



Account Management Guide

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Account Management Guide

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FEDERAL RESERVE ACCOUNT STRUCTURE¹

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").² 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.³ 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[®] Funds transactions.⁴

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.⁵

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.

¹ 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.

² 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).

³ 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.

⁴ Fedwire[®] is a registered service mark of the Federal Reserve Banks.

⁵ 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 under Rules and Regulations, Operating Circulars.

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”).⁶ 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.⁷

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.⁸

⁶ Applicable forms are available at www.frb services.org/forms/account_services.html in the “Account Services – Forms” section.

⁷ See www.frb services.org/forms/account_services.html in the “Account Services – Board Resolution and Official Authorization List” for the Foreign Bank Board Resolution and OAL.

⁸ 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[®] Funds transactions.

To use a Subaccount RTN, the Subaccount Designation Form (Attachment A of the Account Structure and Transaction Settlement Guide) must be completed.⁹ 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[®] 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[®] Funds and Securities, Fed Funds Checks,

⁹ 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.¹⁰

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

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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 originations¹. 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 Services (ABS)² report is also available via FedPayments[®] Manager, 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.frb services.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 ABS, Enterprise Accounting System (EASy), and Collateral Management System information to provide real-time account balance, daylight overdraft, available funds balance, and monthly service charge information. AMI also provides 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.
- **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.

¹ 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.

² The Account Balance Services (ABS) is the Reserve Bank application that provides institutions that have an electronic connection to Fedwire with access to near real-time account balance and collateral information. ABS also allows Reserve Banks to monitor institutions' account balances and payment activity on a real-time basis and reject or intercept certain transactions.

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, Cash Management Plus reports, monthly Statement of Service Charges, and monthly Billing activity 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.

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
Account Activity	Net Amount
Account Activity	Opening Balance
View Balances	203,014.53
View Account Balance Activity	Fedwire Funds
View Daylight Overdraft Balance Activity	132,543.16
View Available Funds Balance Activity	Fedwire Securities
Find Transaction(s)	132,543.16-
View Future Items Totals	National Net Settlement
	0.00
	Prefunded ACH
	0.00
	All Other Activity (Available & Unavailable)
	264,287.51
	Account Balance
	\$467,302.04
	Less: Unavailable All Other Activity
	238,146.39
	Daylight Overdraft Balance
	\$229,155.65
	Collateralized Capacity
	10,000,000.00
	Memo Post
	0.00
	Net Debit Cap
	900,000.00
	Available Funds Balance
	\$11,129,155.65
	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, Daylight Overdraft Balance, and 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: ABS, EASy, and the Collateral Management System. AMI retrieves funds, securities, NSS and prefunded ACH information from ABS. All other account balance information is retrieved from EASy. Finally, AMI retrieves collateral activity and holdings information from the Collateral Management System.

ABS 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 day³. 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 ABS. 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 ABS 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.

³ These times could be affected by Fedwire extensions.

	NET AMOUNT
Opening Balance (Provisional)	467,302.04
Fedwire Funds	100,000.00
Fedwire Securities	0.00
National Net Settlement	0.00
Prefunded ACH	0.00
All Other Activity (Available & Unavailable)	0.00
Account Balance	\$567,302.04
Less: Unavailable All Other Activity	0.00
Daylight Overdraft Balance	\$567,302.04
Collateralized Capacity	10,000,000.00
Memo Post	0.00
Net Debit Cap	900,000.00
Available Funds Balance	\$11,467,302.04
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 Reserve Banks have posted all other activity to EASy and has closed for the current calendar day, the closing balance will be loaded in ABS 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) \$567,302.04

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 Cha	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

Microsoft Internet Explorer dialog box: Clicking OK will reload the previous day's data. Would you like to continue? (OK, Cancel)

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 ABS 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.

Account Management Information: **View Balances** 20 PM ET

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
Account Balance	\$403,014.53
Less: Unavailable All Other Activity	238,146.39
Daylight Overdraft Balance	\$164,868.14
Collateralized Capacity	** 0.00
Memo Post	** 0.00
Net Debit Cap	** 0.00
Available Funds Balance	\$164,868.15
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 describes 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.

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)						\$467,302.04
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	132,543.16-	
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	149,887.09-	
▶ 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	3,866,987.60-	
▶ 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	40,929.39-	
▶ 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.

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: \$384,768.90		
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 ABS report will display as depicted below, which is depicted with the non-restricted view.

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: --Select--			New Query	
Daylight Overdraft Balance (Master)						
Category	Status	Debit	Count	Count	Post Time	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
Available All Other Activity	17:21	4,269,117.08		4,295,258.20		26,141.12
Daylight Overdraft Balance						229,155.65
Unavailable All Other Activity	17:21	120,802.50		358,948.89		238,146.39
Account Balance						467,302.04
Collateralized Capacity	17:21	0.00		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
Available Funds Balance (DL0D)				10,000,000.00		11,129,155.65
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:

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: Service

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:

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 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:

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 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:

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.

Account Management Information: Find Fedwire Transaction(s)

Customer Bank 0111-1111-0

Activity Type: 10 Funds

Account View: Master

Additional Required Selection(s)

Enter Either:

IMAD:

Or Select/Enter Each of the Following:

Debit/Credit: --Select--

Counter Party: (123456789)

Posting Day and Time Range*:

From: Date 08/02/20XX (mm/dd/yyyy) Time 09:00 P.M.

To: Date 08/03/20XX (mm/dd/yyyy) Time 08:00 P.M.

*ONLY current cycle transactions are available

Cancel Send

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.

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

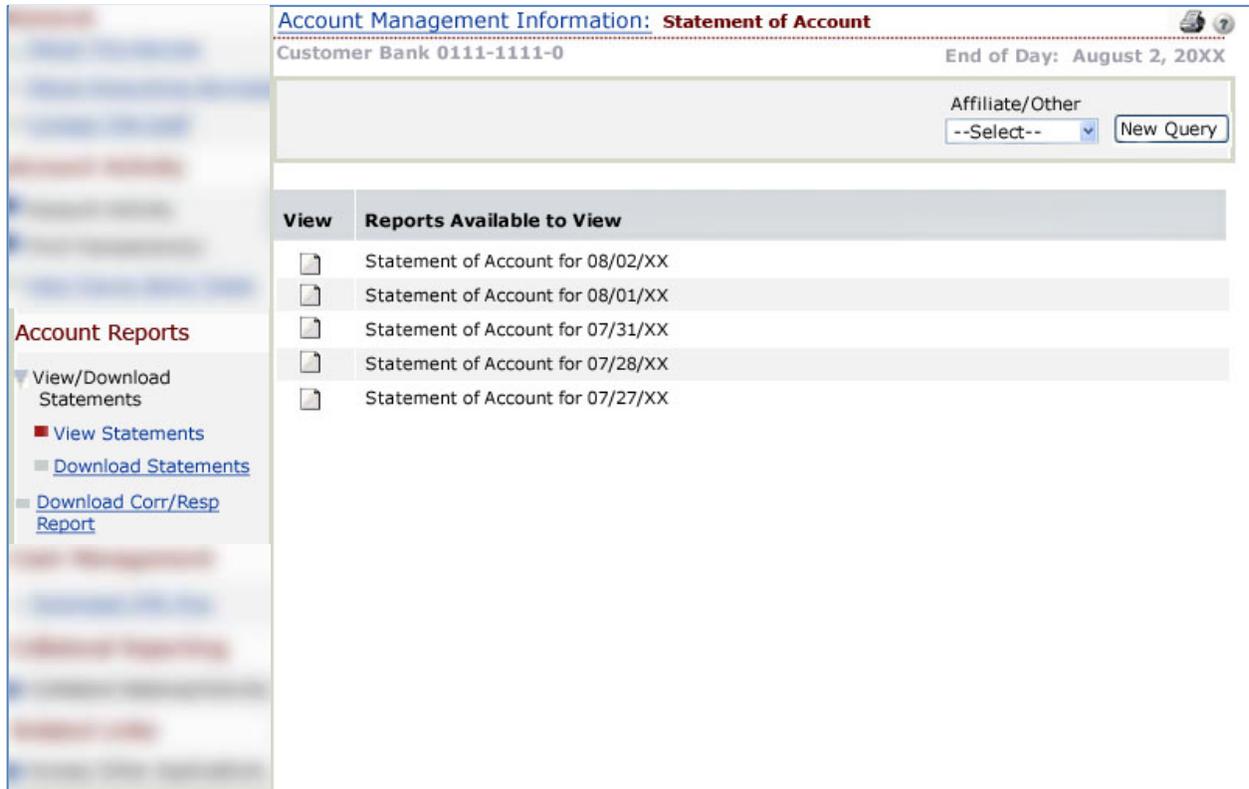
Items 1-3 of 3 Results [Download](#) [Back To Search Criteria](#)

Subaccount ABA	Counter Party ABA	IMAD	Activity Group	Amount	Debit/Credit	Posting Time
N/A	012266666	080311111111111111	Funds Transfer	100,000.00-	Debit	08/03/20XX 00:07:30 AM
N/A	012266666	080322222222222222	Funds Transfer	500,000.00-	Debit	08/03/20XX 00:08:15 AM
N/A	012266666	080388888888888888	Funds Transfer	200,000.00-	Debit	08/03/20XX 00:09:20 AM
Total				800,000.00-		

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:

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		Available Future Date:			
Master		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
Totals			5,505,847.19	2,884,381.46	-2,621,465.73
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
Totals			0.00	520,000.00	520,000.00
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
Totals			375,000.00	0.00	-375,000.00
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
Totals			0.00	0.00	0.00

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.

