

# Account Management Guide

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## Section I

### Federal Reserve Account Structure<sup>1</sup>

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

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

An Account Holder may also use Secondary Routing Transit Numbers (Secondary RTNs) to segregate Debit and Credit Transaction Activity settling in the Master Account. There are two types of Secondary RTNs, Subaccount RTNs and Other Secondary RTNs (OSRTNs).<sup>3</sup> Both can be used to identify segregated Debit and Credit Transaction Activity that will settle in the Master Account. Subaccount RTNs can only be assigned to Account Holders and are used to identify information that is reported directly to and settled in the Master Account. Additionally, Subaccount RTNs can be used to initiate and receive Fedwire® Funds transactions.<sup>4</sup>

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

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<sup>1</sup> Defined terms that are used in Operating Circular 1 "Account Relationships" (OC 1) shall have the same meaning when used in this guide. If there is a conflict between the Account Management Guide and Reserve Bank operating circulars and/or other Reserve Bank policy, the terms of the Reserve Bank operating circular will control. A copy of OC 1 is available at <https://www.frbservices.org/resources/rules-regulations/operating-circulars.html>.

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

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

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

<sup>5</sup> Please refer to the Account Structure, Transaction Settlement, and Reporting Guide (Account Structure Guide) for additional information for the Federal Reserve Account Structure and transaction settlement rules. The Account Structure Guide is available at [www.FRBServices.org](http://www.FRBServices.org) under Accounting Guides and Manuals.

All aspects of the Federal Reserve Account Management functions will be administered by the ARB through an Account Holder's Master Account, including balance administration, overnight overdraft monitoring, daylight overdraft monitoring, and discount window access.

## Terminology

Definitions of the following basic terminology associated with the account structure of the Federal Reserve Banks (Master Account, Secondary RTNs, Correspondent, and Respondent) are found in the OC1, familiarization with these terms will assist a Financial Institution in opening and maintaining its account relationship with the Federal Reserve Banks.

## Opening and Closing Account Relationships

In order to establish a Master Account with the Federal Reserve Bank, unless the Financial Institution is a U.S. branch or agency of a foreign bank, the Board of Directors of a Financial Institution must pass resolutions (in a form prescribed by the Reserve Banks) that authorize certain individuals to conduct business on behalf of the Financial Institution ("Authorized Individuals").<sup>6</sup> The Financial Institution must provide the Federal Reserve with a certified copy of the Board Resolutions (BR) 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 Federal Reserve, such other agreements 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 Federal Reserve Services. Each Master Account is subject to approval of the Federal Reserve.

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

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

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<sup>6</sup> Applicable forms are available at <https://www.FRBservices.org/forms/accounting/index.html>.

<sup>7</sup> See <https://www.FRBservices.org/forms/accounting/index.html> "Forms - Accounting Services" for the Foreign Bank Board Resolution and OAL.

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

### 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 OSRTNs. 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.<sup>9</sup> The Debit and Credit Transaction Activity processed for Subaccount RTNs cannot be reported through another Subaccount RTN and must be reported directly to and settled in the Financial Institution's Master Account.

OSRTNs can be used to identify information that can be reported to a Subaccount RTN, an OSRTN (not to exceed three tiers), or directly to the Master Account. OSRTNs, however, cannot initiate and receive Fedwire transactions.

To establish reporting instructions for OSRTNs, 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 OSRTN 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 OSRTN 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.

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<sup>8</sup> See OC 1 Section 2.10 for the requirements necessary to close a Master Account Agreement, Pass-Through Agreement, Settlement Authorization Form or Other Agreement.

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

### **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 Federal Reserve of the Correspondent and Respondent. Correspondent-Respondent relationships cannot be established for Fedwire Funds and Securities, Fed Funds Checks, 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 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 the required reserve balances with a Correspondent. A balance in the Correspondent's Master Account represents a liability of the Reserve Bank solely to the Correspondent and is subject to the Correspondent's order.

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

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

## Section II

### Information Tools

This section is designed to provide a Financial Institution with information to help manage their account by familiarizing themselves 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 the Financial Institution's own internal reporting and control systems. A difference may indicate errors or omissions in the Financial Institution's information or errors in transactions that were processed by the Reserve Banks. Transaction data posted intra-day is provisional with the exception of Fedwire Funds, Fedwire Securities, National Settlement Service (NSS) transactions, and pre-funded FedACH® credit originations.<sup>11</sup> While the data shown is 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 System (ABS)<sup>12</sup> report is also available via FedPayments® Manager, and other AIS products are available via a FedLine Direct® connection.

A Financial Institution can receive access to the AMI application by submitting a Subscriber request via the EUAC Center within FedLine Home for each individual who will be authorized to access AMI. To sign up for AIS products complete the applicable AIS Subscription form. These forms are available on the Federal Reserve's Financial Services website under "Forms" for Accounting Services.

AMI integrates data from multiple systems 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. A Financial Institution may also access end-of-day Statement of Collateral Holdings and a Summary Transaction Listing of collateral activity for the day maintained in the Collateral Management System (CMS). This includes collateral pledged in Fedwire book-entry or non-Fedwire book-entry for all Treasury collateral programs administered by the Reserve Banks.

A detailed description of the information available is 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 manage a Financial Institution's account position during the

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<sup>11</sup> Pre-funding of ACH credit originations is required for only a subset of institutions and is defined in Operating Circular 4, Automated Clearing House Items.

<sup>12</sup> The Account Balance System (ABS) is the Reserve Bank application that provides institutions that have an electronic connection to Fedwire with access to near real-time account balance and collateral information. ABS also allows Reserve Banks to monitor institutions' account balances and payment activity on a real-time basis and reject or intercept certain transactions.

banking day.

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

## Managing Your Daily Account and Collateral Positions

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

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

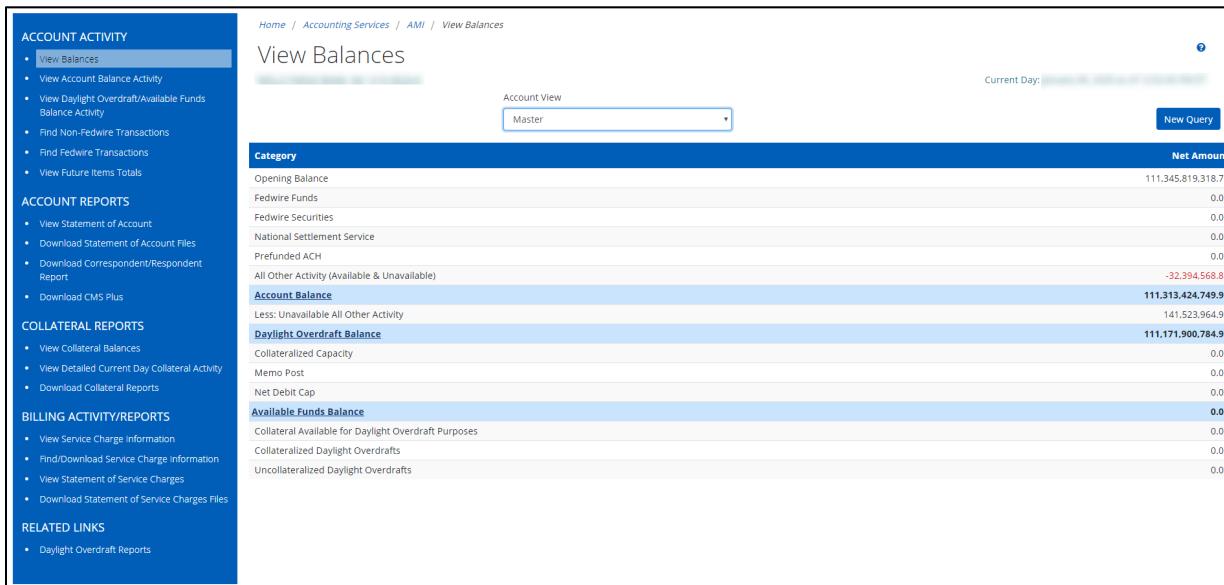
The AMI application provides real-time account balance, daylight overdraft balance, and available funds balance information. A Financial Institution can drill down from summary totals to individual transactions that have posted to their account. Collateralized and uncollateralized daylight overdraft balance information can also be viewed. Collateral available for daylight overdraft purposes, which is compared to the daylight overdraft balance to calculate the 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 with reconciliation and posting functions.

AMI also provides information from CMS regarding collateral transactions and holdings. A Financial Institution can view aggregate collateral pledged to their Reserve Bank. Additionally, the 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) can be viewed. AMI also provides information regarding 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, which may be considered sensitive. This information is used to calculate the Available Funds Balance and includes memo post, net

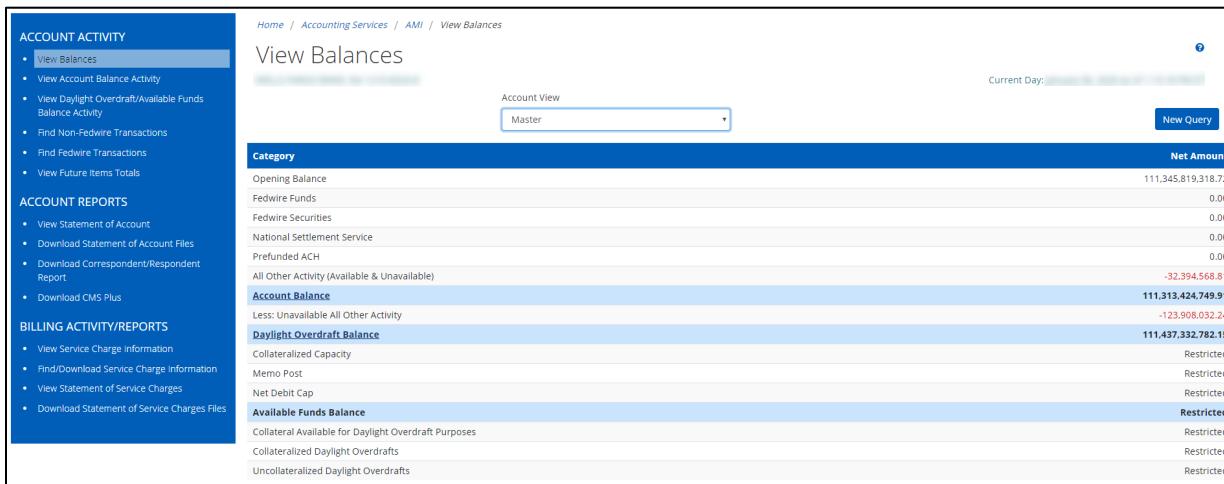
debit cap, and collateralized capacity totals on the View Account Balances, View Daylight Overdraft/Available Funds Balance Activity screens.

