data elements are included on the report:

- 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 type.
- Closing Balance - the account balance amount for a financial institution at the end of a day.
- Credit Option - the check credit option (weighted or fractionalized) chosen by the financial institution.
- EOM Balance - applicable balance in a financial institution's account, with respect to the Daylight Overdraft Posting Rules, taken at an end-of-minute interval during the 1291 minute Fedwire day.
- Funds Only Balance - adjusted Funds Balance, including real-time settlement of funds, NSS and ACH credit originations, minus Non-Wire Activity Balance.
- Maximum Daylight Overdraft Capacity - the maximum dollar amount for daylight overdrafts allowed for a particular financial institution. A financial institution must apply for, and subsequently be granted, the ability to have a maximum capacity amount assigned. This field will remain blank for all financial institutions without a maximum capacity amount.
- Maximum Daylight Overdraft Capacity (As Of) - assigned date for maximum daylight overdraft capacity.
- Net Debit Cap - the maximum dollar amount of uncollateralized daylight (intra-day) overdraft capacity assigned to a financial institution.

- Non-Wire Activity Balance - balance reflected on a financial institution's report that includes all non-wire activity.
- Opening Balance - the account balance amount for a financial institution at the start of a day.
- 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.
- Risk Based Capital - measure of a financial institution's current capital amount used to calculate the net debit cap.
- Risk Based Capital (As Of) - most recent update date for a financial institution's risk based capital amount.
- Securities Only Balance - Securities only balance for the time interval
- Time - time at the end of the intervals for which the data is shown.
- Total DLOD - Calculated value of the daylight overdraft (if applicable).
- Uncollateralized Daylight Overdraft (DLOD) Amount - The portion of the daylight overdraft balance that exceeds unencumbered collateral available and therefore is subject to fees.
- Unencumbered Collateral Value/Amount - applicable amount of collateral value available for daylight overdraft purposes.

### **Low Reserve Tranche**

The low reserve tranche is the amount of net transaction accounts subject to a reserve requirement of three percent. The amount of net transaction accounts in excess of the low reserve tranche is currently subject to a reserve requirement of 10 percent.

### **Maintenance Period**

This term refers to the time span during which an institution holds reserve balances to satisfy its balance requirement for a given computation period. The maintenance period consists of 14 consecutive days beginning on a Thursday and ending on the second Wednesday thereafter.

### **Master Account**

A master account is a record of financial transactions that reflects financial rights and obligations of an account holder and a Reserve Bank with respect to each other and where opening and closing balances are determined. In other words, it is an account held by a financial institution or other eligible entity in a Federal Reserve Bank or Office in which payment obligations between the institution and the Federal Reserve Bank are settled, and in which the institution maintains a reserve balance.

### **Maximum Daylight Overdraft Capacity (“Max Cap”)**

The Reserve Bank-approved total amount of daylight overdraft capacity, with the portion above the institution's net debit cap being secured by a pledge of collateral. The approved max cap will not change with the ordinary fluctuations of an institution's net debit cap because the max cap is the approved total daylight overdraft capacity for any max cap institution. Only institutions with self-assessed net debit caps are eligible for max caps.

### **Net Debit Cap**

The maximum dollar amount of collateralized and uncollateralized daylight overdrafts an institution is permitted to incur in its Reserve Bank account at any point in the day. The net debit cap is generally equal to a measure of an institution's capital times the cap multiple for its cap category.

**Non-Member Bank**

A non-member bank is an institution that does not hold Federal Reserve Bank stock.

**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 effective federal funds 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.

**Penalty Fee Amount**

The penalty fee 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 \$25.00.

**Penalty-Free Band**

The Penalty-Free Band is a range on both sides of an institution's Reserve Balance Requirement within which an institution must maintain balances on average over the period to satisfy its reserve balance requirement.

**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 [http://www.federalreserve.gov/paymentsystems/psr\\_policy.htm](http://www.federalreserve.gov/paymentsystems/psr_policy.htm).

**Reporting Period**

For the FR 2900 and FR 2910q, 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. For FR 2910a, the reporting period consists of one day (the fourth Monday in June), for which an institution must record its deposit levels.