Account Management Information: Download Statement of Account
 Customer Bank 0111-1111-0 End of Day: August 2, 20XX

Affiliate/Other: --Select--

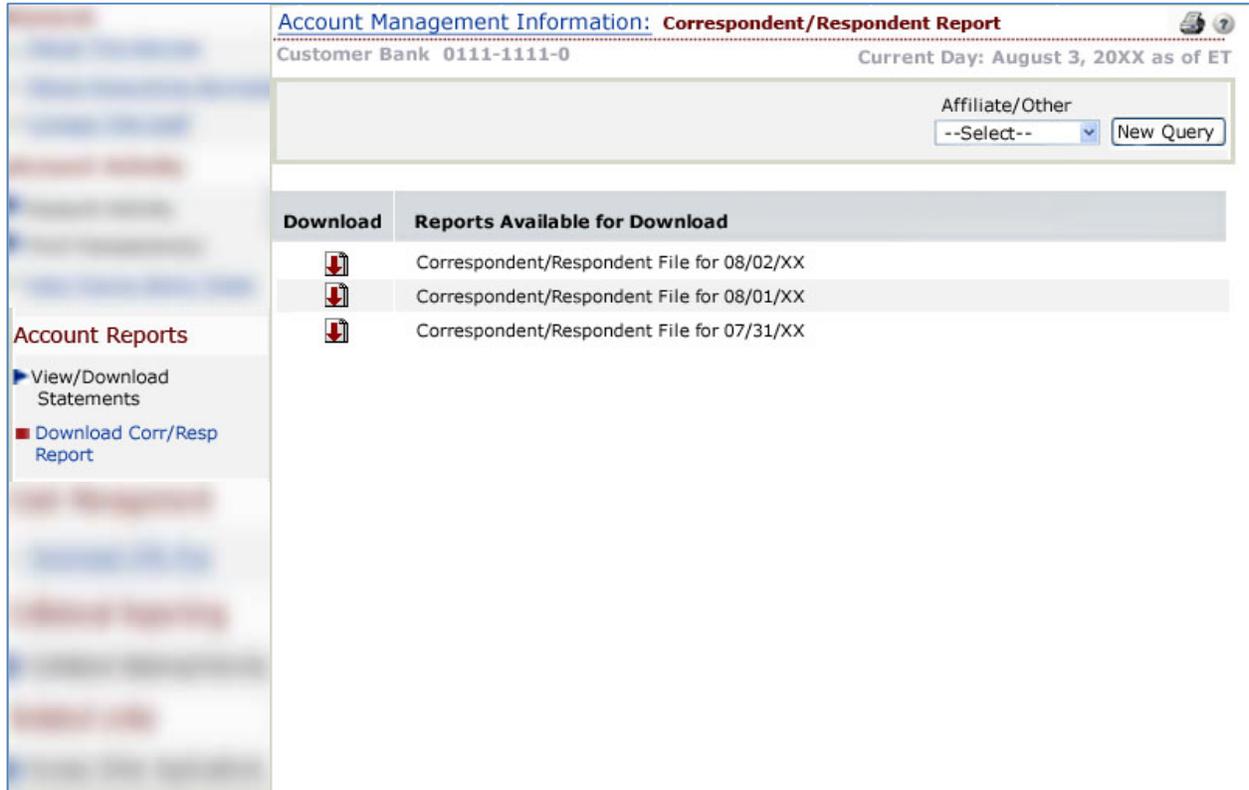
Download	Reports Available for Download
	Statement of Account Spreadsheet File for 08/02/XX
	Statement of Account Spreadsheet File for 08/01/XX
	Statement of Account Spreadsheet File for 07/31/XX
	Statement of Account Spreadsheet File for 07/28/XX
	Statement of Account Spreadsheet File for 07/27/XX
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

Account Management Information: Cash Management Plus
 Customer Bank 0111-1111-0 Current Day: August 3, 20XX as of 2:00 PM ET

Affiliate/Other: --Select--

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.



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
Grand Total	\$31,189,167,049.63	\$21,868,243,214.87

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
Total:	\$0.00	\$36,210.68

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.

Account Management Information: View Detailed Current Day Collateral Activity

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

Collateral for FR Purposes: Detailed Activity

Opening Collateral Value Balance: \$21,867,066,084.78

[Previous](#) [Next](#)

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	xxxxxxxxxxxx	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	xxxxxxxxxxxx	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	xxxxxxxxxxxx	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	xxxxxxxxxxxx	C&I (N)	12/31/20XX		\$190,264,705.88	\$0.00	\$0.00	\$0.00	\$42,924,569,413.45

Trans Type Key	Description
ACS	Account Transfer
CVM	Collateral Value Maintenance
DEP	Deposit
MVM	Market Value Maintenance
REV	Revaluation
WDR	Withdrawal

Collateral Reporting

- Collateral Balance/Activity
 - [View Collateral Balances](#)
 - [View Detailed Current Day Collateral Activity](#)
 - [Download Collateral Reports](#)

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.

Account Management Information: Download Collateral Reports
 Customer Bank 0111-1111-0 Current Day: August 3, 20XX as of 5:21 PM ET

[New Query](#)

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

Collateral Reporting

- Collateral Balance/Activity
 - [View Collateral Balances](#)
 - [View Detailed Current Day Collateral Activity](#)
- Download Collateral Reports**

Billing Activity/Reports

The Billing Activity/Reports section allows you to view, search, and/or download monthly service charge information; access your monthly Statement of Service Charges in PDF format; and download the Service Charge Reconciliation Data (SCRD) file, if applicable. Additional information on Billing Activity and Reports in AMI is described in more detail in Section IV of this guide.

Other Related Links

Links to the Reserve Account Administration application and 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 Services (ABS) Reports

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

ABS is updated in real time for Fedwire Funds, Fedwire Securities, and National Settlement Service transactions, every 15 minutes for pre-funded ACH credit originations⁵ and every 5 minutes throughout the business day for all other transactions. Real-time ABS information is also available through the AMI application, which is available via FedLine Web and FedLine Advantage (See the AMI section above).

By monitoring ABS information periodically throughout the day, an institution can significantly reduce the possibility of incurring a daylight or overnight overdraft. The ABS 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.

⁵ 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 ABS 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 ABS after the transactions are processed and entered into the Reserve Banks' Accounting System, EASy. Usually, this activity is reflected in ABS by the time the transactions are posted in accordance with the daylight overdraft posting rules (as defined in the PSR Guide). 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.

ABS 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 ABS reports as a check on their own internal intraday position reports and projected end-of-day balance. You can use ABS 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 ABS 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 ABS reports you can use to obtain supplemental information. If your master account has subaccounts, the ABS *self* balance type provides a report that reflects the subtotals of debits and credits for the subaccount(s) or master account without the subaccount entries. If 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 ABS regarding your settlement.

In addition to the ABS 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 ABS DI Totals	Master
ABS 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 ABS. 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 ABS DI Totals: This is an optional report that can be sent to your institution at the close of the ABS application at approximately 7:15 p.m. ET. This report represents the final information available in ABS. 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.

ABS 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 ABS 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 Services (ABS). 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	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	N/A	0.00		0.00		0.00
Debit Cap	N/A			0.00		0.00
Collateralized Capacity	N/A			0.00		0.00
Available Funds	N/A					0.00
Collateral Available for Daylight Overdraft & Pricing Purpose	N/A			0.00		
Collateralized Daylight Overdraft				0.00		
Uncollateralized Daylight Overdraft				0.00		

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



FedPayments ManagerSM — Funds
ENV: Test MODE: Test Cycle Date: Jan 18, 2011

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

General

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Past Messages
Account Balance
Statements
Error Description

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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-28

Following are the ABS screen fields and descriptions.

Mode: This field displays mode in which the application is operating, Production or Test.
Cycle Date: The date of the operational business day within the application.
ABA: Identifies the 9-digit number of the master or subaccount for which balances are requested
Service Unit: 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).
System Date / Time: The system date and time of the inquiry
Inquiry ABA: Identifies the 9-digit number of the master or subaccount for which balances are requested.
Balance Type: Identifies account balance type. Can be 'Self' or 'Master'.
Reported ABA: May be the same as the INQUIRY ABA or may contain its master account's 9-digit ABA number if balance type is 'Master'.
Name: Name of reported ABA.
Open Balance: 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.
Funds Transfer: 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.
Pre-Funded ACH: Status reflects the time of last activity. Indicates the dollar value of pre-funded forward ACH credit originations. ⁶ This line is updated every 15 minutes.
Other Available At: The value of activity other than funds, securities, NSS and pre-funded ACH forward credit originations 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.
Daylight Overdraft Balance: A subtotal of daylight overdraft balance as measured by the posting rules for the inquiry ABA selected.

⁶ 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>Net Settlement: 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>Other Unavailable At: 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>Account Balance: A subtotal of your master account balance for the inquiry selected.</p>
<p>Memo Post: Amounts provisionally posted by the Federal Reserve Bank on an exception basis. Not applicable to self view.</p>
<p>Debit Cap: 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>Collateralized Capacity: Intraday overdraft capacity amount beyond the net debit cap which is secured by all or a portion of collateral available for daylight overdraft purposes. This value reflects collateralized capacity granted through a max cap, adjusted capacity or in-transit capacity.</p>
<p>Available Funds: 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>Uncollateralized Daylight Overdrafts: The portion of the daylight overdraft balance that exceeds collateral available for daylight overdraft purposes.</p>
<p>Collateral Available for Daylight Overdraft and Pricing Purposes: Stable pool collateral that is equal to total lendable value of collateral minus encumbrances applicable to daylight 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.