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 Accounting Services Home page or via the Daylight Overdraft Balance link in the Related Links section on the Service Navigation Bar in AMI.



Category	Net Amount
Opening Balance	111,345,819,318.72
Fedwire Funds	0.00
Fedwire Securities	0.00
National Settlement Service	0.00
Prefunded ACH	0.00
All Other Activity (Available & Unavailable)	-32,394,568.81
<b>Account Balance</b>	<b>111,313,424,749.91</b>
Less: Unavailable All Other Activity	141,523,964.93
<b>Daylight Overdraft Balance</b>	<b>111,171,900,784.98</b>
Collateralized Capacity	0.00
Memo Post	0.00
Net Debit Cap	0.00
<b>Available Funds Balance</b>	<b>0.00</b>
Collateral Available for Daylight Overdraft Purposes	0.00
Collateralized Daylight Overdrafts	0.00
Uncollateralized Daylight Overdrafts	0.00

As depicted above, the AMI View Balances screen, for a user with Non-Restricted access, provides a summary account balance, daylight overdraft balance, and available funds balance in real time for the current business day.



Category	Net Amount
Opening Balance	111,345,819,318.72
Fedwire Funds	0.00
Fedwire Securities	0.00
National Settlement Service	0.00
Prefunded ACH	0.00
All Other Activity (Available & Unavailable)	-32,394,568.81
<b>Account Balance</b>	<b>111,313,424,749.91</b>
Less: Unavailable All Other Activity	-123,908,052.24
<b>Daylight Overdraft Balance</b>	<b>111,437,332,782.15</b>
Collateralized Capacity	Restricted
Memo Post	Restricted
Net Debit Cap	Restricted
<b>Available Funds Balance</b>	<b>Restricted</b>
Collateral Available for Daylight Overdraft Purposes	Restricted
Collateralized Daylight Overdrafts	Restricted
Uncollateralized Daylight Overdrafts	Restricted

A user with Restricted access will have access to the Account Balance and Daylight Overdraft Balance links. The links will navigate the user to the View Daylight Overdraft/Available Funds Balance Activity

screen for summary totals. The available Funds Balance will list “Restricted” for the user view, as shown above.

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

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

By monitoring AMI periodically throughout the day, a Financial Institution can significantly reduce the possibility of incurring a daylight overdraft breach or an overnight overdraft. 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 the Statement of Account activity for up to 14 business days.

### Fedwire Funds Service Hours and Account Activity

As previously noted, AMI retrieves data from multiple systems. AMI retrieves funds, securities, NSS, and prefunded ACH information from ABS. All other account balance information is retrieved from the Federal Reserve Accounting application (All Other Activity). Finally, AMI retrieves collateral activity and holdings information from CMS.

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 day.<sup>13</sup> The Federal Reserve Accounting application 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. CMS 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.

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<sup>13</sup> These times could be affected by Fedwire extensions.

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 the internal Accounting system, Fedwire Securities, or NSS opens for the next processing day. Detailed collateral activity will be available near-real time in AMI until CMS closes, and collateral activity reports will be available past the close of CMS.

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 the Federal Reserve Accounting application 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.

CMS 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 the Federal Reserve Accounting application 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.

Category	Debit	Count	Previous Day	Count	Net Amount
Opening Balance					111,345,819,318.72
Fedwire Funds	0.00	0	0.00	0	0.00
Fedwire Securities	0.00	0	0.00	0	0.00
► National Settlement Service	0.00		0.00		0.00
Prefunded ACH	0.00		0.00		0.00
▼ All Other Activity	22,178,181,888.26	1256	22,145,787,319.45	975	-32,394,568.81
► Account Charges/Payments	446.04	1	0.00	0	-446.04
► ACH	19,845,112,065.16	231	16,246,842,543.44	285	-3,598,269,521.72
► Cash Letters	2,028,294,406.48	734	4,863,548,852.82	421	2,835,254,446.34
► Check Returns	19,999,036.58	15	20,658,028.19	48	658,991.61
► Currency/Coin	284,775,934.00	275	1,014,737,895.00	221	729,961,961.00
Federal Reserve Service Chgs	0.00	0	0.00	0	0.00
Loans	0.00	0	0.00	0	0.00
National Settlement Service	0.00	0	0.00	0	0.00
Savings Bonds	0.00	0	0.00	0	0.00
Securities-Misc	0.00	0	0.00	0	0.00
Treasury/Gov't Services	0.00	0	0.00	0	0.00
All Other	0.00	0	0.00	0	0.00

If the Federal Reserve Accounting application is still open and Reserve Banks are still processing 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 above.

A user can also use the Find Non-Fedwire Transaction(s) feature to view All Other Activity. However, the Find Non-Fedwire Transaction(s) feature, as well as the other features of AMI (except Find Fedwire Transactions), use the Federal Reserve Accounting application cycle day. Therefore, a user will continue to use the Current Day option in these features as done today. Once the Federal Reserve Accounting application re-opens for the next business day, all activity for the new calendar day will be displayed in AMI real-time.

Category	Status	Debit	Count	Credit	Count	Net Amount
Opening Balance						111,345,819,318.72
Fedwire Funds	00:00	0.00	0	0.00	0	0.00
National Settlement Service	00:00	0.00		0.00		0.00
Fedwire Securities	00:00	0.00	0	0.00	0	0.00
Prefunded ACH	00:00	0.00		0.00		0.00
Available All Other Activity	00:00	21,766,199,619.23		21,857,713,082.66		91,513,463.43
<b>Daylight Overdraft Balance</b>						<b>111,437,332,782.15</b>
Unavailable All Other Activity	00:00	411,982,269.03		288,074,236.79		-123,908,032.24
<b>Account Balance</b>						<b>111,313,424,749.91</b>
Collateralized Capacity	00:00			0.00		0.00
Memo Post	00:00	0.00		0.00		0.00
Net Debit Cap	00:00			0.00		0.00
<b>Available Funds Balance</b>						<b>0.00</b>
Collateral Available for Daylight Overdraft Purposes	00:00			0.00		0.00
Collateralized Daylight Overdrafts				0.00		0.00
Uncollateralized Daylight Overdrafts				0.00		0.00

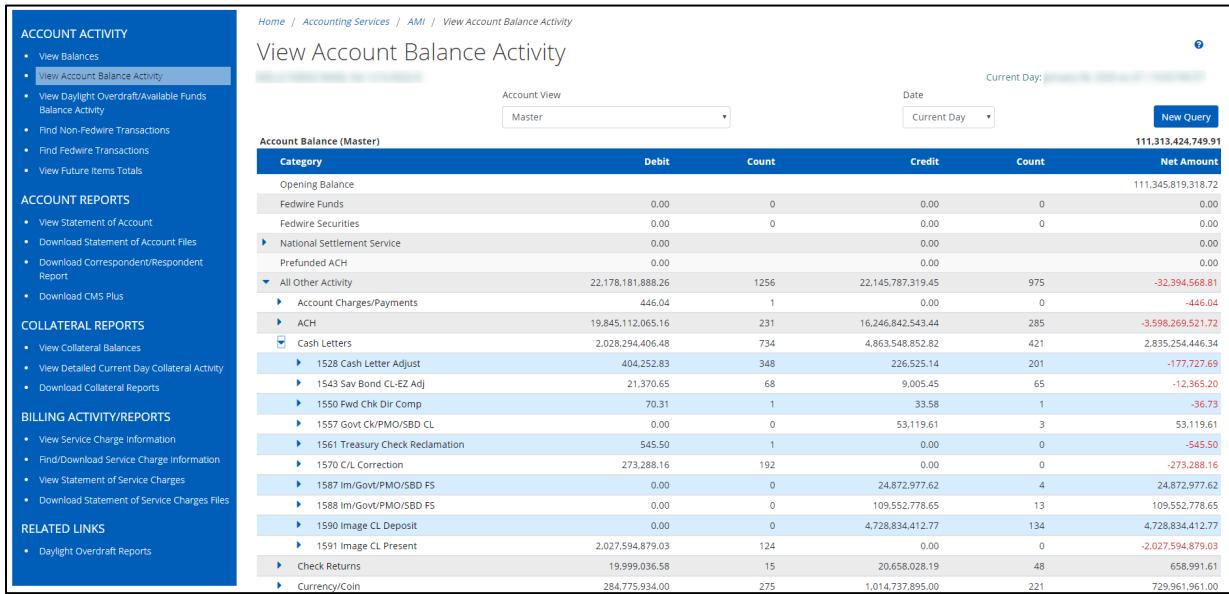
Please note that there may be a short period of time when a Financial Institution initiates a request when ABS has closed and is being cycled for the next processing day, or when the Federal Reserve Accounting application has closed and is being cycled for the next processing day. If a user initiates an inquiry during this timeframe, the user will receive a message depicting "Some of the Data Requested Was Unavailable. Data May be Incomplete," as shown above.

## AMI Features

Account Views - AMI offers the following account views to see a Financial Institution's account activity: Master, Own, Self, All Respondents, Single Respondent, All Subaccounts, Single Subaccount, All OSRTNs, Single OSRTN, All Correspondents, Single Correspondent, or Affiliate. Only the options applicable to the feature and your institution will display in a drop-down menu. (The AMI User Guide on the Accounting Services homepage describes each of these views in detail.) A Financial Institution can use AMI as a confirmation tool for comparison with your institution's internal reporting information.