**Reserve Balance Deficiency**

A reserve balance deficiency is a shortfall between the average end-of-day balance maintained in an institution's master account during the reserve maintenance period and the bottom of the penalty-free band around the reserve balance requirement (see penalty-free band and bottom of the penalty-free band).

**Reserve Balance Requirement**

A reserve balance requirement is the portion of an institution's reserve requirement that is not satisfied by its vault cash and therefore must be maintained either directly with a Reserve Bank or in a pass-through account.

**Reserve Requirement**

A reserve requirement is an amount determined by applying the reserve ratios specified in Regulation D to a DI's reservable liabilities during the relevant computation period. The institution must satisfy its reserve requirement in the form of vault cash and/or balances maintained either directly with a Reserve Bank or in a pass-through account.

**Respondent**

A respondent is a financial institution that maintains required reserves or that clears Reserve Bank service transactions through a correspondent. See also correspondent.

### **Risk-based Capital**

The "qualifying" or similar capital measure used to satisfy risk-based capital standards, as set forth in the capital adequacy guidelines of the federal financial regulatory agencies.

### **SCI (Service Charge Information)**

SCI is a FedLine web application where financial institutions can access their monthly Service Charge Information. Summary and details are available as well as down-loads.

### **Self-assessed Cap**

This type of cap is set by an institution based on an annual self-evaluation of its credit worthiness, 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.

### **Statement of Account**

This statement summarizes all of 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**

A subaccount is an information record of a subset of transactions that affect the master account. Subaccounts will not reflect balances but will contain totals of debit and credit activity.

### **Summary Statement of Service Charges**

The Reserve Bank provides a summary billing statement to a financial institution no later than seven business days after the end of the month. The statement contains a summary of billing charges for a given month, a respondent and subaccount recap (if applicable).

### **Total Balance Requirement**

The total balance requirement comprises an institution's reserve balance requirement (total required reserves less vault cash).

### **Total Requirement**

The total requirement is the sum of an institution's reserve requirement, before deduction of vault cash.

### **Tranche Loss Effect**

The tranche loss effect is the increase in a merged institution's reserve requirement resulting from the loss of the low reserve tranche and exemption for the non-surviving institution. The tranche loss effect is the difference between the reserve requirement of the merged institution and the sum of the reserve requirements of each institution involved in the merger had they not merged.

### **Transaction End-of-Minute Detail Report**

The Transaction End-of-Minute Detail Report shows all of an institution's end-of-minute balances for a single Fedwire day. The report captures the opening balance, every detailed transaction by transaction code, the resulting end-of-minute balance, the associated collateral, and calculates the uncollateralized daylight overdraft value if applicable. The Transaction End-of-Minute report will display only time intervals where transaction activity occurs. The report is produced daily and retained in the Account Management Information (AMI) tool for the most recent 29 business days.

The following data elements are included on the report:

- End of Minute (EOM) Balance - A financial institution's positive or negative account balance at the end of each minute.
- End-of-Minute (EOM) Post Time - time in which a transaction was posted to the account.
- EASy Timestamp - time when the transaction was posted to the Federal Reserve System's Enterprise Accounting System (EASy).
- Offset ABA - ABA number, if applicable, of the counterparty financial institution involved in the transaction.
- Posted Amount - the portion of the transaction amount posted to the account.
- Processing FRB ABA - ABA number, if applicable, of the Federal Reserve Bank that processed the transaction.
- Reference Number - unique identifier, if applicable, for the transaction.
- Respondent ABA - ABA number, if applicable, of the financial institution which the transaction was processed on behalf of.
- Transaction Amount - actual amount of the transaction.
- Transaction Code OR Type/Subtype - code associated with the transaction used by ABS Ex-Post to determine the posting time of the transaction.
- Uncollateralized Daylight Overdraft (DLOD) Amount - The portion of the daylight overdraft balance that exceeds unencumbered collateral available and therefore is subject to fees.
- Unencumbered Collateral Value/Amount - applicable amount of collateral value available for daylight overdraft purposes.