Message Page(s)

```
ADPB501U          FEDERAL RESERVE BANK OF Boston          08/29/XX
SAMPLE BANK - MASTER          1111-1111-1          PAGE    1
SAMPLE STREET
CITY, ST 00000

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

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

Summary Statement of Account

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

Detail of Own Activity and Detail Statement of Future Activity

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

BR	GROUP	REF	OFFSET	FI	DEBIT	CREDIT
ADPB501U FEDERAL RESERVE BANK OF Boston 08/29/XX						
SAMPLE BANK - MASTER 1111-1111-1 PAGE 3						
***** * DETAIL OF OWN ACTIVITY * *****						
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			
***** * ITEMS REVERSED * *****						
0003	90000	0003	091000080			100.00
0003	00001	0003	091000080		100.00	
SUBTOTAL 2 100.00 100.00						
25 OWN ACTIVITY RECAP 13 1,034,006.44 1,477,364.08						
26 SUBACCOUNT ACTIVITY						
			2222-2222-2		600.00	500.00
SUBTOTAL 1 600.00 500.00						
27 OSRTN ACTIVITY						
			3333-3333-3		200.00	300.00
SUBTOTAL 1 200.00 300.00						

ADPB501U		FEDERAL RESERVE BANK OF Boston		08/29/XX	
SAMPLE BANK - MASTER		1111-1111-1		PAGE	4
***** * DETAIL OF OWN ACTIVITY * *****					
BR	GROUP REF	OFFSET FI	DEBIT	CREDIT	
[28]	RESPONDENT ACTIVITY				
	4444-4444-4		370.00		470.00
	SUBTOTAL	1	370.00		470.00
	TOTAL	16	1,035,176.44		1,478,634.08
	OPENING BALANCE		953,643.83		
[29]	TOTAL DEBITS		1,035,176.44		
	TOTAL CREDITS		1,478,634.08		
	CLOSING BALANCE AS OF 08/29		1,397,101.47		
***** * DETAIL STATEMENT OF FUTURE ACTIVITY * *****					
BR	GROUP REF	OFFSET FI	DEBIT	CREDIT	
[30]	* AVAILABLE 08/30 *				
[31]	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

ADPB501U		FEDERAL RESERVE BANK OF Boston		08/29/XX	
SAMPLE BANK - MASTER		1111-1111-1		PAGE 5	
***** * DETAIL STATEMENT OF FUTURE ACTIVITY * *****					
BR	GROUP REF	OFFSET FI	DEBIT	CREDIT	
		SUBTOTAL	1	0.00	350.00
		TOTAL AVAILABLE 08/30		1,550.00	750.00
		NET AVAILABLE 08/30		800.00	
		***** * AVAILABLE 09/03 * *****			
35		RESPONDENT ACTIVITY			
		4444-4444-4			670.00
		SUBTOTAL	1	0.00	670.00
36		TOTAL AVAILABLE 09/03			670.00
37		NET AVAILABLE 09/03			670.00
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
17		TOTAL AVAILABLE 08/30		1,550.00	750.00
	09/03	PROCESSED 08/29		0.00	670.00
		TOTAL AVAILABLE 09/03		0.00	670.00

Statement of Your Subaccounts' Activity and Statement of Your Subaccounts' Future Activity

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

ADPB501U	FEDERAL RESERVE BANK OF Boston	08/29/XX
SAMPLE BANK - MASTER	1111-1111-1	PAGE 7

* STATEMENT OF YOUR SUBACCOUNTS' FUTURE ACTIVITY *		

BR	GROUP REF OFFSET FI	DEBIT CREDIT
FOR THE ACCOUNT OF 2222-2222-2 SAMPLE BANK - SUB SAMPLE		

30	* AVAILABLE 08/30 *	

9802 (877) 372-2457	15900 Image Cash Letter Deposit	
0008 00006 0008 061000146		400.00
31	Original Amt \$	400.00
	Org Amt \$ 1-Day	0.00
	Org Amt \$ 2-Day	0.00
	Org Amt \$ 3-Day	0.00
	SUBTOTAL	1 0.00 400.00
36	TOTAL AVAILABLE 08/30	400.00
37	NET AVAILABLE 08/30	400.00
***** * SUMMARY * *****		
	FUTURES OPENING TOTAL	0.00 0.00
16	- TOTAL AVAILABLE TODAY	0.00 0.00
	+ TOTAL PROCESSED TODAY	0.00 400.00
	FUTURES TOTAL AS OF 08/29	0.00 400.00
TOTAL COMING AVAILABLE		
	08/30 PROCESSED 08/29	0.00 400.00
17	TOTAL AVAILABLE 08/30	0.00 400.00

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

ADPB501U	1	FEDERAL RESERVE BANK OF Boston		2	08/29/XX
SAMPLE BANK - MASTER	3		4	1111-1111-1	PAGE 8
***** * STATEMENT OF YOUR OSRTNS' ACTIVITY * *****					
BR	GROUP REF	OFFSET FI		DEBIT	CREDIT
38	FOR THE ACCOUNT OF 3333-3333-3	SAMPLE BANK - OTHER SECONDARY RTN			
		SAMPLE			
9802	21	15900 Image Cash Letter Deposit			
22	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		
	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

ADPB501U	FEDERAL RESERVE BANK OF Boston	08/29/XX
SAMPLE BANK - MASTER	1111-1111-1	PAGE 9
***** * STATEMENT OF YOUR OSRTNS' FUTURE ACTIVITY * *****		
BR	GROUP REF OFFSET FI	DEBIT CREDIT
FOR THE ACCOUNT OF 3333-3333-3 SAMPLE BANK - OTHER SECONDARY RTN SAMPLE		

30	* AVAILABLE 08/30 *	

9802 (877) 372-2457	15900 Image Cash Letter Deposit	
0011 00010 0011 061000146		350.00
31	Original Amt \$	350.00
	Org Amt \$ 1-Day	0.00
	Org Amt \$ 2-Day	0.00
	Org Amt \$ 3-Day	0.00
	SUBTOTAL	1 0.00 350.00
36	TOTAL AVAILABLE 08/30	350.00
37	NET AVAILABLE 08/30	350.00
<div style="font-size: 2em; opacity: 0.5; position: absolute; top: 50%; left: 50%; transform: translate(-50%, -50%); pointer-events: none;"> DEMO </div> ***** * SUMMARY * *****		
	FUTURES OPENING TOTAL	0.00 0.00
16	- TOTAL AVAILABLE TODAY	0.00 0.00
	+ TOTAL PROCESSED TODAY	0.00 350.00
	FUTURES TOTAL AS OF 08/29	0.00 350.00
TOTAL COMING AVAILABLE		
17	08/30 PROCESSED 08/29	0.00 350.00
	TOTAL AVAILABLE 08/30	0.00 350.00

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

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

ADPB501U	FEDERAL RESERVE BANK OF Boston	08/29/XX
SAMPLE BANK - MASTER	1111-1111-1	PAGE 11
***** * STATEMENT OF YOUR RESPONDENTS' FUTURE ACTIVITY * *****		
BR	GROUP REF OFFSET FI	DEBIT CREDIT
FOR THE ACCOUNT OF 4444-4444-4	RESPONDENT BANK SAMPLE	
***** * AVAILABLE 09/03 * *****		
9802 (877) 372-2457	15900 Image Cash Letter Deposit	
0015 00013 0015 061000146		670.00
31 Original Amt \$	670.00	
Org Amt \$ 1-Day	0.00	
Org Amt \$ 2-Day	0.00	
Org Amt \$ 3-Day	0.00	
SUBTOTAL	1 0.00	670.00
36 TOTAL AVAILABLE 09/03		670.00
37 NET AVAILABLE 09/03		670.00
***** * SUMMARY * *****		
FUTURES OPENING TOTAL	0.00	0.00
16 - TOTAL AVAILABLE TODAY	0.00	0.00
+ TOTAL PROCESSED TODAY	0.00	670.00
FUTURES TOTAL AS OF 08/29	0.00	670.00
TOTAL COMING AVAILABLE		
09/03 PROCESSED 08/29	0.00	670.00
17 TOTAL AVAILABLE 09/03	0.00	670.00

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

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

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

BR	GROUP REF	OFFSET FI	DEBIT	CREDIT
ADPB501U FEDERAL RESERVE BANK OF Boston 08/30/XX				
SAMPLE BANK - SUBACCOUNT 2222-2222-2 PAGE 3				
***** * STATEMENT OF FUTURE ITEMS THROUGH YOUR MASTER ACCOUNT * *****				
FOR THE ACCOUNT AT 1111-1111-1 SAMPLE BANK - MASTER CITY				
***** 30 * AVAILABLE 09/04 * *****				
9802 (877) 372-2457 15900 Image Cash Letter Deposit				
2222 00008 3333 061000146 300.00 300.00				
31 Original Amt \$ 300.00				
Org Amt \$ 1-Day 0.00				
Org Amt \$ 2-Day 0.00				
Org Amt \$ 3-Day 0.00				
SUBTOTAL 1 300.00 0.00				
36 TOTAL AVAILABLE 09/04 300.00				
37 NET AVAILABLE 09/04 300.00				
***** * SUMMARY * *****				
16 FUTURES OPENING TOTAL 0.00 400.00				
- TOTAL AVAILABLE TODAY 0.00 400.00				
+ TOTAL PROCESSED TODAY 300.00 0.00				
FUTURES TOTAL AS OF 08/30 300.00 0.00				
17 TOTAL COMING AVAILABLE				
09/04 PROCESSED 08/30 300.00 0.00				
TOTAL AVAILABLE 09/04 300.00 0.00				

ADPB501U	1 FEDERAL RESERVE BANK OF Boston	2 08/30/XX
3 SAMPLE BANK - OTHER SECONDARY RTN	4 3333-3333-3	PAGE 1
SAMPLE STREET SAMPLE, CT 00000		
***** * STATEMENT OF ITEMS THROUGH YOUR PARENT * *****		
BR	GROUP REF OFFSET FI	DEBIT CREDIT
40	FOR THE ACCOUNT AT 1111-1111-1	SAMPLE BANK - MASTER CITY
9802	(877) 372-2457 20 21 15900	Image Cash Letter Deposit
19 5678	00002 8765 061000146	200.00
	Original Amt \$	230.00
	Org Amt \$ 1-Day	5.00
	Org Amt \$ 2-Day	10.00
	Org Amt \$ 3-Day	15.00
22 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 23 2	0.00 550.00
7502	57050	ACH Immediate Transaction
3333	00006 4444 091000080	400.00
24	***** * ITEMS REVERSED * *****	
6789	90001 9876 091000080	100.00
6789	00002 9876 091000080	100.00
41	SUBTOTAL 3	100.00 500.00
	TOTAL APPLIED TO 1111-1111-1 5	100.00 1,050.00

ADPB501U	FEDERAL RESERVE BANK OF Boston	08/30/XX
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
31	Original Amt \$	300.00
	Org Amt \$ 1-Day	0.00
	Org Amt \$ 2-Day	0.00
	Org Amt \$ 3-Day	0.00
	SUBTOTAL	1 300.00 0.00
36	TOTAL AVAILABLE 09/03	300.00
37	NET AVAILABLE 09/03	300.00
***** * SUMMARY * *****		
	FUTURES OPENING TOTAL	0.00 350.00
16	- TOTAL AVAILABLE TODAY	0.00 350.00
	+ TOTAL PROCESSED TODAY	300.00 0.00
	FUTURES TOTAL AS OF 08/30	300.00 0.00
TOTAL COMING AVAILABLE		
	09/03 PROCESSED 08/30	300.00 0.00
17	TOTAL AVAILABLE 09/03	300.00 0.00

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

ADPB501U	1	FEDERAL RESERVE BANK OF Boston	2	08/30/XX
RESPONDENT BANK	3		4	4444-4444-4
SAMPLE STREET			PAGE	2
SAMPLE, CT 00000				

BR	GROUP	REF	OFFSET	FI	DEBIT	CREDIT
***** * STATEMENT OF ITEMS THROUGH YOUR CORRESPONDENT * *****						
40	FOR THE ACCOUNT AT	1111-1111-1		SAMPLE BANK - MASTER		
				CITY		
	9802	(877) 372-2457	20	21	15900 Image Cash Letter Deposit	
19	6789	00003 9876		061000146		200.00
22		Original Amt \$			230.00	
		Org Amt \$ 1-Day			5.00	
		Org Amt \$ 2-Day			10.00	
		Org Amt \$ 3-Day			15.00	
		SUBTOTAL	23	1	0.00	200.00
	7502			57050 ACH Immediate Transaction		
	00007			091000080		400.00
***** * ITEMS REVERSED * *****						
	2345	90002 5432		091000080		100.00
	2345	00003 5432		091000080	100.00	
		SUBTOTAL		3	100.00	500.00
41	TOTAL APPLIED TO	1111-1111-1		4	100.00	700.00

ADPB501U	FEDERAL RESERVE BANK OF Boston	08/30/XX
RESPONDENT BANK	4444-4444-4	PAGE 3
***** * 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
31	Original Amt \$	300.00
	Org Amt \$ 1-Day	0.00