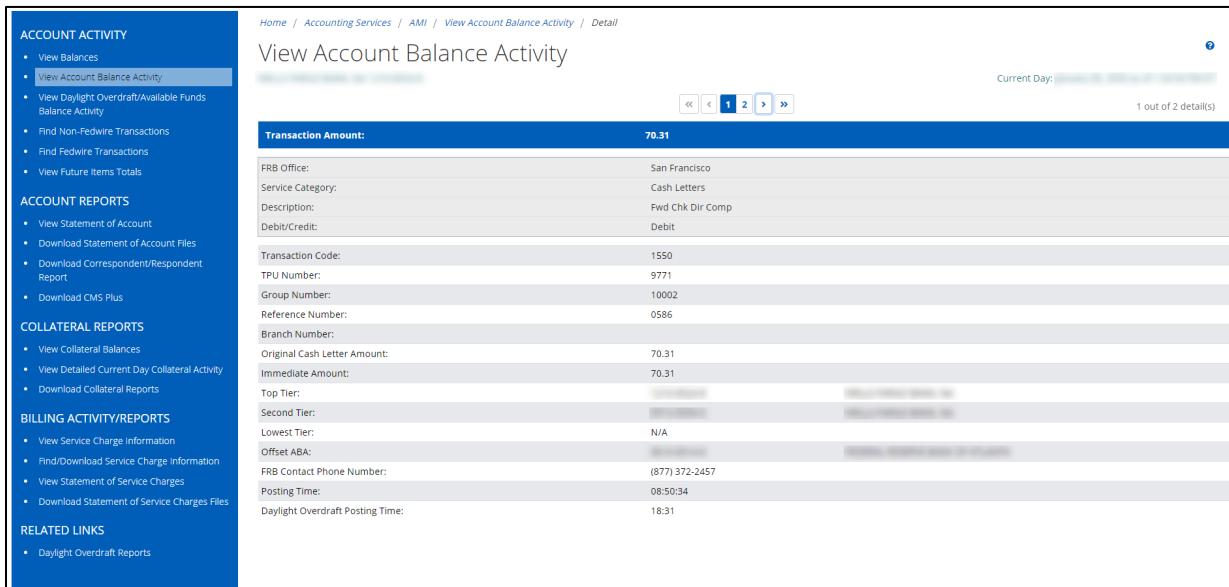
The Account Balance - is a master account balance without respect to the daylight overdraft posting rules. This balance is updated in real time. A financial institution may use this balance to estimate its end-of-day account balance. This balance may not be complete until all Reserve Bank operating areas

have finished posting their accounting transactions for the day.



The screenshot shows the 'View Account Balance Activity' screen. The top navigation bar includes 'Home', 'Accounting Services', 'AMI', and 'View Account Balance Activity'. On the left, a sidebar menu lists 'ACCOUNT ACTIVITY', 'ACCOUNT REPORTS', 'COLLATERAL REPORTS', 'BILLING ACTIVITY/REPORTS', and 'RELATED LINKS'. The main content area is titled 'View Account Balance Activity' and shows a table of transactions. The table has columns for 'Category', 'Debit', 'Count', 'Credit', 'Count', and 'Net Amount'. The 'Category' column includes various transaction types like 'Opening Balance', 'Fedwire Funds', 'Fedwire Securities', 'National Settlement Service', 'Prefunded ACH', and 'All Other Activity'. The 'Net Amount' column shows values such as '111,345,819,318.72', '-32,394,568.81', and '111,313,424,749.91'. A 'New Query' button is located in the top right corner of the table area.

A user can select the Account Balance hyperlink from the View Balances screen (or View Account Balance Activity from the Service Navigation menu) to drill down to lower levels of details for most transactions for the current business day and one previous business day, as shown above.



The screenshot shows the 'View Account Balance Activity' screen with a specific transaction selected. The transaction amount is highlighted as '70.31'. The main content area is titled 'View Account Balance Activity' and shows a table of transaction details. The table has columns for 'Transaction Amount' (70.31), 'FRB Office' (San Francisco), 'Service Category' (Cash Letters), 'Description' (Fwd CHk Dir Comp), 'Debit/Credit' (Debit), 'Transaction Code' (1550), 'TPU Number' (9771), 'Group Number' (10002), 'Reference Number' (0586), 'Branch Number' (Original Cash Letter Amount 70.31), 'Immediate Amount' (70.31), 'Top Tier' (N/A), 'Second Tier' (N/A), 'Lowest Tier' (N/A), 'Offset ABA' (N/A), 'FRB Contact Phone Number' ((877) 372-2457), 'Posting Time' (08:50:34), and 'Daylight Overdraft Posting Time' (18:31). A 'Detail' link is visible in the top left corner of the main content area.

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

The Daylight Overdraft Balance for a Master Account type is the Master Account daylight overdraft balance as measured by the daylight overdraft posting rules. This balance is updated in real time. A Financial Institution may use this balance for comparison with their own Master Account daylight

overdraft balance before sending a funds transfer. The data provided, in the Self Account View screen, for a Master Account, represents subtotals of debit and credit activity for that Master Account and excludes Subaccount RTN activity. The data provided, in a Single Subaccount view, represents the Subaccount RTN's daylight overdraft activity. The view the user selects determines the data content; options available through the drop-down menu are Master, Self, Affiliate and Subaccount views.

The Master-view reflects all settlement to the institution's Master account, including activity for the Master RTN, Respondents, Subaccount RTNs, and OSRTNs, if applicable.

The Self Account View reflects the Master account holder's own activity plus activity for OSRTNs 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.

The Affiliate, with restricted view access, has the ability to view their own items settling to a Correspondent Master Account.

Category	Status	Debit	Count	Credit	Count	Net Amount
Opening Balance						111,345,819,318.72
Fedwire Funds	00:00	0.00	0	0.00	0	0.00
National Settlement Service	00:00	0.00		0.00		0.00
Fedwire Securities	00:00	0.00	0	0.00	0	0.00
Prefunded ACH	00:00	0.00		0.00		0.00
Available All Other Activity	00:00	21,766,199,619.23		21,857,713,082.66		91,513,463.43
<b>Daylight Overdraft Balance</b>						<b>111,437,332,782.15</b>
Unavailable All Other Activity	00:00	411,982,269.03		288,074,236.79		-123,908,032.24
<b>Account Balance</b>						<b>111,313,424,749.91</b>
Collateralized Capacity	00:00			0.00		0.00
Memo Post	00:00	0.00		0.00		0.00
Net Debit Cap	00:00			0.00		0.00
<b>Available Funds Balance</b>						<b>0.00</b>
Collateral Available for Daylight Overdraft Purposes	00:00					0.00
Collateralized Daylight Overdrafts						0.00
Uncollateralized Daylight Overdrafts						0.00

Upon selecting the View Daylight Overdraft / Available Funds Balance Activity link from the left Service Navigation menu, a screen similar to the ABS balance inquiry will display as depicted above, which shows the non-restricted view.

The Daylight Overdraft Balance link also provides features to access Payment System Risk (PSR) reports to assist with complying with the Payment System Risk policy: Other Activity by Service and Other Activity by Post 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. Users can access the reports by selecting the Activity drop-down menu box and selecting from different views: Service and Post Time for all other activity.

The selections include Master, Self, or Subaccount views for all transactions for an account, Subaccount RTNs, OSRTNs, Respondents, and Affiliates. (The Respondent view and OSRTN view are not available in the Daylight Overdraft or Available Fund Balance options.)

Activity by Service lists all transactions processed to an account up to the time the user requests the information.

View Daylight Overdraft/Available Funds Balance Activity						
Account View		Activity		Current Day:		
Category	Status	Debit	Count	Credit	Count	Net Amount
Opening Balance						111,345,619,318.72
Fedwire Funds	00:00	0.00	0	0.00	0	0.00
► National Settlement Service	00:00	0.00		0.00		0.00
Fedwire Securities	00:00	0.00	0	0.00	0	0.00
Prefunded ACH	00:00	0.00		0.00		0.00
▼ All Other Activity	00:00	22,178,181,888.26	1256	22,145,787,319.45	975	-32,394,568.81
► Account Charges/Payments		446.04	1	0.00	0	-446.04
► ACH		19,845,112,065.16	231	16,246,842,543.44	285	-3,598,269,521.72
► Cash Letters		2,028,294,406.48	734	4,863,548,852.82	421	2,835,254,446.34
► Check Returns		19,999,036.58	15	20,658,028.19	48	658,991.61
► Currency/Coin		284,775,934.00	275	1,014,737,895.00	221	729,961,961.00
Federal Reserve Service Chgs		0.00	0	0.00	0	0.00
Loans		0.00	0	0.00	0	0.00
National Settlement Service		0.00	0	0.00	0	0.00
Savings Bonds		0.00	0	0.00	0	0.00
Securities-Misc		0.00	0	0.00	0	0.00
Treasury/Gov't Services		0.00	0	0.00	0	0.00
All Other		0.00	0	0.00	0	0.00

This report lists amounts, by the service category, which is a brief description of the work type classification, as shown above.