## **Vault Cash**

Vault cash refers to U.S. currency and coin owned and held by a depository institution. The average end-of day holdings of vault cash over the computation period can be used to satisfy some or all of an institution's reserve requirement in the corresponding maintenance period.

## **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**

**ABS XP POSTING REQUIREMENTS BY EASy STANDARD TRANSACTION CODE**

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>08 Treasury or Government Agency Service</b>			
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 pm E.T. and At 5:00 pm E.T. (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 pm E.T. and At 5:00 pm E.T. (default)
08040	Food Coupons	Credits to financial institutions for redemption of food coupon deposits.	After close of Fedwire®
08060	Treasury Transaction	Used internally by Federal Reserve Banks for debits and credits for U.S. Treasury transactions (including adjustments) entered into CASH-LINK and send InterFRB to FRB Richmond, and for the transfer of Treasury Account balances from FRB Richmond to FRB New York.	Only affects the U.S. Treasury.
08070	Treasury Adjustment	Adjustments to previously processed 08XXX transaction codes except 08040. Also includes returns or reversals.	After close of Fedwire
08080	Food Coupon Adjustment	Adjustments to previously processed 08040 transactions. Also includes reversals.	After close of Fedwire
08300	CASH-LINK SF 215	Credits for deposits received from all Government Agencies and U.S. Treasury except those 08XXX transactions listed below.  Includes Checks, Returns, PMO/Govt Checks, Cash, Savings Bonds, Treasury Issues, ACH, TT&L, Food Coupon Reclamations, Declinations, etc.  Also includes all credit adjustments.	Only affects the U.S. Treasury.

® Fedwire is a registered trade mark of the Federal Reserve Banks.

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
08310	CASH-LINK SF 215A	Credits for deposits received from the IRS. Also includes all credit adjustments.	Only affects U.S. Treasury.
08320	CASH-LINKSF 215B	Credits for deposits received from Customs. Also includes all credit adjustments.	Only affects U.S. Treasury.
08340	CASH-LINK SF 5515	Debits processed for all Government Agencies and U.S. Treasury other than Public Debt. Includes all debit adjustments.	Only affects the U.S. Treasury.
08900	Treasury/Agency - Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed Treasury or Government Agency Service entries. (Established to accommodate the ABS XP application and must be used for eligible adjustment transactions.)	Credits Only Post on next clock hour after receipt by EASy, beginning at 11:00 am E.T. and hourly thereafter.

**10 Transfer of Funds**

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.	Throughout business day; direct to ABS
10040	Special Funds Transfer	Special Funds adjustments. May include bringing down to zero a FRB pseudo ABA or FRB Funds Control Account Balance.	After close of Fedwire
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.	After close of Fedwire

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>10 Transfer of Funds</b>			
10500	Funds Direct Compensation	Funds Direct Compensation entry for InterFRB, float related, and non-float related adjustments originating from a 1001x, 1004x, or 1005x tran code.	After close of Fedwire
<b>11 National Settlement Service</b>			
11100	National Settlement Service	Entries to financial institutions for transactions processed via National Settlement Service.	Throughout business day; direct to ABS
11120	National Settlement Service-Rev	Reversing entries to financial institutions for transactions processed via National Settlement Service.	Throughout business day; direct to ABS
11500	National Settlement Service DC	National Settlement Service Direct Compensation entry for InterFRB, float related, and non-float related transactions.	After close of Fedwire
<b>15 Forward Check Collection</b>			
15090	Paper Presentment	Debits for checks dispatched from the FRB to financial institutions as substitute checks or non-imageable paper items.	<b>Debit</b> – Will post at 5:30 pm E.T. on the day the paper check is presented to the paying bank.