	Org Amt \$ 2-Day	0.00
	Org Amt \$ 3-Day	0.00
	SUBTOTAL	1 300.00 0.00
36	TOTAL AVAILABLE 09/03	300.00
37	NET AVAILABLE 09/03	300.00
***** * 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		
	09/03 PROCESSED 08/29	0.00 670.00
	08/30	300.00 0.00
17	TOTAL AVAILABLE 09/03	300.00 670.00

Reconciling Your Service Charges

To help reconcile monthly service charges, the Federal Reserve provides a monthly Statement of Service Charges for each institution with a master account. The monthly Statement of Service Charges is available via AMI, FedMail, and a FedLine Direct connection. The statement is also available in a machine readable format. See Section IV- Billing for more information.

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.

Account Management Guide

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 Service⁷.

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

⁷The 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	
EOM Post Time (ET)	Tran Code or Subtyp	Offset ABA	Respondent ABA	Process FRB ABA	IAS Time Stamp or Ref Nr	Trans Amount	Collateral	Posting Amount	Uncoll DLOD		
21:00		EOM BALS:			25,589.00		.00		.00		
09:08:17	1000	22222222			20XX1211A0A0000A011918		19,482.34		19,482.34		
09:08		EOM BALS:			45,071.00		.00		.00		
10:42:44	1000	22222222			20XX1211AAAAA000000300		57,400.00-		57,400.00-		
10:42		EOM BALS:			12,329.00-		.00		12,329.00		
12:10:02	1000	22222222			20XX1211AAAAA000000679		139,251.95-		139,251.95-		
12:10		EOM BALS:			151,581.00-		.00		151,581.00		
12:36:21	1000	22222222			20XX1211AAAAA000000041		107,500.00		107,500.00		
12:36		EOM BALS:			44,081.00-		.00		44,081.00		
13:37:55	1000	22222222			20XX1211AAAAA000000027		3,435.92		3,435.92		
13:37		EOM BALS:			40,645.00-		.00		40,645.00		
15:01:36	1000	22222222			20XX1211A0AA0A0A0000088		53,603.79		53,603.79		
15:01		EOM BALS:			12,959.00		.00		.00		
15:51:15	1632	22222222			20XX1211A0AA000A000528		1,479,000.00		1,479,000.00		
15:51		EOM BALS:			1,491,959.00		.00		.00		
15:56:47	1000	22222222			20XX1211AAAAA000001967		1,466,000.00-		1,466,000.00-		
15:56		EOM BALS:			25,959.00		.00		.00		
16:39:14	1000	22222222			20XX1211A0AA000A002980		12,040.00		12,040.00		
16:39		EOM BALS:			37,999.00		.00		.00		
18:30		EOM BALS:			37,999.00		.00		.00		
		After Fedwire Close:			37,999.00		.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 as of 10/28/2010		Credit option: UNKNOWN		Capital Type : Risk Based as of 06/30/2011		9,593,412		
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      Average      Average
Total        Unencumbered  Uncollateralized
Daylight     Collateral    Daylight
Overdraft    (in thousands) Overdraft
(in thousands)
Date
10/10/20XX   994           13,310        154
10/16/20XX   1,249         13,299        712
Total:
10.74
1.91
8.83
0.00
10.74

Daylight
Adjustments
Applied
0.00
0.00
0.00

Final Charge
1.91
8.83
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      Daylight      Daylight
Total        Unencumbered  Uncollateralized  Overdraft      Adjustments
Daylight     Collateral    Daylight         Charge Amount  Applied
Overdraft    (in thousands) (in thousands) (in thousands)

Date         (in thousands)
09/24/20XX   1,394         13,316         359           4.45         0.00
Total:      1,394         13,316         359           4.45         0.00
Final Charge 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.⁸

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	Peak	# Days	Cap	Cap	DLOD	Total DLOD	Unencumbered	Uncollateralized
Ending	Overdraft	Over Cap	DLOD Cap **	Util. Ratio	Charge	Amount	Collateral at Peak OD	DLOD amount
Capital:	14,709	Cap Type: De min.	Max DLOD 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 DLOD cap is equal to the lesser of the adjusted net debit cap or the max cap.								

⁸ 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.

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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.¹ 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

¹ 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.

Procedure	Description
Maintain desktop procedures	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.
Cross-train backup staff	Train backup staff. Periodically, have backup staff complete the settlement process.
Complete a daily reconciliation	Create a daily reconciliation sheet (automated or manual). Use the sheet to project an end-of-day balance. Ensure normal daily transactions have posted.
Complete a secondary review	On a daily basis, have a second person review and verify the reconciliation sheet in order to catch potential errors.
Know critical account deadlines	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.
Cross check balance against AMI	Verify reconciliation sheet balance against the Account Management Information (AMI) balance for the master account. Research discrepancies and take appropriate action.
Identify typical transaction cycles	Determine what transactions are processed on a daily or periodic basis. Identify normal transaction size and source of transaction settlement information.

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Procedure	Description
<p>Understand data flows to account management systems (internal or Reserve Bank systems)</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.² 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>Establish transaction notification procedures</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>Distribute Reserve Bank broadcast messages</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>Maintain sufficient account balance</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>Establish contingency funding sources</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>

[®] FedLine is a registered trademark of the Federal Reserve Banks.

² 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)³ application using the methodology. Fedwire funds, securities transfers, National Settlement Service (NSS) transactions, principal and interest payments, and pre-funded

³ 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 originations⁴ 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.⁵

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:

⁴ 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.

⁵ 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.⁶ 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.

⁶ 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.⁷

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).⁸ 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.⁹

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

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

⁸ 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.

⁹ 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.
Post at 8:30 a.m. eastern time:	± 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)
Post at 8:30 a.m. eastern time and hourly, on the half-hour, thereafter:	± 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
Post at 11:00 a.m. eastern time and hourly thereafter:	+ Currency and coin deposits
Post at 1:00 p.m. eastern time:	± Commercial check transactions, including returned checks

Posting Time (Eastern Time)	Transaction Description
Post at 5:30 p.m. eastern time:	± FedACH SameDay Service return transactions
	± Commercial check transactions, including returned checks
	-
Post after the close of Fedwire Funds Service:	± 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 ABS¹⁰ 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,

¹⁰ 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.frbdiscowindow.org/).

SECTION IV

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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. A monthly Statement of Service Charges is automatically created for Master Accounts¹ and available by the fourth business day of the following month. Charges are applied on the 15th of each month or the next business day, if the 15th falls on a weekend or holiday. However, the Reserve Bank maintains the right to charge before the 15th of each month and will notify you of any accelerated charge schedule. Service charges appear as "FRB Service Charges" (Transaction Code 85010) 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 you wish to settle your service charges in a correspondent's account, you must establish authorization by submitting a Transaction and Service Fee Settlement Authorization (OC1, Appendix 2) 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 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)*
- *Fedwire Securities*
- *Cash and Cash Cross Shipping*
- *Commercial Check Clearing and Collection Services:*
 - Check Transportation*
 - Forward Checks and Forward Image*
 - Payor Bank*
 - Return Checks and Return Image*
- *FedComplete[®]*
- *Fedwire Funds*
- *Electronic Access*
- *National Settlement Services*
- *Any new services offered by the Federal Reserve Banks, including but not limited to Payment Services that affect electronic transfer of funds*

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

Monthly Statement of Service Charges