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

View Daylight Overdraft/Available Funds Balance Activity						
Account View		Activity				
Master		Post Time		New Query		
Category	Status	Debit	Count	Credit	Count	Net Amount
Opening Balance						111,345,819,318.72
Fedwire Funds	00:00	0.00	0	0.00	0	0.00
National Settlement Service	00:00	0.00		0.00		0.00
Fedwire Securities	00:00	0.00	0	0.00	0	0.00
Prefunded ACH	00:00	0.00		0.00		0.00
▼ All Other Activity		22,178,181,888.26	1256	22,145,787,319.45	975	-32,394,568.81
▶ Opening		21,675,675,159.86		20,487,021,226.12		-1,188,653,933.74
9:00 AM		0.00		0.00		0.00
9:30 AM		0.00		0.00		0.00
10:00 AM		0.00		0.00		0.00
10:30 AM		0.00		0.00		0.00
▶ 11:00 AM		0.00		1,014,735,400.00		1,014,735,400.00
11:30 AM		0.00		0.00		0.00
12:00 Noon		0.00		0.00		0.00
12:30 PM		0.00		0.00		0.00
▶ 1:00 PM		90,524,459.37		355,956,456.54		265,431,997.17
1:30 PM		0.00		0.00		0.00
2:00 PM		0.00		0.00		0.00
2:30 PM		0.00		0.00		0.00
3:00 PM		0.00		0.00		0.00
3:30 PM		0.00		0.00		0.00
4:00 PM		0.00		0.00		0.00

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

View Daylight Overdraft /Available Funds Balance Activity 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. Financial Institutions with this access may use this balance to estimate their Daylight Overdraft cap utilization. A negative balance, depicted in red, indicates that a cap breach may have occurred.

Search Features can be used to help a user quickly confirm and/or reconcile transactions that have posted to the institution's account. Two types of search features are available.

Find Non-Fedwire Transaction(s) allows a user to search for Non-Fedwire transactions that have posted to the account for the current business day and four prior business days. Search criteria also allows searching by up to two service categories or five transaction codes in addition to narrowing the search by Debit/Credit, Dollar Amount Range, Post Time, Future Items Processed Today, and/or Reversed items (immediate items only).

View	Second Tier ABA	Lowest Tier ABA	Tran. Code	Description	Debit Amount	Credit Amount
	Enter Value	N/A	1001	Transfer of Funds		98,230,435.042.06
		N/A	1001	Transfer of Funds	82,413,058.761.42	
		N/A	1001	Transfer of Funds	53,249,040,435.86	
		N/A	1001	Transfer of Funds		52,598,563,273.36
					Totals :	135,662,099,197.28
						150,828,998,315.42

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

Find Fedwire Transaction(s) allows a user to view Fedwire Funds or Fedwire Securities details for the current cycle day, if subscribed to this feature.

Users are required to either submit a search by the Input Message Accountability Data (IMAD) number or by Debit/Credit, Counter Party number, Posting Day and Time Range, as shown above. When entering the 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 (of 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.

The screenshot shows the 'Find Fedwire Transactions' page. On the left, a sidebar lists 'ACCOUNT ACTIVITY' (View Balances, View Account Balance Activity, View Daylight Overdraft/Available Funds Balance Activity, Find Non-Fedwire Transactions, Find Fedwire Transactions, View Future Items Tools), 'ACCOUNT REPORTS' (View Statement of Account, Download Statement of Account Files, Download Correspondent/Respondent Report, Download CMS Plus), and 'BILLING ACTIVITY/REPORTS' (View Service Charge Information, Find/Download Service Charge Information, View Statement of Service Charges, Download Statement of Service Charges Files). The main content area is titled 'Find Fedwire Transactions' with a 'Cycle Date' button. It shows 'Entered Search Criteria' with fields for Requested ABA, Counter Party ABA, Start Posting Time (3/3/2020 08:00 PM), and End Posting Time (3/4/2020 08:00 PM). It includes a 'Download' button and a table with 1 of 1 records. The table columns are Subaccount ABA, Counter Party ABA, IMAD, Activity Group, Amount, Debit/Credit, and Posting Time. The data shows a single record for 'N/A' with 'Funds Transfer' as the Activity Group, an Amount of \$484,815.00, and a Debit/Credit of 'Credit'. The Posting Time is 3/3/2020 08:00 PM. A 'Back To Find' button is at the bottom.

The above screen depicts the results page. The first part of the screen will display the 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.

**View Future Items Totals** allows a user to view Future Items Totals processed on the current business day that will be available on a future request date. A user can view future totals by Master, Self, Own, all Subaccounts, Single Subaccount, all OSRTNs, Single OSRTNs, all Respondents, Single Respondent, all Correspondent, Single Correspondent, or Affiliate.

The screenshot shows the 'View Future Items Totals' page. The sidebar is identical to the previous one. The main content area is titled 'View Future Items Totals' with a 'Current Day' button. It shows 'Future Items Totals Processed Today (Master)' with an 'Account View' dropdown set to 'Master' and an 'Available Date' dropdown set to '... Select ...'. It includes a 'New Query' button. A table titled 'Future Items Totals Processed Today (Master)' shows transaction categories, available date, process date, debit, credit, and net amount. The data includes Cash Letters, Check Returns, ACH, and a summary row 'Totals'.

Transaction Category	Available Date	Process Date	Debit	Credit	Net Amount
Cash Letters	01/07/2020	01/06/2020	0.00	13,660.62	13,660.62
<b>Totals</b>			<b>0.00</b>	<b>13,660.62</b>	<b>13,660.62</b>
Check Returns	01/07/2020	01/06/2020	193,716.57	0.00	-193,716.57
	01/08/2020	01/06/2020	53,129.36	0.00	-53,129.36
<b>Totals</b>			<b>246,845.93</b>	<b>0.00</b>	<b>246,845.93</b>
ACH	01/07/2020	01/06/2020	2,819,000.28	31,798,791.27	28,979,790.99
	01/08/2020	01/06/2020	0.00	94,473,266.28	94,473,266.28
<b>Totals</b>			<b>2,819,000.28</b>	<b>126,272,057.55</b>	<b>123,453,057.27</b>

Only the options applicable to your institution will display. A user can also view Future Items totals available for a future date, as shown above.

Statement of Account provides an accounting statement that identifies all account activity for the Master account, Subaccount RTNs, OSRTNs, and Respondents. This statement is available without subscription each banking day to financial institutions with a Master account with the Federal Reserve.

Home / Accounting Services / AMI / View Statement of Account

**View Statement of Account**

Affiliate/Other  
-- Select --

New Query

View	Reports Available to View
Statement	Statement of Account for 01/03/2020
Statement	Statement of Account for 01/02/2020
Statement	Statement of Account for 12/31/2019
Statement	Statement of Account for 12/30/2019
Statement	Statement of Account for 10/04/2019
Statement	Statement of Account for 10/03/2019
Statement	Statement of Account for 10/02/2019
Statement	Statement of Account for 10/01/2019
Statement	Statement of Account for 09/30/2019
Statement	Statement of Account for 06/24/2019

As pictured above, Financial Institutions can retrieve up to fourteen days of Statement of Accounts through the AMI application in a PDF format.

Home / Accounting Services / AMI / Download Statement of Account Files

**Download Statement of Account Files**

Affiliate/Other  
-- Select --

New Query

Download	Reports Available
Download	Financial Institution Reconcile Data (FIRD) File for 01/03/2020
Download	Financial Institution Reconcile Data (FIRD) File for 01/02/2020
Download	Financial Institution Reconcile Data (FIRD) File for 12/31/2019
Download	Financial Institution Reconcile Data (FIRD) File for 12/30/2019
Download	Financial Institution Reconcile Data (FIRD) File for 10/04/2019
Download	Financial Institution Reconcile Data (FIRD) File for 10/03/2019
Download	Financial Institution Reconcile Data (FIRD) File for 10/02/2019
Download	Financial Institution Reconcile Data (FIRD) File for 10/01/2019
Download	Financial Institution Reconcile Data (FIRD) File for 09/30/2019
Download	Financial Institution Reconcile Data (FIRD) File for 06/24/2019

By subscribing, a user 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 File (SASF). A user can download the statement data files up to fourteen business days, as pictured above.

With a subscription, users 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 a Financial 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, OSRTNs, and includes detailed transaction information for Respondent institutions that settle their activity to a Financial Institution's Master account. Activity for Subaccount RTNs, OSRTNs, and Respondents appear in separate sections. Please note that the Statement of Your Subaccount's Activity, Statement of OSRTNs, 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.

Download Correspondent/Respondent Reports provides a report depicting correspondent/respondent relationships identified in the Federal Reserve Accounting application. Upon selecting the Download Correspondent/Respondent Report link on the Service Navigation menu, a user can download the report in a comma separated values (CSV) file format, which can be opened in spreadsheet software.

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

Download Correspondent/Respondent Report

Download	Reports Available for Download
	Correspondent/Respondent File for 12/31/2019
	Correspondent/Respondent File for 09/30/2019
	Correspondent/Respondent File for 06/24/2019
	Correspondent/Respondent File for 02/04/2019
	Correspondent/Respondent File for 11/26/2018

ACCOUNT ACTIVITY

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

ACCOUNT REPORTS

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

COLLATERAL REPORTS

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

BILLING ACTIVITY/REPORTS

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

RELATED LINKS

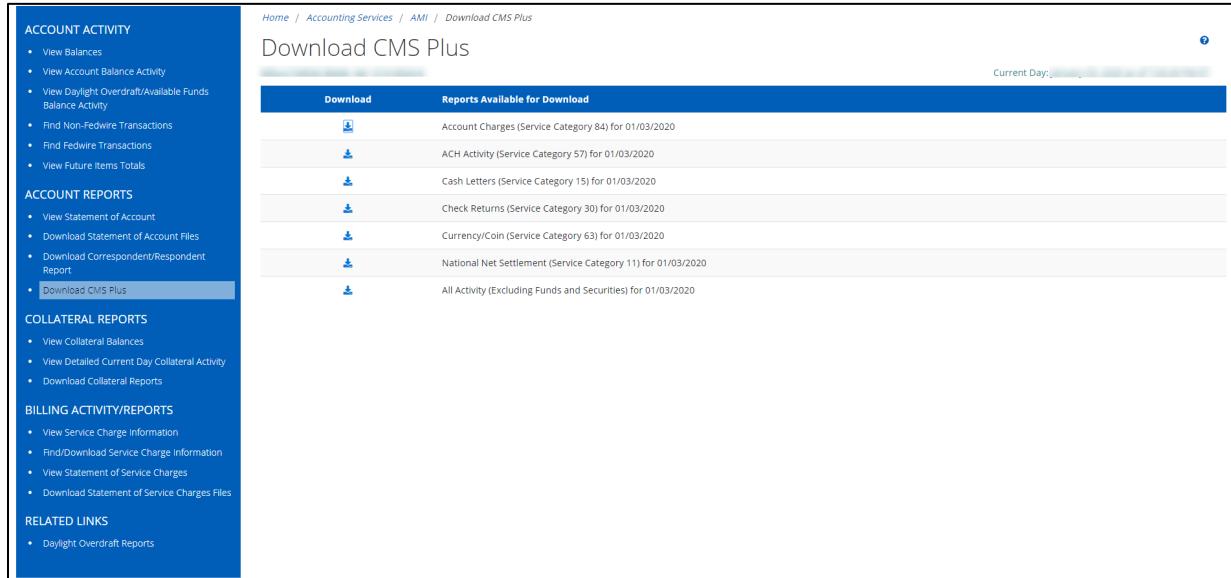
- Daylight Overdraft Reports

As shown above, up to five reports are available for downloading. Reports are generated nightly and updated when changes have been made.