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>15 Forward Check Collection</b>			
15130	PDF Presentments	Debits for checks dispatched from the FRB to financial institutions as PDF items.	<b>Debit</b> – Will post at 8:30 am, 1:00 pm, and 5:30 pm E.T. 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.
15280	Cash Letter Adjustment	Debit or credit adjustments to cash letter transaction codes listed under the 15XXX. Two codes are provided for internal flexibility.	After close of Fedwire
15290	Cash Letter Adjustment	Debit or credit adjustments to cash letter transaction codes listed under the 15XXX codes. Two codes are provided for internal flexibility.	After close of Fedwire
15300	Check Large Credit Adjustment	Credit adjustments of \$1,000,000 or greater to any cash letter transaction codes listed under the 15XXX codes. Two codes are provided for internal flexibility.	<b>Debit</b> – Will post at 8:30 am, 1:00 pm, and 5:30 pm. E.T. 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.

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<i>15 Forward Check Collection</i>			
15340	Paper Check Deposits	Credits for paper cash letters deposited by financial institutions.	Credits Only - Will post at 8:30am E.T.
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.	After close of Fedwire
15430	Savings Bond Cash Letter - Adjustment	Debit or credit adjustment on a Savings Bond in a previously processed cash letter.	After close of Fedwire
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 am E.T.
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.	After close of Fedwire
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, postal money orders or redeemed savings bonds.	Deposit Deadline 7:00 pm E.T.; post at 8:30 am E.T.

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>15 Forward Check Collection</b>			
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.	After close of Fedwire
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.	After close of Fedwire
15640	Fed Funds Checks	Debits and credits to financial institutions for presentment of checks drawn on reserve or clearing accounts of paying financial institutions. The three transaction codes allow for three different Fed Funds check deposit deadlines	Deposit Deadline 12:01 am or later local time; post at 8:30am E.T.
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.	After close of Fedwire
15680	Foreign Cash Letter Exchange Rate	Current discounts or premiums on foreign cash letters.	After close of Fedwire

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>15 Forward Check Collection</b>			
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 U.S. 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.	After close of Fedwire
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 am E.T. Debits post after close of Fedwire.
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.	After Close of Fedwire
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 am E.T. Debits post after close of Fedwire.
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.	After close of Fedwire

Federal Reserve System

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>15 Forward Check Collection</b>			
15840	Forward Image Replacement Document Cash Letter	Forward Cash Letters that are exception items that need to be printed and handled manually.	After close of Fedwire
15850	Check/Check 21 Same Day Settlement	Entries to financial institutions for same day settlement (InterFRB) check service. Immediate credits to collecting financial institutions presenting checks in cash letters to the Reserve office that has been designated as the presentment point for InterFRB Check cash letters by a paying bank. 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 the close of Fedwire.
15870	Image Government/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, postal money orders or redeemed savings bonds for collection via Federal Reserve clearing services. The two transaction codes allow for two different government/PMO/ SBD deposit deadlines.	Deposit Deadline 5:00 am E.T.; 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. The two transaction codes allow for two different Government/PMO/SBD deposit deadlines.	Deposit Deadline 10:00 am E.T.; post at 5:00 pm E.T.

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>15 Forward Check Collection</b>			
15900	Image Cash Letter Deposit	Credits for cash letters deposited in standard image format for collection via Federal Reserve clearing services.	<b>Credits Only</b> - Credits will post at 8:30 am, 1:00 pm, and 5:30 pm E.T. Credits will post 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	<b>Debits Only</b> - Debits will post at 8:30 am, 1:00 pm, and 5:30 pm E.T. 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.
<b>20 Transfer of Securities</b>			
20010	Treasury Securities Transfers	Entries related to incoming and outgoing transfers of Treasury Securities and matured collateral awaiting disposition NBES.	Throughout business day based on the actual time processed in EASy.
20040	Treasury Redemption/ Adjustments	Entries related to maturity payments on Treasury securities, and entries made to adjust these payments.	Entries received before maturity post by 9:15 am E.T.; those entries received on or after maturity post after close of Fedwire.
20110	Agency Securities Transfers	Entries related to incoming and outgoing Agency securities transfers.	Throughout business day; direct to ABS.