The monthly Statement of Service Charges provides summarized information by service area and product code for the Primary RTN and any Subaccounts, Other Secondary RTNs (OSRTNs), and Respondents settling to or reporting through the Master Account and is available by the fourth business day of the month. The statement is presented via the Account Management Information (AMI) application in PDF format and/or via FedMail in text format. A machine readable file, Service Charge Reconciliation Data (SCRD)², is available via AMI and/or FedLine Direct. Detail monthly service charge information is available through AMI via search and download options described later in this chapter. For additional information regarding the billing cycle and the Statement of Service Charges, please contact the National Accounting Customer Support (NACS) operation.

Reconciling Your Statement of Service Charges

Your institution should reconcile your monthly Statement of Services Charges in a timely manner. You should notify the Reserve Bank as soon as possible if your institution believes there is an error on its statement. 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. 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 components of the monthly Statement of Service Charges are the:

Summary Charges for Primary RTN Recap, which displays summarized charges by each service area and provides a net total charge for all service areas for the Primary RTN.

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

Summary Charges for Other Secondary RTN Recap, which displays summarized charges by each OSRTN, summarized charges for any RTN (lowest tier) reporting through an OSRTN, a net total charge for each OSRTN, and a net total charge for all OSRTNs.

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

Activity by Product for Primary RTN, which displays detail charges by Service Area, Processing Office and Product Code for the Primary RTN number, including a total charge for each product code, a total charge for each service area and Processing Office and a total charge for all service areas that settle to the Primary RTN.

² The SCR D file is available for Master Accounts by completing AIS Form 2.

Activity by Product for Subaccount, which displays detail charges by Service Area, Processing Office and Product Code for each Subaccount RTN, including charges for any RTN reporting through a Subaccount, a total charge for each product code, a total charge for each service area, a total charge for all service areas for each Subaccount and a total charge for all service areas for all Subaccounts, including lower tier charges all of which settle to the Primary RTN for the Subaccount.

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

Activity by Product Code for Respondent, which displays detail charges by Service Area, Processing Office and Product Code for each Respondent RTN, including charges for any RTN reporting through a Respondent, a total charge for each product code, a total charge for each service area, a total charge for all service areas for each Respondent, and a total charge for all service areas for all Respondents, including lower tier charges, all of which settle to the Primary RTN for the Respondent.

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

Summary Statement of Service Charges Fields Keys

<u>REFERENCE NUMBER</u>	<u>FIELD NAME</u>	<u>DESCRIPTION</u>
1.	Billing Cycle Date	The month in which the service charges were processed.
2.	Customer ID	The nine-digit customer identification number (RTN/CIN/ETI) for which the statement was generated.
3.	Name and Address	Name and address information regarding your institution.
4.	Summary Charge for Primary RTN Recap	Displays the total amount of service charges by service area that you incurred by the Primary RTN during that billing cycle.
5.	Summary Charges for Subaccount Recap	Displays the total amount of service charges incurred for each of your Subaccount RTNs for that billing cycle, if applicable. This section also includes a summary total of service charges for all other RTNS reporting through the Subaccount(s) during that billing cycle. The customer ID and name is provided for each of these RTNs.
6.	Summary Charges for Other Secondary RTN Recap	Displays the total amount of service charges incurred for each of your Other Secondary RTN(s) for that billing cycle, if applicable. This section also includes a summary total of service charges for all other RTNS reporting through your Other Secondary RTN(s) during that billing cycle. The customer ID and name is provided for each of these RTNs.
7.	Summary Charges for Respondent Recap	Displays the total amount of service charges that your Respondent(s) and all other RTNS reporting through your Respondents during that billing cycle, if applicable. The customer ID and name is provided for each of these RTNs.
8.	Net Total of All Charges	Includes the total amount of service charges for your Master Account, your Subaccount(s), your Other Secondary RTN(s), and your Respondent(s).
9.	Net Service Charges Applied to your Federal Reserve Account	Displays a message including the total amount of service charges that will be applied to your account and the day they will be applied.
10.	Net Service Charges Applied to Your Correspondent(s) Bank Account	Displays a message including the total amount of service charges that will be passed to your Correspondent(s) and the day they will be applied.
11.	Activity by Product for Primary RTN	Provides a breakdown of the customer charges by product in each service area for your Primary RTN. The product information will

		include the product code and description, the transaction volume and fee, the unit volume and rate, the supplemental charge and the total charge for each product.
12.	Processing Office	The Federal Reserve Bank office that processed the work.
13.	Contact Number	Provides a contact name and phone number to call if there are any questions regarding the service area charges.
14.	Total Charges...	Includes the total volume and service charge for each service area.
15.	Activity by Product for Subaccount	Includes the customer ID and name for each of your Subaccounts, if applicable and provides a breakdown of the charges for each Subaccount by service area.
16.	Other Secondary RTN and/or Respondent Activity	Includes the customer ID for any RTN reporting through your Subaccount(s), if applicable, including a breakdown of the RTN's charges by service area.
17.	Total for each Subaccount	Includes the total service charges for the Subaccount and RTNS reporting through the Subaccount that settle to the Primary RTN.
18.	Total for all Subaccounts	Includes the total service charges for all of your Subaccounts.
19.	Activity by Product for Other Secondary RTN	Includes the customer ID and name for each of your Other Secondary RTNs, if applicable, and provides a breakdown of charges for each Other Secondary RTN by service area.
20.	Other Secondary RTN and Respondent Activity	Includes the customer ID for any RTN reporting through your Other Secondary RTN(s), if applicable, including a breakdown of the RTN's charges by service area.
21.	Total for each Other Secondary RTN	Includes the total service charges for the Other Secondary RTN and RTNS reporting through the Other Secondary RTN that settle to the Primary RTN.
22.	Total for all Other Secondary RTNs	Includes the total service charges for all of your Other Secondary RTNs.
23.	Activity by Product for Respondent	Includes the customer ID and name for each of your Respondents, if applicable, and provides a breakdown of the charges for each Respondent RTN by service area.
24.	Respondent's Secondary RTN and Other Respondent Activity	Includes the customer ID for any Secondary RTNs and any RTNS for which your Respondents act as a Correspondent. Also displays a breakdown of the Secondary RTNs' and Respondents' charges by service area.

25.	Total for each Respondent	Includes the total service charges for the Respondent and RTNS reporting through the Respondent(s) and ultimately settle to your Primary RTN.
26.	Total for all Respondents	Includes the total service charges for all of your Respondents.
27.	Grand Total for All Service Areas	This is the grand total of all charges for all service areas for all RTNs. This is equal to the net service charge that will be applied to the Primary RTNs Federal Reserve Account as presented on the first page of the statement.

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

FEDERAL RESERVE BANK SERVICES		PAGE	1
1111-1111-1	STATEMENT OF SERVICE CHARGES FOR PERIOD 06/01/20XX-06/30/20XX		
SAMPLE BANK - MASTER			
SAMPLE STREET			
CITY, ST 00000-0000			

	* SUMMARY CHARGES FOR PRIMARY RTN RECAP *		

FEDWIRE FUNDS		-25,017.88	
ELECTRONIC ACCESS		13,035.00	
PAYOR BANK		-1,707.47	
FORWARD IMAGE		9,316.06	
FEDWIRE SECURITIES		518.50	
ACH		4,619.72	
NET TOTAL FOR 1111-1111-1		763.93	

	* SUMMARY CHARGES FOR SUBACCOUNT RECAP *		

2222-2222-1	SAMPLE BANK - SUBACCOUNT 1		2,290.04
2222-2222-2	SAMPLE BANK - SUBACCOUNT 2		239.07
OTHER SECONDARY ACTIVITY			
3333-3333-1	SAMPLE BANK - OSRTN 1		100.48
3333-3333-2	SAMPLE BANK - OSRTN 2		396.79
NET TOTAL FOR 2222-2222-2		736.34	
2222-2222-3	SAMPLE BANK - SUBACCOUNT 3		100.07