Cash Management Plus (CMS Plus) is only available through AMI and includes the ability to download an intra-day file that contains individual details for all transactions except Fedwire Funds and Fedwire

Securities. The CMS Plus files are available up to twelve times a day and include details for the Financial Institution's account plus activity for Subaccount RTNs, OSRTNs, and Respondents settling in the Master account.

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



The screenshot shows a web-based application interface for managing financial reports. On the left, a sidebar lists various report categories with their sub-options. The 'ACCOUNT ACTIVITY' section includes: View Balances, View Account Balance Activity, View Daylight Overdraft/Available Funds Balance Activity, Find Non-Fedwire Transactions, Find Fedwire Transactions, and View Future Items Totals. The 'ACCOUNT REPORTS' section includes: View Statement of Account, Download Statement of Account Files, Download Correspondent/Respondent Report, and Download CMS Plus (which is highlighted with a blue box). The 'COLLATERAL REPORTS' section includes: View Collateral Balances, View Detailed Current Day Collateral Activity, and Download Collateral Reports. The 'BILLING ACTIVITY/REPORTS' section includes: View Service Charge Information, Find/Download Service Charge Information, View Statement of Service Charges, and Download Statement of Service Charges Files. The 'RELATED LINKS' section includes: Daylight Overdraft Reports. The main content area is titled 'Download CMS Plus' and shows a table titled 'Reports Available for Download'. The table has two columns: 'Download' (with icons) and 'Reports Available for Download'. The reports listed are: Account Charges (Service Category 84) for 01/03/2020, ACH Activity (Service Category 57) for 01/03/2020, Cash Letters (Service Category 15) for 01/03/2020, Check Returns (Service Category 30) for 01/03/2020, Currency/Coin (Service Category 63) for 01/03/2020, National Net Settlement (Service Category 11) for 01/03/2020, and All Activity (Excluding Funds and Securities) for 01/03/2020. A 'Current Day:' dropdown menu is located at the top right of the report table.

The report can be downloaded in a CSV format by service category or all account activity, which can be easily opened in a spreadsheet format. As shown above, customers can download information by selecting the applicable download button in the center area of the screen.

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

The View Collateral Balances screen allows a Financial Institution to pledge collateral to its Reserve Bank for Payment System Risk or discount window purposes, which is placed in the Total Collateral for FR Purposes account. When a Financial 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. Financial 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.

Financial 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 Federal Reserve Purposes: Summary of Activity.

Home | Accounting Services | AMI | View Collateral Balances

## View Collateral Balances

Current Day: [REDACTED]

New Query

Collateral Totals		
	Current Outstanding Balance	Collateral Value
Total Collateral for FRS Purposes	208,551,610,186.57	139,066,000,507.57
Total Collateral for Treasury Purposes	3,484,510,815.29	3,513,492,395.17
<b>Grand Total</b>	<b>212,036,121,001.86</b>	<b>142,579,492,902.74</b>

Collateral for FRS Purposes: Summary of Activity

Asset Type	Collateral Value Increases	Collateral Value Decreases
Securities	0.00	0.00
Loans	478.74	9,467,929,250.43
<b>Total:</b>	<b>478.74</b>	<b>9,467,929,250.43</b>

Information available through the View Collateral Balances feature is provided from CMS throughout the day, and institutions may view their updated values in AMI in near real time. As shown above, the View Collateral Balances feature will display the time of inquiry in the upper section of the screen.

View Detailed Current Day Collateral Activity feature displays institutions' collateral activity chronologically through the current day.

Collateral for FR Purposes: Detailed Activity										
Opening Collateral Value Balance: 148,503,929,279.26										
1 of 2 pages										
Activity Time	Trans Type	Identifier	Identifier Description	Maturity Date	Interest Rate	Original Par	Current Outstanding Balance	Collateral Value	Collateral Value Change	Ending Collateral Value Balance
CVM						1,075,676,105.44	20,967,732,943.44	15,855,197,450.15	-67,625,702.61	148,436,303,756.65
CVM						9,072,600.00	4,424,094.92	1,287,161.19	-325,420.67	148,435,978,155.98
CVM						1,048,771,774.00	881,130,156.98	521,410,724.06	-48,981,520.79	148,386,996,635.19
CVM						9,069,474,099.96	8,074,518,506.87	519,424,057.62	-405,547,209.66	147,981,449,425.53
CVM						2,297,043,349.01	596,088,236.55	431,852,151.43	-28,837,828.12	147,952,511,597.41
CVM						92,035,634,167.22	22,289,879,876.62	13,700,215,029.30	-1,385,744,060.05	146,566,767,537.36
CVM						11,264,343,702.70	3,395,387,334.63	2,210,192,604.79	-190,256,547.57	146,376,510,999.79
CVM						235,000,000.00	34,975,000.00	20,664,132.11	-2,240,634.87	146,374,270,354.92
CVM						498,980,920.40	488,912,919.40	258,684,348.86	-29,184,645.11	146,345,095,709.85
CVM						6,854,352,511.00	5,025,533,407.22	2,954,469,208.11	-286,305,908.97	146,058,779,800.84
CVM						722,659,122.06	152,339,475.39	97,764,819.52	-8,368,874.01	146,050,410,926.83
CVM						6,886,427,278.41	2,499,443,072.72	1,316,168,269.27	-166,514,397.43	145,883,496,489.40
CVM						705,631,241.95	213,917,554.62	163,476,581.02	-8,883,130.98	145,874,613,358.42
CVM						8,774,238,073.55	5,580,062,783.92	4,100,500,953.97	-241,063,346.43	145,633,550.011.99
CVM						7,886,243,324.63	4,774,301,571.61	3,626,900,472.00	-172,157,765.96	145,461,392,246.03
CVM						7,452,164,353.18	4,408,559,519.10	3,394,757,109.59	-144,014,650.46	145,137,377,595.95
CVM						7,904,207,081.62	4,489,052,260.65	3,402,024,764.11	-173,684,636.86	145,143,692,958.71
CVM						7,983,478,124.35	4,844,186,509.15	3,643,469,329.83	-187,213,788.67	144,956,479,170.42
CVM						8,522,714,206.19	5,111,025,040.47	3,878,248,687.95	-185,306,680.23	144,771,172,489.81
CVM						2,142,832,275.61	1,734,998,266.29	1,259,633,646.10	-72,636,864.69	144,698,353,625.12

As pictured above, this feature displays transactions that institutions have initiated, including account transfers, deposits, and withdrawals, as well as certain changes to collateral values initiated by the

Reserve Banks, such as revaluations, market value maintenance, and collateral value maintenance updates. Institutions can view their opening FR collateral account balance and, on each row, a cumulative ending balance that reflects the change in collateral because of each transaction.

Information available through this feature is provided from CMS throughout the day and institutions may view their updated values in AMI in near- real-time. The time of inquiry will display in the upper 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.

Download Collateral Reports provides institutions with real-time collateral information; CMS 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, CMS 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.

The screenshot shows a web-based application interface for managing collateral reports. The left sidebar contains navigation links for Account Activity, Account Reports, Collateral Reports, Billing Activity/Reports, and Related Links. The main content area is titled 'Download Collateral Reports' and displays a table of available reports. The table has two columns: 'Download' and 'Reports Available for Download'. The 'Reports Available for Download' column lists the following reports:

Download	Reports Available for Download
	Statement of Collateral Holdings for 02/12/2020 as of 8:04:30 PM
	Statement of Collateral Holdings for 02/11/2020 as of 7:02:30 PM
	Statement of Collateral Holdings for 02/04/2020 as of 7:02:30 PM
	Statement of Collateral Holdings for 02/03/2020 as of 7:02:30 PM
	Statement of Collateral Holdings for 01/29/2020 as of 7:03:30 PM
	Summary Transaction Listing for 02/12/2020 as of 8:04:30 PM
	Summary Transaction Listing for 02/11/2020 as of 7:02:30 PM
	Summary Transaction Listing for 02/04/2020 as of 7:02:30 PM
	Summary Transaction Listing for 02/03/2020 as of 7:02:30 PM
	Summary Transaction Listing for 01/29/2020 as of 7:03:30 PM

At the top of the main content area, there are links to 'Home', 'Accounting Services', 'AMI', and 'Download Collateral Reports'. A 'Current Day' button is located in the top right corner of the main content area.

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

Billing Activity/Reports allows a user 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 Reconcilement 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.

Related Links contains links to access other related applications such as Daylight Overdraft Reports and Reserve Account Administration.

View Intra-day Position Report provides the daylight overdraft balance throughout a single Fedwire day. The report is generated on a daily basis, even if the Financial Institution was not in an overdraft position. The Intra-day Position Report may be viewed for the most recent 29 business days in the daylight overdraft service.

Daylight Overdraft Reports are described in detail in the Ex Post Monitoring of Your Use of Intraday Credit section.