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>20 Transfer of Securities</b>			
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 am E.T.
20500	Securities Transfer Direct Compensation	Securities Transfer Direct Compensation entry for adjustments InterFRB, float related, and non-float related originating from tran codes 2001x, 2011x, 2013x, or 2080x.	After close of Fedwire
20800	Securities Transaction	Entries related to transfers or reversals of Treasury or Agency securities in the secondary market or at original issue. Entries related to interest and/or maturity payments on Treasury and/or Agency securities and entries made to adjust these payments.	Throughout business day; direct to ABS
<b>27 Redemption and/or Interest on Agency Securities</b>			
27010	Agency Redemption /Adjustment	Entries related to maturity payments on Agency securities, and entries made to adjust these payments.	Entries received before maturity post by 9:15 am E.T.; those entries received on or after maturity post after close of Fedwire.
27020	Agency Redemption /Interest	All manual entries related to maturity or interest payments on Agency securities.	Entries received before maturity post by 9:15 am E.T.; those entries received on or after maturity post after close of Fedwire.
27500	Redemption Direct Compensation	Redemption and/or Interest in Agency Securities Direct Compensation entry InterFRB, float related, and non-float related.	After close of Fedwire
<b>30 Return Checks</b>			

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>30 Return Checks</b>			
30090	Paper Return Deliveries	Debits for return items dispatched from FRBs to financial institutions as substitute checks or non-imageable paper items.	Debit -Debits will post at 5:30 pm E.T.
30110	PDF Deliveries	Debits for return items dispatched from FRBs to financial institutions in a PDF file.	Debit -Posting times are 8:30 am, 1:00 pm, and 5:30 pm 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.
30160	Paper Cash Letters	Credits for paper return items deposited by financial institutions with FRBs.	<b>Credits Only</b> – Will post at 8:30 am E.T.
30280	Return Letter Adjustment	Debit or credit adjustments to any return letter transaction codes listed under the 30XXX. Two codes are provided for internal flexibility.	After close of Fedwire
30290	Return Letter Adjustment	Debit or credit adjustments to any return letter transaction codes listed under the 30XXX. Two codes are provided for internal flexibility.	After close of Fedwire

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>30 Return Checks</b>			
30310	Return Large Credit Adjustment	Credit adjustments of \$1,000,000 or greater to any return item letter transaction codes listed under the 30XXX. Two codes are provided for internal flexibility.	<b>Credits Only</b> - Post hourly beginning at 8:30 am E.T.
30400	Late Return Claim	Provisional credits to depositing financial institutions and debits to paying financial institutions for late return item claims.	After close of Fedwire
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	After close of Fedwire
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.	After close of Fedwire
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.	After close of Fedwire

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>30 Return Checks</b>			
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.	<b>Credits</b> - Will post hourly beginning at 8:30 am E.T. <b>Debits</b> - Will post after the close of Fedwire.
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.	After Close of Fedwire
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 entires processed using any 30XXX codes.	<b>Credits</b> - Will post hourly beginning at 8:30 am. E.T. <b>Debits</b> - Will post after the close of Fedwire.
30840	Return Image Replacement Document Cash Letter	Return Cash Letters that are exception items that need to be printed and handled manually.	After close of Fedwire
30900	Return Image Cash Letter Deposit	Credits for return item cash letters deposited in standard image format for collection via Federal Reserve clearing services.	<b>Credits Only</b> - Will post at 8:30 am, 1:00 pm, and 5:30 pm E.T. 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.

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>30 Return Checks</b>			
30910	Return Image Cash Letter Presentment	Debits for an image return item cash letter file presentment	<b>Debits Only</b> – Will post at 8:30 am, 1:00 pm, and 5:30 pm E.T. 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.
<b>50 InterFRB Transactions</b>			
50180	Federal Reserve Currency Costs-Retirement	Transactions to distribute expenses for FR Currency Costs – Retirement.	Only affects the U.S. Treasury.
50160	Federal Reserve Currency Cost - Print	Transactions to distribute expenses for FR Currency Costs – Printing.	Only affects U.S. Treasury.
50400	Treasury Payments	Interest on FR Notes and Surplus Payments to U.S. Treasury	Only affects the U.S. Treasury.
<b>57 Settlement for ACH Transactions</b>			
57010	ACH Debit Transaction Originated	Credits to financial institutions and U.S. Treasury for debit items originated.	At 8:30 am E.T.
57020	ACH Debit Transaction Received	Debits to financial institutions and U.S. Treasury for debit items received.	At 8:30 am E.T.