RESPONDENT ACTIVITY			
4444-4444-1	RESPONDENT BANK 1		100.04
4444-4444-2	RESPONDENT BANK 2		100.00
NET TOTAL FOR 2222-2222-3		300.11	
NET TOTAL FOR ALL SUBACCOUNTS		3,326.49	

FEDERAL RESERVE BANK SERVICES		PAGE	2
1111-1111-1	STATEMENT OF SERVICE CHARGES FOR PERIOD 06/01/20XX-06/30/20XX		
SAMPLE BANK - MASTER			

	* SUMMARY CHARGES FOR OTHER SECONDARY RTN RECAP *		

3333-3333-3	SAMPLE BANK - OSRTN 3		100.19
3333-3333-4	SAMPLE BANK - OSRTN 4		100.07
OTHER SECONDARY ACTIVITY			
3333-3333-5	SAMPLE BANK - OSRTN 5		100.22
NET TOTAL FOR 3333-3333-4		200.29	
3333-3333-6	SAMPLE BANK - OSRTN 6		100.16
RESPONDENT ACTIVITY			
4444-4444-3	RESPONDENT BANK 3		100.15
NET TOTAL FOR 3333-3333-6		200.31	
NET TOTAL FOR ALL OTHER SECONDARY RTNS		500.79	

	* SUMMARY CHARGES FOR RESPONDENT RECAP *		

4444-4444-4	RESPONDENT BANK 4		475.00
4444-4444-5	RESPONDENT BANK 5		1,251.50
OTHER SECONDARY ACTIVITY			
3333-3333-7	RESPONDENT BANK 5 - OSRTN 1		115.44
NET TOTAL FOR 4444-4444-5		1,366.94	
4444-4444-6	RESPONDENT BANK 6		41,154.56
OTHER SECONDARY ACTIVITY			
4444-4444-7	RESPONDENT BANK 6 - OSRTN 1		100.03
NET TOTAL FOR 4444-4444-6		41,254.59	
NET TOTAL FOR ALL RESPONDENTS		43,096.53	
NET TOTAL OF ALL CHARGES		47,687.74	
**** A NET SERVICE CHARGE OF 34,652.74 WILL BE APPLIED TO YOUR FEDERAL RESERVE ACCOUNT ON 07/15/20XX****			
**** A NET SERVICE CHARGE OF 13,035.00 WILL BE APPLIED TO YOUR CORRESPONDENT BANK(S) ACCOUNT ON 07/15/20XX****			

Activity by Product Code for Primary RTN

FEDERAL RESERVE BANK SERVICES PAGE 5

STATEMENT OF SERVICE CHARGES FOR PERIOD 06/01/20XX-06/30/20XX

1111-1111-1
SAMPLE BANK - MASTER

11 * ACTIVITY BY PRODUCT FOR PRIMARY RTN 1111-1111-1 *

SERVICE AREA: 1505-PAYOR BANK
PROCESSING OFFICE: ATLANTA
CONTACT NUMBER: (877) 372-2457

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

1505-PAYOR BANK

Activity by Product Code for Subaccount

FEDERAL RESERVE BANK SERVICES PAGE 13

STATEMENT OF SERVICE CHARGES FOR PERIOD 06/01/20XX-06/30/20XX

1111-1111-1
SAMPLE BANK - MASTER

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

SERVICE AREA: 5701-ACH
PROCESSING OFFICE: PHILADELPHIA
CONTACT NUMBER: (877) 372-2457

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

5701-ACH

16

OTHER SECONDARY ACTIVITY - 3333-3333-1
SERVICE AREA: 1505-PAYOR BANK
PROCESSING OFFICE: ATLANTA
CONTACT NUMBER: (877) 372-2457

PRODUCT CODE AND DESCRIPTION	-TRANSACTION-		-UNIT-		SUPPLEMENTAL CHARGE	TOTAL CHARGES
	VOLUME	FEE	VOLUME	RATE		
19650 FEDRECEIPT+ - INTERNET	22	2.000000	32,093	0.004000	0.00	172.34
19663 FEDRECEIPT PLUS DEP DISC-FWD	0	0.000000	32,093	-0.005000	0.00	-160.67
19666 PREMIUM DELIVERY - 10AM TARGET	0	0.000000	32,093	0.013000	0.00	417.22
19673 RPPR FWD FEDRECEIPT DEP DISC	0	0.000000	32,093	-0.001000	0.00	-32.10
TOTAL CHARGES:	22		128,372			396.79

1505-PAYOR BANK

TOTAL OF ALL SERVICES FOR 2222-2222-2 THAT SETTLE TO PRIMARY RTN 1111-1111-1	22		128,719			736.34
TOTAL FOR ALL SUBACCOUNTS	99		24,022,091			3,326.49

Activity by Product Code for Other Secondary RTN

FEDERAL RESERVE BANK SERVICES							PAGE	18
STATEMENT OF SERVICE CHARGES FOR PERIOD 06/01/20XX-06/30/20XX								
1111-1111-1								
SAMPLE BANK - MASTER								
<div style="border: 1px solid red; display: inline-block; padding: 2px;">19</div> * ACTIVITY BY PRODUCT FOR OTHER SECONDARY RTN 3333-3333-6 SAMPLE BANK - OSRTN 6 *								
SERVICE AREA: 5701-ACH PROCESSING OFFICE: PHILADELPHIA CONTACT NUMBER: (877) 372-2457								
PRODUCT CODE AND DESCRIPTION	VOLUME	-TRANSACTION- FEE	VOLUME	-UNIT- RATE	SUPPLEMENTAL CHARGE	TOTAL CHARGES		
57212 LARGE VOL - NONVAL ITEM ORIG	0	0.000000	4	0.003200	0.00	0.01		
57219 ADDENDA ORIGINATED	0	0.000000	10	0.001500	0.00	0.01		
57220 ITEM RECEIVED	0	0.000000	40	0.003200	0.00	0.13		
57222 ADDENDA RECEIVED	0	0.000000	10	0.001500	0.00	0.01		
57233 FEDACH SETTLEMENT SERVICE	0	0.000000	1	55.000000	0.00	55.00		
57234 ACCOUNT SERVICING	0	0.000000	1	45.000000	0.00	45.00		
TOTAL CHARGES:	0		66			100.16		
5701-ACH								
<div style="border: 1px solid red; display: inline-block; padding: 2px;">20</div> RESPONDENT ACTIVITY - 4444-4444-3								
SERVICE AREA: 1505-PAYOR BANK PROCESSING OFFICE: ATLANTA CONTACT NUMBER: (877) 372-2457								
PRODUCT CODE AND DESCRIPTION	VOLUME	-TRANSACTION- FEE	VOLUME	-UNIT- RATE	SUPPLEMENTAL CHARGE	TOTAL CHARGES		
19650 FEDRECEIPT+ - INTERNET	22	2.000000	32,093	0.004000	0.00	172.34		
19663 FEDRECEIPT PLUS DEP DISC-FWD	0	0.000000	32,093	-0.005000	0.00	-160.67		
19666 PREMIUM DELIVERY - 10AM TARGET	0	0.000000	9,275	0.013000	0.00	120.58		
19673 RPPR FWD FEDRECEIPT DEP DISC	0	0.000000	32,093	-0.001000	0.00	-32.10		
TOTAL CHARGES:	22		105,554			100.15		
1505-PAYOR BANK								
TOTAL OF ALL SERVICES FOR	22		105,620			200.31		
3333-3333-6 THAT SETTLE TO								
PRIMARY RTN 1111-1111-1								
TOTAL FOR ALL OTHER SECONDARY RTNS	99		311,150			500.79		

Activity by Product Code for Respondent

FEDERAL RESERVE BANK SERVICES							PAGE 21
GRAND TOTAL FOR ALL SERVICE AREAS	430		67,517,579				142,316.21
<p>*****</p> <p>23 * ACTIVITY BY PRODUCT FOR RESPONDENT 4444-4444-6 RESPONDENT BANK 6 *</p> <p>*****</p>							
<p>SERVICE AREA: 5701-ACH PROCESSING OFFICE: PHILADELPHIA CONTACT NUMBER: (877) 372-2457</p>							
PRODUCT CODE AND DESCRIPTION	-TRANSACTION-		-UNIT-		SUPPLEMENTAL	TOTAL CHARGES	
	VOLUME	FEE	VOLUME	RATE	CHARGE		
57212 LARGE VOL - NONVAL ITEM ORIG	0	0.000000	152	0.003200	0.00		0.49
57219 ADDENDA ORIGINATED	0	0.000000	60	0.001500	0.00		0.09
57220 ITEM RECEIVED	0	0.000000	90	0.003200	0.00		0.29
57222 ADDENDA RECEIVED	0	0.000000	42	0.001500	0.00		0.06
57233 PEDACH SETTLEMENT SERVICE	0	0.000000	1	55.000000	0.00		55.00
57234 ACCOUNT SERVICING	0	0.000000	1	45.000000	0.00		45.00
57999 NACHA ADMIN NETWORK FEE/ENTRY	0	0.000000	242	0.000162	0.00		0.04
TOTAL CHARGES:	0		66				100.97
5701-ACH							
<p>24</p> <p>OTHER SECONDARY ACTIVITY - 4444-4444-7</p> <p>SERVICE AREA: 1505-PAYOR BANK PROCESSING OFFICE: ATLANTA CONTACT NUMBER: (877) 372-2457</p>							
PRODUCT CODE AND DESCRIPTION	-TRANSACTION-		-UNIT-		SUPPLEMENTAL	TOTAL CHARGES	
	VOLUME	FEE	VOLUME	RATE	CHARGE		
19650 PEDRECEIPT+ - INTERNET	22	2.000000	32,093	0.004000	0.00		172.34
19663 PEDRECEIPT PLUS DEP DISC-FWD	0	0.000000	32,093	-0.005000	0.00		-160.67
19666 PREMIUM DELIVERY - 10AM TARGET	0	0.000000	9,266	0.013000	0.00		120.46
19673 RPPR FWD PEDRECEIPT DEP DISC	0	0.000000	32,093	-0.001000	0.00		-32.10
TOTAL CHARGES:	22		105,545				100.03
1505-PAYOR BANK							
TOTAL OF ALL SERVICES FOR 4444-4444-6 THAT SETTLE TO PRIMARY RTN 1111-1111-1	67		251,764,242				41,254.59
25							
TOTAL FOR ALL RESPONDENTS	83		311,591,002				43,096.53
26							
GRAND TOTAL FOR ALL SERVICE AREAS	430		67,517,579				142,316.21
27							

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

The AMI application provides up to three months of summary and detail service charge information. You can access AMI from the Federal Reserve Financial Services web site under Access FedLine at www.frb.services.org with a valid electronic access credential. Contact your Customer Contact Center representative for information about obtaining a credential for AMI.

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

View Service Charge Information will display, by service area, the total services charges and transaction and unit volumes. This view is available at the Master, Own, Self, All Respondents, Single Respondent, All Subaccounts, Single Subaccount, All Other Secondary RTNs, Single Other Secondary RTNs, and Affiliate levels. The display allows for the option of drilling down into the detail of each service area charge and will display product code information and detail by service date and processing RTN.

Account Management Information - View Monthly Service Charge Info

MASTER BANK 0111-1111-0

For Dates: Billing Cycle (12/01/20XX-12/31/20XX)

Account View: Master

Billing Cycle: December 20XX

Total Charges Applied to your Account on 01/15/20XX: \$176,019.20

Service Area/Date	Unit Volume	Transaction Volume	Supplemental Charge	Total Charge
0701 CROSS BUSINESS	0	0	0.00	0.00
1001 FUNDS TRANSFER	1,115,229	0	\$0.00	\$50,371.25
1002 NET SETTLEMENT	0	0	0.00	0.00
1210 ELECTRONIC ACCESS	99	0	\$0.00	\$20,235.00
1501 FORWARD CHECKS	0	0	0.00	0.00
1505 PAYOR BANK	10,833,487	352	\$0.00	\$12,759.80
1507 CHECK TRANSPORTATION	0	0	0.00	0.00
1508 CHECK FLOAT	0	0	0.00	0.00
1521 FORWARD IMAGE	1,008,766	313	\$0.00	\$25,240.98
2001 BOOK ENTRY	997	0	\$0.00	\$9,339.90
2001 RETURN CHECK	3,250	21	\$0.00	\$16,810.50
2021 RETURN IMAGE	30,813	202	\$0.00	\$17,351.10
5701 ACH	17,692,165	2	\$240.61	\$23,245.75
6301 CASH	19	0	\$0.00	\$665.00
6302 PHOENIX CASH OPERATN	0	0	0.00	0.00
6303 CASH CROSS SHIPPING	0	0	0.00	0.00
8401 ACCTG INFORMATION	0	0	0.00	0.00

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

Account Management Information: View Monthly Service Charge Info

MASTER BANK 0111-1111-0

For Dates: Billing Cycle (12/01/20XX-12/31/20XX)

Account View: Master

Billing Cycle: December 20XX

Total Charges Applied to your Account on 01/15/20XX: **\$7,126.56**

Service Area/Date	Unit Volume	Transaction Volume	Supplemental Charge	Total Charge
0701 CROSS BUSINESS	0	0	0.00	0.00
▶ 1001 FUNDS TRANSFER	3,844	0	\$0.00	\$846.40