### Account Balance System (ABS) Reports

The Account Balance System (ABS) allows Financial Institutions to monitor their account on a near real-time basis. If the Financial Institution is a FedPayments Manager customer, ABS may be useful in managing intraday and end-of-day account balances. ABS is operational for institution inquiries from 12:30 a.m. to 10:00 p.m. ET. 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 originations<sup>14</sup> 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. Financial Institutions can use the Account Balance for overnight overdraft management and the other two balances for daylight overdraft management.

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<sup>14</sup> Pre-funding of ACH credit originations is required for only a subset of institutions and is defined in Operating Circular 4, Automated Clearing House Items. .

Daylight Overdraft 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 the Federal Reserve Accounting application for other payment activity. A Financial Institution may use this balance for comparison with the Financial Institution's Master Account daylight overdraft balance before sending a funds transfer. The data provided in a self-balance represents subtotals of debit and credit activity and is a subset of the Master account Daylight Overdraft balance. If the Financial Institution has Subaccounts, this subtotal will identify daylight overdraft capacity used by the Subaccount.

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

Available Funds Balance is only displayed for a Master 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 Daylight Overdraft Balance (DLOD) Account Balance (ACCT). The Available Funds Balance is calculated from the designated balance plus the net column total for memo post, debit cap, and collateralized capacity. Financial Institutions with the DLOD status may use this balance to estimate their daylight overdraft cap utilization.

A negative balance indicates that a cap breach may have occurred. 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 a Financial 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 a Financial Institution's other payment activity are captured by ABS after the transactions are processed and entered into the Reserve Banks' Accounting System. Usually, this activity is reflected in ABS by the time the transactions are posted in accordance with the daylight overdraft posting rules (as defined in the PSR Guide). If a Financial Institution receives transactions from multiple Reserve Banks, in multiple time zones, they 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 selected determines the report content:

Master Balance Format reflects all settlement to the Financial Institution's Master account. In addition, certain fields on the report are applicable only to the actual Master account and reported in response to inquiries of the Master Balance Type report.

Self-Balance Format reflects transactions associated with a specific inquiry ABA. If the Financial Institution has Subaccounts, they 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 Financial Institutions to periodically view AMI or ABS reports as a check on their own internal intraday position reports and projected end-of-day balance. They can use ABS to check whether the Financial Institution's balance can support outgoing funds transfers without causing a cap breach. Moreover, early detection of a problem can help a Financial Institution avoid an overnight overdraft and afford more research time and provide alternative access to funds, should that be necessary. After the account is settled for the day, the Federal Reserve recommends that Financial Institution continue to check ABS until the close of Fedwire. That way, they 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 a local Reserve Bank.

When a Financial Institution needs additional information on the daylight overdraft position or their account is out of balance and requires resolution in order to avoid a potential overnight overdraft, there are additional ABS reports they can use to obtain supplemental information. If the Master account has Subaccounts, the ABS Self-Balance Type provides a report that reflects the subtotals of debits and credits for the Subaccount(s) or Master account without the Subaccount entries. If the error is not detected, in the Fedwire Funds transactions, a user can obtain additional details on the other activity from AMI inquiries and reports as described in the AMI section above. A Financial Institution will need to decide which tools serve their reconciliation needs best. They may contact the Federal Reserve 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 Report	Self

Provisional Posting	Master
Final ABS DI Totals	Master
ABA Interim Totals	Master

**Opening Balance Load Report:** This report is generated each business day and provides the information regarding the Financial Institution's opening balance as well as daylight overdraft cap and collateral for the Master account.

**Periodic Balance Reports:** This is an optional report that can be sent to a Financial Institution automatically whenever Non-Fedwire transaction activity ("All Other") has been updated in ABS. To obtain this service, simply contact the Federal Reserve Bank daylight overdraft contact.

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

**Final ABS DI Totals:** This is an optional report that can be sent to Financial Institutions 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 the final account information, the Federal Reserve AMI application, Federal Reserve account statements, and Financial Institution's internal operating systems should serve as the 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 the Financial 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 Fedwire Funds, 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 a user 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 inquiry report allows a user to view information about the balance for an RTN, which the user is authorized to view, as reflected in the Account Balance System (ABS). An RTN and balance type must be specified to access the report.

The screenshot shows the FedLine interface with the 'Account Balance' report selected. The main content area displays a table of transaction details. The table has columns for Status, Debit (\$), Debit (#), Credit (\$), Credit (#), and Net. The rows list various transaction types and their corresponding values. The table is as follows:

	Status	Debit (\$)	Debit (#)	Credit (\$)	Credit (#)	Net
Open Balance:	20:50 F					1,205,600,378.95
Funds Transfer:	12:14	88,470,385.73	87	13,413,190.28	82	75,057,195.45
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:	12:15	92,712,651.50		81,111,338.50		11,801,313.00
Daylight Overdraft Balance:						1,118,941,870.50
Other Unavailable at:	12:15	1,981,202.19		94,109.37		1,887,092.82
Account Balance:						1,117,054,777.68
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:						0.00
Collateral Available for Daylight Overdraft Purposes:	N/A			0.00		
Collateralized Daylight Overdrafts:				0.00		
Uncollateralized Daylight Overdrafts:				0.00		

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

- Mode - This field displays mode in which the application is operating, Production or Test.
- Cycle Date - The date of the operational business day within the application.
- ABA - Identifies the 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, the user can view the service units established for the Financial Institution by the Federal Reserve Banks, at the request of an 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, Master or Self, account view balance.
- Reported ABA - May be the same as the Inquiry ABA or may contain the Master account's ABA if balance type is “Master.”
- Name - Name of reported ABA.
- Open Balance - Account's opening balance. Status is time when balance was loaded or not loaded (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.<sup>15</sup> 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 the Financial Institution 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.
- 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.

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<sup>15</sup> Pre-funding of ACH credit originations is required for only a subset of institutions and is defined in Operating Circular 4, Automated Clearing House Items.

- Other Unavailable At - The value of activity other than Funds, Securities, and NSS that has posted to the Accounting system and is not yet available for the inquiry ABA selected in accordance with Daylight Overdraft posting procedures. This line is updated approximately every 5 minutes.
- Account Balance - A subtotal of the Master account balance for the inquiry selected.
- Memo Post - Amounts provisionally posted by the Federal Reserve Bank on an exception basis. Not applicable to Self account view.
- 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 account view.
- Collateralized Capacity - Intraday overdraft capacity amount beyond the net debit cap, which is secured by all, or a portion of collateral available for Daylight Overdraft purposes. This value reflects collateralized capacity granted through a max cap, adjusted capacity or in-transit capacity.
- Available Funds - Status contains “ACCT” if the available funds balance is computed using ACCT balance or “DLOD” if the balance is computed using daylight overdraft balance. The default setting is DLOD. Indicates total net available funds amount. Value can be less than zero. Not applicable to Self-account view.
- Uncollateralized Daylight Overdrafts - The portion of the Daylight Overdraft Balance that exceeds collateral available for daylight overdraft purposes.
- Collateral Available for Daylight overdraft and Pricing Purposes - Stable pool collateral that is equal to total lendable value of collateral minus encumbrances applicable to daylight overdraft and pricing.

## Reconciling Your Account

To help reconcile account activity, the Federal Reserve provides a daily Statement of Account for each Financial Institution with a Master account and to Lead Non-Account Holders who subscribe. The Statement of Account is available via AMI, FedMail, and a FedLine Direct connection. The statement is 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 CMS Plus Reports) may also be useful in reconciling an account.

## Statement of Account

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

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

The components of the Statement of Account are the:

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

The following statements are available by subscription:

- Statement of Items Through Your Master Account and Statement of Future Items Through Your Master Account (available to Subaccount RTNs), containing transaction details 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 details for all immediate and future activity processed using an OSRTNs reporting through the parent RTN.
- Statement of Items Through Your Correspondent and Statement of Future Items Through Your Correspondent (available to Respondents), containing transaction details for all immediate and future activity posted to a correspondent institution.

Immediate Items are posted as debits and credits to an account, affecting the ending account balance on the date shown in the upper right-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 with available date, and do not appear on the statement again until the date they mature. 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. In addition, the information provided within the statement samples for the Subaccount, OSRTN, and respondent may not match up to the information provided within the Master Account Holder statement sample. For additional information about specific Transaction Codes, refer to Appendix B.

Statement Field Keys		
Reference Number	Field Name	Description
1.	Federal Reserve Bank Office	The Federal Reserve Bank where the account is maintained.
2.	Processing Date	Date on which the activity was processed to the account.
3.	Name and Address	Information for the Financial Institution. Only the Name and the ABA No. appear after the first page.
4.	ABA Number (Routing Transit Number)	The Financial Institution's 9-digit ABA number.

5.	Opening Balance	The debit or credit balance at the start of the processing day.
6.	Transaction Summary by Standard Identification Code (SIR)	The debit and/or credit totals by individual SIR representing the service type of accounting transaction.
7.	Own Activity Recap	Provides a recap total of the summary of items processed in the Financial Institution's account.
8.	Subaccount Activity	Will list the Subaccounts by RTN with the total dollar amount of immediate transactions processed for the Subaccount plus any totals for OSRTNs and Respondents reporting through the Subaccount RTN.
9.	Subtotal	Is a subtotal of all of the Subaccount's combined debit and credit transaction activities.
10.	Other Secondary RTN (OSRTNs) Activity	Will list each of the OSRTNs by RTN and the total dollar amount of immediate transactions processed for the OSRTN plus totals for other RTNs (OSRTN and Respondents) reporting through the OSRTN.
11.	Subtotal	Is a subtotal of all of the OSRTN's combined debit and credit activity.
12.	Respondent Activity	Will list each respondent by RTN, and the total dollar amount of immediate transactions processed for the respondent plus activity for other RTNs reporting through the Respondent.
13.	Subtotal	Is a subtotal of all of the 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 - Opening Total	Total of future debit and credit transaction activity carried forward from the previous accounting date.
17.	Futures Items Summary -Total Available Today	Total of future debit and credit transaction activity that became available on the current business date.
18.	Futures Items Summary - 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.
19.	Futures Items Summary - Futures Total As-Of MM/DD	Opening total less total futures that became available today plus total futures processed today.
20.	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.
21.	Opening Balance	The opening balance for the current accounting date. This is the final ending balance from the prior accounting date.
22.	Transaction Processing Unit (TPU)	Number of the internal FRB TPU that processed the transaction.
23.	Telephone Number	Telephone number to call with questions for transactions processed under the respective TPU.
24.	Transaction Code	Standard transaction code and corresponding description. Transaction Codes are described in Appendix B of this guide.