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>57 Settlement for ACH Transactions</b>			
57030	ACH Credit Transaction Originated	Debits to financial institutions for credit items originated including prefunded items.	At 8:30 am E.T. or throughout the business day beginning at 12:30 am ET using ABS post time for prefunded origination.
57040	ACH Credit Transaction Received	Credits to financial institutions for credit items received.	At 8:30 am E.T.
57050	ACH Immediate Transaction	Credits or debits to financial institutions and U.S. Treasury for return and truncation items processed and settled on the day cycle. Debits to financial institutions for prefunded credit items originated, which are processed on the day cycle.	At 5 pm E.T. or throughout the business day beginning at 12:30 am ET using ABS post time for prefunded origination.
57060	ACH Reclamation/Adjustment	Government reclamation entries and adjustments to previously processed ACH.	After close of Fedwire
57070	Government ACH Reversals	Reversals of settlements for ACH government transactions.	At 8:30 am E.T. on settlement date
57100	Treasury ACH Reclamation Authorized	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 Austin Regional Finance Center. Includes adjustments to and offsetting entries to the U.S. Treasury.	After close of Fedwire
57110	ACH Debit Transaction Rejected	Debits to financial institutions for rejected debit origination batches. Should be used to adjust previously processed 5701X entries.	At 8:30 am E.T.

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>57 Settlement for ACH Transactions</b>			
57130	ACH Credit Transaction Rejected	Credits to financial institutions for rejected credit origination batches. Should be used to adjust previously processed 5703X entries.	At 8:30 am E.T.
57150	Treasury ACH Reclamation Authorized	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 Birmingham Regional Finance Center. Includes adjustments and offsetting entries to the U.S. Treasury.	After close of Fedwire
57170	Treasury ACH Reclamation Authorized	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 Kansas City Regional Finance Center. Includes adjustments and offsetting entries to the U.S. Treasury.	After close of Fedwire
57190	Treasury ACH Reclamation Authorized	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.	After close of Fedwire
57210	Treasury ACH Reclamation Authorized	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 San Francisco Regional Finance Center. Includes adjustments and offsetting entries to the U.S. Treasury.	After close of Fedwire

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>57 Settlement for ACH Transactions</b>			
57230	DFAS ACH Reclamation Authorized	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.	After close of Fedwire
57240	Same Day ACH Debit Originated	Immediate credits to financial institutions for debit items originated through FedACH Same-Day service.	At 5:00 pm ET
57250	Same Day ACH Debit Received	Immediate debits to financial institutions for debit items received through FedACH Same-Day service.	At 5:00 pm ET
57260	Same Day ACH Credit Originated	Immediate debits to financial institutions for credit items originated through FedACH Same-Day service.	At 5:00 pm ET
57270	Same Day ACH Credit Received	Immediate credits to financial institutions for credit items received through FedACH Same-Day service.	At 5:00 pm ET
57280	Same Day ACH Returns	Immediate credits or debits to financial institutions for credit or debit items returned through FedACH Same-Day service.	At 5:30 pm ET
57500	ACH Direct Compensation	ACH Direct Compensation entry and ACH Government Item Direct Compensation entry for adjustments InterFRB, float related, and non-float related.	After close of Fedwire
57700	DB Gateway RTN/ADJ	Debits and credits to U.S. Treasury for return items in process of collection	After close of Fedwire
57900	ACH Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed ACH entries.	Hourly beginning at 8:30 am E.T.