1002 NET SETTLEMENT	0	0	0.00	0.00
1003 GOVT NET SETTLEMENT	0	0	0.00	0.00
▶ 1210 ELECTRONIC ACCESS	11	0	\$0.00	\$1,375.00
1211 ELECTRONIC ACCESS GV	0	0	0.00	0.00
▶ 1501 FORWARD CHECKS	2	1	\$0.00	\$21.00
1504 GOVT AGENCY DEPOSITS	0	0	0.00	0.00
▶ 1505 PAYOR BANK	333,369	44	\$0.00	\$113.95
1507 CHECK TRANSPORTATION	0	0	0.00	0.00
▼ 1521 FORWARD IMAGE	115,184	44	\$0.00	\$2,840.56
▶ 50000 MIXED ICL 9PM ELEC TIER1	31,842	32	\$0.00	\$366.76
▶ 50001 MIXED ICL 9PM ELEC TIER2	6,118	0	\$0.00	\$122.36
▶ 50002 MIXED ICL 9PM ELEC TIER3	5,395	0	\$0.00	\$161.85
▶ 50003 MIXED ICL 9PM SUB CHECK	4	0	\$0.00	\$0.60
▶ 50009 MIXED ICL 9PM ELEC TIER4	2,143	0	\$0.00	\$85.72
▶ 50060 MIXED ICL 1AM ELEC TIER1	48,405	12	\$0.00	\$1,167.33
▶ 50061 MIXED ICL 1AM ELEC TIER2	9,399	0	\$0.00	\$310.16
▶ 50062 MIXED ICL 1AM ELEC TIER3	8,717	0	\$0.00	\$435.85
▶ 50063 MIXED ICL 1AM SUB CHECK	3	0	\$0.00	\$0.45
▶ 50069 MIXED ICL 1AM ELEC TIER4	3,158	0	\$0.00	\$189.48
▶ 2001 BOOK ENTRY	2	0	\$0.00	\$48.65
2002 BOOK ENTRY -GOVT	0	0	0.00	0.00
▶ 3001 RETURN CHECK	32	0	\$0.00	\$112.00

Activity by Service Date

Expanding an individual Product Code category will provide a breakdown of service charges by service date. Transactions on behalf of the inquiring RTN are depicted with N/A next to the service date and transactions for other RTNs reporting through or settling to the inquiring RTN include the RTN. Additional arrows appear allowing the capability to drill-down to the transaction detail report.

Account Management Information: View Monthly Service Charge Info

MASTER BANK 0111-1111-0

For Dates: Billing Cycle (12/01/20XX-12/31/20XX)

Account View: Master

Billing Cycle: December 20XX

Total Charges Applied to your Account on 01/15/20XX: **\$7,126.56**

Service Area/Date	Unit Volume	Transaction Volume	Supplemental Charge	Total Charge
0701 CROSS BUSINESS	0	0	0.00	0.00
▶ 1001 FUNDS TRANSFER	3,844	0	\$0.00	\$846.40
1002 NET SETTLEMENT	0	0	0.00	0.00
▶ 1210 ELECTRONIC ACCESS	11	0	\$0.00	\$1,375.00
▶ 1501 FORWARD CHECKS	2	1	\$0.00	\$21.00
▶ 1505 PAYOR BANK	333,369	44	\$0.00	\$113.95
1507 CHECK TRANSPORTATION	0	0	0.00	0.00
1508 CHECK PRINT	0	0	0.00	0.00
▼ 1521 FORWARD IMAGE	115,184	44	\$0.00	\$2,840.56
▶ 50000 MIXED ICL 9PM ELEC TIER1	31,842	32	\$0.00	\$366.76
▶ 50001 MIXED ICL 9PM ELEC TIER2	6,118	0	\$0.00	\$122.36
▶ 50002 MIXED ICL 9PM ELEC TIER3	5,395	0	\$0.00	\$161.85
▼ 50003 MIXED ICL 9PM SUB CHECK	4	0	\$0.00	\$0.60
12/07/20XX N/A	3	0	\$0.00	\$0.45
12/14/20XX 0222-2222-0	1	0	\$0.00	\$0.15
▶ 50009 MIXED ICL 9PM ELEC TIER4	2,143	0	\$0.00	\$85.72
▶ 50060 MIXED ICL 1AM ELEC TIER1	48,405	12	\$0.00	\$1,167.33
▶ 50061 MIXED ICL 1AM ELEC TIER2	9,399	0	\$0.00	\$310.16

Transaction Detail Report

The transaction detail report includes the lowest level of details provided within AMI. In addition to the details provided in the columns on the previous screens, it includes additional supplemental information specific to the transaction.

Account Management Information: View Monthly Service Charge Information
 MASTER BANK 0111-1111-0
 For Dates: Billing Cycle (12/01/20XX-12/31/20XX)

Return to Top | Previous | Next

Billing Transaction Amount: \$0.15

Service Area:	1521	
Product Code:	50003	
Processing FRB:	Atlanta	
Service Dates:	12/14/20XX	
Prior Service Date:	N/A	
Top Tier:	0111-1111-0	MASTER BANK
Second Tier:	0222-2222-0	RESPONDENT BANK
Lowest Tier:	N/A	N/A
Unit Volume:	1	
Unit Rate:	0.150000	
Transaction Volume:	0	
Transaction Fee:	3.500000	
Transaction Type:	N	
Supplemental Charge:	\$0.00	
Reference Text:	N/A	
Reference Amount:	\$235,011.77	

Billing Activity/Reports
 View Service Charge Information
 Find/Download Service Charge Information
 View/Download Statement of Service Charges

Find/Download Service Charge Information

Users can view and/or download summary activity by service area or product code, product code summary activity by RTN or detail activity by service area with optional selection criteria including by service date or by dollar amount.

Account Management Information: Find/Download Service Charges
 MASTER BANK 0111-1111-0
 For Dates: Billing Cycle (12/01/20XX-12/31/20XX)

Account View: Master | Billing Cycle: December 20XX

Select Type Of Activity To Download:

- Service Area Summary For All Activity
- Product Code Summary Activity
Service Area: All
- Product Code Summary Activity By RTN
- Detail Activity
Required Selection: Service Area: Select
Optional Selection: By Service Date, By Dollar Amount

Cancel View Download

Billing Activity/Reports
 View Service Charge Information
 Find/Download Service Charge Information
 View/Download Statement of Service Charges

View/Download Statement of Service Charges

- **View Statement of Service Charges** provides up to three months of the monthly Statement of Service Charges in PDF format.
- **Download Data File Statement of Service Charges** provides up to three months of monthly Billing data in a machine readable format. Customers can subscribe to this file by completing AIS Form 1 – Daily Statements of Account and Monthly Statement of Service Charges Delivery Options.

The screenshot displays a web interface for account management. On the left, a sidebar menu titled "Billing Activity/Reports" contains several links, with "View Statement of Service Charge" circled in red. The main content area is titled "Account Management Information: View Statement of Service Charge" and shows the account number "MASTER BANK 0111-1111-0". Below this, a table lists available reports:

View	Reports Available to View
<input type="checkbox"/>	Statement of Service Charges for Billing Cycle 12/01/20xx-12/31/20xx
<input type="checkbox"/>	Statement of Service Charges for Billing Cycle 11/01/20xx-11/30/20xx
<input type="checkbox"/>	Statement of Service Charges for Billing Cycle 10/01/20xx-10/31/20xx

SECTION V

ACCOUNT MANAGEMENT DURING A MERGER.....2

Transition Account Issues2

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

Multiple Account Arrangements3

Overdraft Monitoring.....3

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 Debit and Credit Activity Reporting and Settlement4

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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 2900.¹ 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

¹ 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.²

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

² 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. Please note that 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 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.

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.³ 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.

³ 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.

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 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.⁴ 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 Accuity⁵ and notify Accuity within one year of the disposition of the routing numbers from the Non-Surviving Institution.

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

⁵ 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 12th to the 17th 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 Services (ABS)

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

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).

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.

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>
08 Treasury or Government Agency Service			
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.

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EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<i>08 Treasury or Government Agency Service</i>			
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.
<i>10 Transfer of Funds</i>			
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>
<i>10 Transfer of Funds</i>			
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
<i>11 National Settlement Service</i>			
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
<i>15 Forward Check Collection</i>			
15090	Paper Presentment	Debits for checks dispatched from the FRB to financial institutions as substitute checks or non-imageable paper items.	Debit – Will post at 5:30 pm E.T. on the day the paper check is presented to the paying bank.
15130	PDF Presentments	Debits for checks dispatched from the FRB to financial institutions as PDF items.	Debit – 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>			
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.	Debit – 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.
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

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>			
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.
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.

EASy Standard Transaction Codes

Transaction Code	Transaction Description	Transaction Definition	Daylight Overdraft Posting Times
<i>15 Forward Check Collection</i>			
15670	Foreign Cash Letter	<p>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.</p> <p>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.</p>	After close of Fedwire