25.	Supplemental Information for the Transaction	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.
26.	Item Count	Number of individual transactions included in the Subtotal or Total lines.
27.	Items Reversed	Will show transactions that were processed in error and subsequently reversed on the same day.
28.	Own Activity Recap	Provides a total of items processed as your own activity.
29.	Subaccount Activity	Provides a total of items processed for each of your Subaccounts.
30.	OSRTNs Activity	Provides a total of items processed for each of your OSRTN.
31.	Respondent Activity	Provides a total of items processed for each of your Respondent RTNs.
32.	Account Summary	Provides the opening account balance, total of debits and total of credits processed and available on the current date, as well as the closing balance as of the MM/DD.
33.	Available Date	In the Detail Statement of Future Activity section, entries are segregated by the date they will become available.
34.	Future Transaction Detail	Future detail transactions to be available on the MM/DD provided. All will mature as immediate details.

35.	Own Activity Recap	Provides a recap total of the summary of items processed in your own account for a future available date.
36.	Subaccount Activity	Will include each of your Subaccount's RTN and the net amount of future transactions.
37.	OSRTNs Activity	Will include each of your OSRTNs' RTN and the net amount of future transactions.
38.	Respondent Activity	Will include each of your respondents' RTN and the net dollar amount of future transactions.
39.	Total Available MM/DD	Total amount of future debits and credits coming available on a specified date.
40.	Net Available MM/DD	Net amount of future debits and credits coming available on a specified date.
41.	ABA Number, Name & City	Information 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, OSRTNs, Respondent respectively), activity is reported in the same order and format for the Financial Institution.
42.	Total for XXXX-XXXX-X	Total items reported to your account on behalf of the RTN provided.
43.	For the account at XXXX-XXXX-X	This identifies the 9-digit ABA number, name, and city that the debit and credit transactions report to.
44.	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 SAMPLE STREET CITY, ST 00000	1111-1111-1	PAGE 1
***** * ATTENTION * *****		
THE FEDERAL RESERVE BANKS MAY CHOOSE TO SHARE A COMMUNICATION WITH ITS CUSTOMERS VIA A TEXT MESSAGE ON THE DAILY STATEMENT OF ACCOUNT. IF A FEDERAL RESERVE BANK DECIDES TO DO SO, THE MESSAGE WILL APPEAR FIRST, BEFORE ANY ACCOUNT SUMMARY AND/OR DETAILS.		

## Summary Statement of Account

ADPB501U	1	FEDERAL RESERVE BANK OF Boston	2	08/29/XX
SAMPLE BANK - MASTER			4	1111-1111-1
SAMPLE STREET	3			PAGE 1
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 <span style="border: 1px solid red; padding: 2px;">16</span> - 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
<span style="border: 1px solid red; padding: 2px;">17</span>	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
<span style="border: 1px solid red; padding: 2px;">18</span>	OPENING BALANCE AS OF 08/29	953,643.83
<span style="border: 1px solid red; padding: 2px;">19</span> 9801 (877) 372-2457	<span style="border: 1px solid red; padding: 2px;">20</span> 15900 Image Cash Letter Deposit	<span style="border: 1px solid red; padding: 2px;">21</span> 305,181.95
10130 0213 061000146	Original Amt \$ 305,181.95	
Org Amt \$ 1-Day	0.00	
Org Amt \$ 2-Day	0.00	
Org Amt \$ 3-Day	0.00	
10089 0213 061000146		455,389.45
Original Amt \$	455,389.45	
Org Amt \$ 1-Day	0.00	
Org Amt \$ 2-Day	0.00	
Org Amt \$ 3-Day	0.00	
10111 0213 061000146		713,330.63
Original Amt \$	713,330.63	
<span style="border: 1px solid red; padding: 2px;">22</span> 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	



ADPB501U FEDERAL RESERVE BANK OF Boston 08/29/XX

SAMPLE BANK - MASTER 1111-1111-1 PAGE 4

\*\*\*\*\*

\* DETAIL OF OWN ACTIVITY \*

\*\*\*\*\*

BR GROUP REF OFFSET FI DEBIT CREDIT

28 RESPONDENT ACTIVITY  
4444-4444-4 370.00 470.00

SUBTOTAL 1 370.00 470.00

TOTAL 16 1,035,176.44 1,478,634.08

OPENING BALANCE 953,643.83

29 TOTAL DEBITS 1,035,176.44

TOTAL CREDITS 1,478,634.08

CLOSING BALANCE AS OF 08/29 1,397,101.47

\*\*\*\*\*

\* DETAIL STATEMENT OF FUTURE ACTIVITY \*

\*\*\*\*\*

BR GROUP REF OFFSET FI DEBIT CREDIT

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

9802 (877) 372-2457 15900 Image Cash Letter Deposit  
00004 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

31 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 \*  
\*\*\*\*\*

FUTURES OPENING TOTAL				0.00	0.00
<b>16</b>	-	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	<b>1</b>	FEDERAL RESERVE BANK OF Boston	<b>2</b>	08/29/XX
SAMPLE BANK - MASTER	<b>3</b>	<b>4</b> 1111-1111-1	PAGE	6
***** * STATEMENT OF YOUR SUBACCOUNTS' ACTIVITY * *****				
BR GROUP REF OFFSET FI		DEBIT		CREDIT
<b>38</b> FOR THE ACCOUNT OF 2222-2222-2	SAMPLE BANK - SUB			
	SAMPLE			
9802 (877) 372-2457	<b>21</b> 15900 Image Cash Letter Deposit			
0005 00004 0005 061000146			100.00	
Original Amt \$	130.00			
Org Amt \$ 1-Day	10.00			
Org Amt \$ 2-Day	10.00			
Org Amt \$ 3-Day	10.00			
0006 00005 0006 061000146		200.00		
Original Amt \$	250.00			
Org Amt \$ 1-Day	20.00			
Org Amt \$ 2-Day	30.00			
Org Amt \$ 3-Day	0.00			
SUBTOTAL	<b>23</b> 2	200.00		100.00
7502 (866) 234-5681	57050 ACH Immediate Transaction			
<b>24</b> ***** * ITEMS REVERSED * *****	DEMO			
0007 00002 0007 091000080		400.00		
0007 90001 0007 091000080			400.00	
SUBTOTAL	2	400.00		400.00
<b>39</b> 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 400.00  
0008 00006 0008 061000146  
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	<b>1</b>	FEDERAL RESERVE BANK OF Boston	<b>2</b>	08/29/XX
SAMPLE BANK - MASTER	<b>3</b>	<b>4</b> 1111-1111-1	PAGE	8
***** * STATEMENT OF YOUR OSRTNs' ACTIVITY * *****				
BR	GROUP	REF	OFFSET	FI
			DEBIT	CREDIT
<b>38</b>	FOR THE ACCOUNT OF 3333-3333-3	SAMPLE BANK - OTHER SECONDARY RTN		
		SAMPLE		
9802	<b>21</b>	15900 Image Cash Letter Deposit		
0009 00007 0009 061000146			100.00	
Original Amt \$		130.00		
Org Amt \$ 1-Day		10.00		
Org Amt \$ 2-Day		10.00		
Org Amt \$ 3-Day		10.00		
0010 00008 0010 061000146				200.00
Original Amt \$		220.00		
Org Amt \$ 1-Day		10.00		
Org Amt \$ 2-Day		10.00		
Org Amt \$ 3-Day		0.00		
***** <b>24</b> * 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	<b>23</b> 4		200.00	300.00
<b>39</b> 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

\*\*\*\*\*  
\* 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	<b>1</b>	FEDERAL RESERVE BANK OF Boston	<b>2</b>	08/29/XX
SAMPLE BANK - MASTER	<b>3</b>	<b>4</b> 1111-1111-1	PAGE	10
***** * STATEMENT OF YOUR RESPONDENTS' ACTIVITY * *****				
BR	GROUP	REF	OFFSET FI	DEBIT CREDIT
<b>38</b>	FOR THE ACCOUNT OF 4444-4444-4		RESPONDENT BANK	
			SAMPLE	
9802 (877) 372-2457	<b>21</b>	15900 Image Cash Letter Deposit		
0012 00011 0012 061000146			100.00	
Original Amt \$		200.00		
Org Amt \$ 1-Day		10.00		
Org Amt \$ 2-Day		50.00		
Org Amt \$ 3-Day		40.00		
0013 00012 0013 061000146				200.00
Original Amt \$		220.00		
Org Amt \$ 1-Day		10.00		
Org Amt \$ 2-Day		10.00		
Org Amt \$ 3-Day		0.00		
SUBTOTAL	<b>23</b> 2	100.00		200.00
7502 (866) 234-5681		57050 ACH Immediate Transaction		
<b>24</b>	***** * ITEMS REVERSED * *****		<b>DEMO</b>	
0014 00003 0014 091000080			270.00	
0014 90002 0014 091000080				270.00
SUBTOTAL	2	270.00		270.00
<b>39</b> 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 670.00  
0015 00013 0015 061000146