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>59 Treasury Investment Program</b>			
59090	Treasury Investment Withdrawal	Debits to financial institutions for withdrawals initiated by the financial institutions or Consolidated site.	Post on the next half-hour after receipt by EASy beginning at 8:30 am ET and hourly thereafter.
59130	Treasury Investment Collateral Deficiency Withdrawal	Debits to financial institutions for funds in excess of the collateral value maintained.	Post on the next half-hour after receipt by EASy beginning at 8:30 am E.T. and hourly thereafter.
59150	Penalty	Debits to financial institutions for penalties assessed by the U.S. Treasury.	8:30 am E.T. <sup>1</sup>
59160	Penalty Abatement	Credits to financial institutions for abatement of penalties assessed by the U.S. Treasury.	After close of Fedwire
59170	Treasury Investment	Credits to financial institutions for investments initiated by the Consolidated Site.	Post on the next half-hour after receipt by EASy beginning at 8:30 am E.T. and hourly thereafter.
59220	Treasury Interest	Debits to financial institutions.	After close of Fedwire
59230	Treasury Interest Adjustments	Credits to financial institutions.	After close of Fedwire
59300	Miscellaneous Proceeds	Credits – InterFRB and U.S. Treasury entries for redemption proceeds	Only affects the U.S. Treasury.

<sup>1</sup> These penalties are calculated and appear on institutions’ activity statements, which will be delivered automatically at the end of the day on Thursdays or the activity may be viewed earlier online on Thursday afternoons. The transactions will post to the institution’s account on the following business day (normally Friday).

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>63 Currency and Coin Transactions</b>			
63010	Coin Transaction	Coin deposits by financial institutions, coin shipments to financial institutions, or FRB to FRB coin shipments.	Debits -After close of Fedwire Credits -Post on next clock hour after receipt by EASy, beginning at 11:00 am E.T. 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 -After close of Fedwire Credits -Post on next clock hour after receipt by EASy, beginning at 11:00 am E.T. and hourly thereafter.
63040	Currency Transaction	Currency deposits by financial institutions, currency shipments to financial institutions, or FRB to FRB currency shipments.	Debits After close of Fedwire Credits Post on next clock hour after receipt by EASy, beginning at 11:00 am E.T. and hourly thereafter.
63050	Cash Adjustment	Adjustments to previously processed currency or coin transactions (63XXX).	After close of Fedwire
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 the 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 the U.S. Treasury.
63500	Currency and Coin Direct Comp	Currency and Coin Direct Compensation entry adjustment InterFRB, float related, and non-float related.	After close of Fedwire

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>63 Currency and Coin Transactions</b>			
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	After close of Fedwire
63900	Cash Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed currency or coin entries. (Established to accommodate the ABS XP application and must be used for eligible adjustment transactions. Because it is appropriate for credits only, FI/FI maintenance should not be established for this code.)	Credits Only Post on next clock hour after receipt by EASy, beginning at 11:00 am E.T. and hourly thereafter.
<b>66 Capital Stock</b>			
66010	Stock Dividend	Semiannual dividend payments to financial institutions for their ownership of FRB stock.	After close of Fedwire
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.	After close of Fedwire
66030	Stock Adjustment	Adjustments of previously processed stock entries.	After close of Fedwire
66500	Capital Stock Direct Compensation	Capital Stock Direct Compensation entry adjustments InterFRB, float related, and non-float related.	After close of Fedwire
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 EASy, beginning at 11:00 am E.T. and hourly thereafter.

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>70 Savings Bonds</b>			
70010	Savings Bonds Issued	Debits to financial institutions/U.S. Treasury and Credits to U.S. Treasury for issuing United States Savings Bonds.	After close of Fedwire
70020	Savings Bonds Redeemed	Credits to financial institutions/U.S. Treasury and Debits to U.S. Treasury for redeeming United States Savings Bonds.	After close of Fedwire
70030	Savings Bonds Interest/Fees	Debits to financial institutions for interest assessments or credits to financial institutions for fees reimbursed by the U.S. Treasury for savings bonds issued.	After close of Fedwire
70040	Savings Bonds Adjustment	Adjustments to previously processed savings bond entries (70XXX).	After close of Fedwire
70500	Savings Bonds Direct Compensation	Savings Bonds Direct Compensation entry adjustments InterFRB, float related, and non-float related.	After close of Fedwire
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 EASy, beginning at 11:00 a.m. E.T. and hourly thereafter.
<b>82 Loans</b>			
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, which require the use of control items.	After close of Fedwire
82020	Interest Charge	Debits to financial institutions for the interest payable on loans made by FRBs.	After close of Fedwire