15680	Foreign Cash Letter Exchange Rate	Current discounts or premiums on foreign cash letters.	After close of Fedwire
15700	Cash Letter Correction	<p>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.</p> <p>Should be used to correct entries processed using any 15XXX codes.</p>	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

EASy Standard Transaction Codes

Transaction Code	Transaction Description	Transaction Definition	Daylight Overdraft Posting Times
15770	Large Cash Letter Correction <i>15 Forward Check Collection</i>	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
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.

EASy Standard Transaction Codes

Transaction Code	Transaction Description	Transaction Definition	Daylight Overdraft Posting Times
15 Forward Check Collection			
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.
15900	Image Cash Letter Deposit	Credits for cash letters deposited in standard image format for collection via Federal Reserve clearing services.	Credits Only - 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	Debits Only - 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.
20 Transfer of Securities			
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.

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
20 Transfer of Securities			
20110	Agency Securities Transfers	Entries related to incoming and outgoing Agency securities transfers.	Throughout business day; direct to ABS.
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

27 Redemption and/or Interest on Agency Securities

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

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
30 Return Checks			
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.	Credits Only – 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
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.	Credits Only - 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

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
30 Return Checks			
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
30710	Large Return Cash Letter Correction	Debits or credits \$1,000,000 or greater to amend incoming cash letter totals in the course of reconciling deposits (proof of deposit function), or to reverse entries to paying banks in the event of late deliveries or other presentment problems. May be immediate or deferred. Used to correct entries processed using any 30XXX codes.	Credits - Will post hourly beginning at 8:30 am E.T. Debits - Will post after the 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>
30 Return Checks			
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.	Credits – Will post hourly beginning at 8:30 am. E.T. Debits - 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.	Credits Only – 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>
30 Return Checks			
30910	Return Image Cash Letter Presentment	Debits for an image return item cash letter file presentment	Debits Only – 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.
50 InterFRB Transactions			
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.
57 Settlement for ACH Transactions			
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.
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.

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<i>57 Settlement for ACH Transactions</i>			
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 for return and truncation items processed and settled between 10:30 am and 2:45 pm ET. Debits to financial institutions for prefunded credit items originated, which are processed on the day cycle. Paper returns, FedLine Web returns and NOCs settling at 5:00 pm ET.	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
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.
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.

EASy Standard Transaction Codes

Transaction Code	Transaction Description	Transaction Definition	Daylight Overdraft Posting Times
<i>57 Settlement for ACH Transactions</i>			
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
57180	Treasury ACH Reclamation FI Auth	Debits or credits to financial institutions (FIs) for Treasury ACH reclamation where the FI has authorized a reclamation payment. Includes adjustments and offsetting entries to the U.S. Treasury.	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

Transaction Code	Transaction Description	Transaction Definition	Daylight Overdraft Posting Times
<i>57 Settlement for ACH Transactions</i>			
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 originated forward debit items processed between 10:30 am and 2:45 pm ET through the ACH Same-Day service.	At 5:00 pm ET
57250	Same Day ACH Debit Received	Immediate debits to financial institutions for received forward debit items processed between 10:30am and 2:45 pm ET through theACH Same-Day service.	At 5:00 pm ET
57260	Same Day ACH Credit Originated	Immediate debits to financial institutions for originated forward credit items processed between 10:30am and 2:45 pm ET through the ACH Same-Day service.	At 5:00 pm ET
57270	Same Day ACH Credit Received	Immediate credits to financial institutions for received forward credit items processed between 10:30am and 2:45 pm ET through the ACH Same-Day service.	At 5:00 pm ET
57280	Same Day ACH Returns	Immediate credits or debits to financial institutions for both originated and received credit and debit return items processed between 2:45 pm and 4:00 pm ET through ACH late day return service.	At 5:30 pm ET
57290	Same Day ACH Debit Originated	Immediate credits to financial institutions for originated forward debit items processed between 3:01 am and 10:30 am ET through the ACH Same-Day service.	At 1:00 pm ET
5730X	Same Day ACH Debit Received	Immediate debits to financial institutions for received forward debit items processed between 3:01 am and 10:30 am ET through the ACH Same-Day service.	1:00 om ET

EASy Standard Transaction Codes

Transaction Code	Transaction Description	Transaction Definition	Daylight Overdraft Posting Times
57 Settlement for ACH Transactions			
5731X	Same Day ACH Credit Originated	Immediate debits to financial institutions for originated forward credit items processed between 3:01 am and 10:30 am ET through the ACH Same-Day service.	1:00 pm ET
5732X	Same Day ACH Credit Received	Immediate credits to financial institutions for received forward credit items processed between 3:01 am and 10:30 am ET through the ACH Same-Day service.	1:00 pm ET
5733X	ACH Immediate Transaction	Immediate credits or debits to financial institutions for both originated and received credit and debit return items, processed between 3:01 am and 10:30 am ET through the ACH Same-Day return service.	1:00 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.

59 Treasury Investment Program

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.
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EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
59 Treasury Investment Program			
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. ¹
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.

63 Currency and Coin Transactions

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.
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¹ 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>
63 Currency and Coin Transactions			
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
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

EASy Standard Transaction Codes

Transaction Code	Transaction Description	Transaction Definition	Daylight Overdraft Posting Times
63 Currency and Coin Transactions			
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.
66 Capital Stock			
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.
70 Savings Bonds			
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

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
70 Savings Bonds			
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.
82 Loans			
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>
82 Loans			
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.
84 Account Charges and Payments			
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
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

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>
84 Account Charges and Payments			
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
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

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
84 Account Charges and Payments			
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
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

EASy Standard Transaction Codes

<u>Transaction Code</u>	<u>Transaction Description</u>	<u>Transaction Definition</u>	<u>Daylight Overdraft Posting Times</u>
<i>84 Account Charges and Payments</i>			
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
<i>85 Federal Reserve Service Charges</i>			
85010	Federal Reserve Service Charges	Debits and credits for Federal Reserve Financial Service Fees.	After close of Fedwire

APPENDIX C

FEDERAL RESERVE BANK SYSTEM CONTACT LIST

Please Refer to My FedDirectory[®] at www.frbervices.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>