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>82 Loans</b>			
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.	After close of Fedwire
82050	Loan Adjustment/ Reversal	Adjustments or reversals to previously processed loan transactions or interest transactions.	After close of Fedwire
82500	Loan Direct Compensation	Loans Direct Compensation entry adjustment InterFRB and non-float related.	After close of Fedwire
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 EASy, beginning at 11:00 am E.T. and hourly thereafter.
<b>84 Account Charges and Payments</b>			
84010	Account Deficiency Charge	Debits to financial institutions for deficiencies in the maintenance of reserve or clearing accounts.	After close of Fedwire
84020	Overnight Overdraft Charge	Debits to financial institutions for account overdrafts occurring at the close of business.	After close of Fedwire

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>84 Account Charges and Payments</b>			
84030	Federal Reserve Service Charge	Debits or credits to financial institutions for use of FRB services. (Used by the Central Billing System to charge or credit financial institutions for priced and non-priced services and to exchange revenue between FRBs.) Includes adjustments to such entries.	After close of Fedwire
84040	Other Service Charge	Used for non-priced service charges or credits that are not processed through the Customer Accounts Receivable System (CARS). Can be used to move proceeds for the FRB portion of Treasury fees between local Reserve Banks and consolidated NBES sites. Also used to charge the U.S. Treasury for services provided – priced and non-priced.	After close of Fedwire
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.	After close of Fedwire
84060	Account Charge Reversal	Reversals or adjustments to any account charge entries (84XXX) except 84030 and 84050.	After close of Fedwire
84100	Interest Payment Reserves	Credits to financial institutions for interest payments on required Reserve balances maintained.	After close of Fedwire
84150	Reversal – Interest Payment Reserves	Debit or credit adjustments to interest payments on required Reserve balances maintained.	After close of Fedwire
84200	Term Deposit Facility Debits	Debits to financial institutions for deposits made in participation of the Term Deposit Facility (TDF) Program.	After close of Fedwire

Federal Reserve System

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b>84 Account Charges and Payments</b>			
84210	Term Deposit Facility Credits	Credits to financial institutions for deposits made in participation of the Term Deposit Facility (TDF) program.	At 8:30 am 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 am ET
84230	Term Deposit Facility Adjustment	Debit or credit adjustments to financial institutions for transactions made in participation of the Term Deposit Facility (TDF) program.	After close of Fedwire
84500	Account Charge/Payment Direct Compensation	Account Charges and Payments Direct Compensation entry adjustments InterFRB, float related, and non-float related.	After close of Fedwire
84700	Civil Money Penalty	Transactions to pass money collected for Civil Money Penalties to the U.S. Treasury.	After Close of Fedwire
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.	After close of Fedwire
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 EASy, beginning at 11 am E.T. and hourly thereafter.
84960	ACH Float Charge	Debits or credits to financial institutions for ACH float, as well as adjustments for transactions previously processed using this code.	After close of Fedwire

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<b><i>84 Account Charges and Payments</i></b>			
84980	Cash Letter Float Charge	Debits or credits to financial institutions for cash letter item float, as well as adjustments for transactions previously processed using this code.	After close of Fedwire
84990	Return Float Charge	Debits or credits to financial institutions for return item float, as well as adjustments for transactions previously processed using this code.	After close of Fedwire

**APPENDIX C**

**FEDERAL RESERVE BANK SYSTEM CONTACT LIST**

Please Refer to My Fed Directory at [www.frbservices.org](http://www.frbservices.org)

**APPENDIX D**

**CONCEPTS OF RESERVE CALCULATION AND MAINTENANCE  
REFER TO THE RESERVE MAINTENANCE MANUAL (SECTION III)**

<http://www.federalreserve.gov/monetarypolicy/reservereq-reserve-maintenance-manual.htm>