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

SUBTOTAL 1 0.00 670.00

36 TOTAL AVAILABLE 09/03 670.00

37 NET AVAILABLE 09/03 670.00

\*\*\*\*\*  
\* SUMMARY \*  
\*\*\*\*\*

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

TOTAL COMING AVAILABLE

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

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

SAMPLE, MA 00000

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

BR	GROUP	REF	OFFSET	FI	DEBIT	CREDIT
<span style="border: 1px solid red; padding: 0 2px;">40</span>	FOR THE ACCOUNT AT 1111-1111-1				SAMPLE BANK - MASTER	
					CITY	
	9802	(877)	372-2457	<span style="border: 1px solid red; padding: 0 2px;">20</span>	<span style="border: 1px solid red; padding: 0 2px;">21</span> 15900	Image Cash Letter Deposit
<span style="border: 1px solid red; padding: 0 2px;">19</span>	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	
<span style="border: 1px solid red; padding: 0 2px;">22</span>	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
<span style="border: 1px solid red; padding: 0 2px;">24</span>	***** * ITEMS REVERSED * *****					
	3456	90003	6543	091000080		100.00
	3456	00004	6543	091000080		100.00
	SUBTOTAL				<span style="border: 1px solid red; padding: 0 2px;">23</span> 3	100.00
						500.00
<span style="border: 1px solid red; padding: 0 2px;">41</span>	TOTAL APPLIED TO 1111-1111-1				5	100.00
						1,100.00

**DEMO**

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

ADPB501U	FEDERAL RESERVE BANK OF Boston	08/30/XX
SAMPLE BANK - SUBACCOUNT	2222-2222-2	PAGE 3
***** * STATEMENT OF FUTURE ITEMS THROUGH YOUR MASTER ACCOUNT * *****		
BR GROUP REF OFFSET FI DEBIT CREDIT		
FOR THE ACCOUNT AT 1111-1111-1	SAMPLE BANK - MASTER	
	CITY	
***** 30 * AVAILABLE 09/04 * *****		
9802 (877) 372-2457	15900 Image Cash Letter Deposit	
2222 00008 3333 061000146	300.00	
Original Amt \$	300.00	
Org Amt \$ 1-Day	0.00	
Org Amt \$ 2-Day	0.00	
Org Amt \$ 3-Day	0.00	
SUBTOTAL	1	300.00
		0.00
31 [36] TOTAL AVAILABLE 09/04	300.00	
37 [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  
SAMPLE STREET  
SAMPLE, CT 00000

4 3333-3333-3

PAGE 1

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

BR GROUP REF OFFSET FI DEBIT CREDIT

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

9802 (877) 372-2457 20 21 15900 Image Cash Letter Deposit  
19 5678 00002 8765 061000146

200.00

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

0011 00010 0011 061000146 350.00

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

SUBTOTAL 23 2 0.00 550.00

7502 57050 ACH Immediate Transaction  
3333 00006 4444 091000080

400.00

24 \*\*\*\*\*  
\* ITEMS REVERSED \*  
\*\*\*\*\*

6789 90001 9876 091000080 100.00  
6789 00002 9876 091000080 100.00

41 SUBTOTAL 3 100.00 500.00

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

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 SAMPLE STREET 3 4 4444-4444-4 PAGE 2  
SAMPLE, CT 00000

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

BR	GROUP	REF	OFFSET	FI	DEBIT	CREDIT
40	FOR THE ACCOUNT AT 1111-1111-1				SAMPLE BANK - MASTER	
					CITY	
19	9802 (877) 372-2457	20	21	15900	Image Cash Letter Deposit	
	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	00007	091000080	57050	ACH Immediate Transaction		
						400.00
24	*****					
	* ITEMS REVERSED *					
	*****					
2345 90002 5432 091000080						100.00
2345 00003 5432 091000080						
	SUBTOTAL		3	100.00		
				100.00		
						500.00
41	TOTAL APPLIED TO 1111-1111-1		4	100.00		
						700.00

80 DEM 100  
3 10

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	
Original Amt \$ 300.00		
Org Amt \$ 1-Day 0.00		
Org Amt \$ 2-Day 0.00		
Org Amt \$ 3-Day 0.00		
SUBTOTAL	1	300.00
		0.00
31	36 TOTAL AVAILABLE 09/03 300.00	
37 NET AVAILABLE 09/03	300.00	
***** * 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 Service Charges

To help reconcile monthly service charges, the Federal Reserve provides a monthly Statement of Service Charges for each Financial 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 (SCRD). 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 Web, FedLine Advantage, or FedMail. The daily reports are delivered on a one-day lag and the bi-weekly reports are delivered at the close of each two-week maintenance period.

Daily Reports include:

- Intra-day Position Report

Transaction End-of-Minute Detail Report Biweekly reports include:

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

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

### Intra-day Position Report

The Intraday Position Report shows an institution's Daylight Overdraft Balance throughout a single Fedwire day. The report will display only time intervals where transaction activity occurs.

The upper portion of the report includes information about the institution, such as its name, address, ABA number, cap type, net debit cap value and risk-based capital or other regulatory capital measure. If an institution has more than one Federal Reserve account, the words "consolidated entity" will appear on the report and the figures will represent the aggregate balances across all accounts for the institution. Also included on the report are the preliminary total daily and aggregate daylight overdraft fees for the current maintenance period.

The main portion of the intraday position report shows end-of-minute account balances. The total end-of-minute balances (total FedWire balance); daylight overdraft and collateral values are segregated by columns. Uncollateralized daylight overdraft balances are calculated in the far-right column. Displayed at the bottom of the report are the maximum overdraft for date values, which are based on the peak overdraft date and time. Additionally, the average overdraft for the particular day is included at the end of the report.

This report is generated on a daily basis, even if the institution was not in an overdraft position. The Intra-day Position Report may be viewed for the most recent 29 business days in the daylight overdraft service<sup>16</sup>.

Run Date: 04/20/17 14:04:48	Report ID: EXP703-0						
	Page 1						
<b>Federal Reserve Bank of Boston Boston Office</b>							
<b>Intra-day Position Report</b>							
Maintenance Period Ending: 08/17/2016							
Position at every 1 minute interval from 21:00 to 18:30							
\$ in Thousands							
<b>Customer Bank</b> 123 Main Street Anytown, Anywhere							
<b>Contact:</b>							
<b>Title:</b>							
<b>ABA:</b>							
Cap Type: Exempt	as of 04/21/2011	Risk Based Cptcl:	46,938	as of 03/31/2015	Credit Option: Unknown		
Opening Balance:	391,543	Net Debit Cap:	3,268	Preliminary Total Daily Fee:	0		
Closing Balance:	699,104	Maximum DLOD Capacity:		Preliminary Aggregate Fee:	0		
<b>Date: 08/15/2016</b>							
<b>Pure</b>							
<b>Time Funds Only</b>							
<b>Balance</b>							
<b>Non-Wire</b>							
21:00	391,543	Securities Only	(DW Net Offline)	EOM Balance	Total DLOD	Unencum Coll Value	Uncollateralized DLOD Amount
		Balance					
08:30	391,543	0	0	391,543	0	172,986	0
09:42	391,544	0	277,341	668,884	0	172,986	0
09:44	391,559	0	277,341	668,885	0	172,986	0
09:53	391,560	0	277,341	668,900	0	172,986	0
10:01	391,561	0	277,341	668,901	0	172,986	0
10:03	391,600	0	277,341	668,941	0	172,986	0

## 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.

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

<sup>16</sup> The Daylight Overdraft Service is available via FedLine Web/FedLine Advantage with the AMI non-restricted credential access.

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		
Time	Post (BT)	Tran Code	IAS Time Stamp or Ref Nr	Trans Amount	Posting Amount	Posting / Uncoll DLOD			
Time	Post (BT)	Type Subtyp	Offset ABA	Respondent ABA	Process FRB ABA	/ EOM Balance			
21:00		EOM BALS:				25,589.00	.00		
09:08:17	1000	222222222		20XXX1211A0A0000A011918		19,482.34	19,482.34		
09:08		EOM BALS:				45,071.00	.00		
10:42:44	1000	222222222		20XXX1211AAAAA00000300		57,400.00-	57,400.00-		
10:42		EOM BALS:				12,329.00-	.00		
12:10:02	1000	222222222		20XXX1211AAAAA00000679		139,251.95-	139,251.95-		
12:10		EOM BALS:				151,581.00-	.00		
12:36:21	1000	222222222		20XXX1211AAAAA00000041		107,500.00	107,500.00		
12:36		EOM BALS:				44,081.00-	.00		
13:37:55	1000	222222222		20XXX1211AAAAA00000027		3,435.92	3,435.92		
13:37		EOM BALS:				40,645.00-	.00		
15:01:36	1000	222222222		20XXX1211A0AA0A000088		53,603.79	53,603.79		
15:01		EOM BALS:				12,959.00	.00		
15:51:15	1632	222222222		20XXX1211A0A000A000528		1,479,000.00	1,479,000.00		
15:51		EOM BALS:				1,491,959.00	.00		
15:56:47	1000	222222222		20XXX1211AAAAA00001967		1,466,000.00-	1,466,000.00-		
15:56		EOM BALS:				25,959.00	.00		
16:39:14	1000	222222222		20XXX1211A0A000A002980		12,040.00	12,040.00		
16:39		EOM BALS:				37,999.00	.00		
18:30		EOM BALS:				37,999.00	.00		
		After Fedwire	Close:			37,999.00	.00		

## Daylight Overdraft Monitoring Summary

The daylight overdraft monitoring summary report provides institutions a listing of peak daylight overdrafts (if incurred) for each FedWire day during a maintenance period. If an institution does not incur daylight overdraft activity within a maintenance period, no report will be generated. If an institution has more than one federal reserve account, the words "consolidated entity" will appear on the report and the figures will represent the aggregate balances across all accounts for the institution.

The upper portion of the report includes information about the institution, such as its name, address, aba number, cap type, net debit cap value and risk-based capital or other regulatory capital measure. The main portion of the report includes the peak daylight overdraft (if applicable), unencumbered collateral at the time of the peak overdraft and the uncollateralized portion of the daylight overdraft. In the daylight overdraft service, the biweekly report is maintained for the eight most recent maintenance periods.

Run Date: [REDACTED]

Report ID: EXP701-0

Page 1

Federal Reserve Bank  
of Minneapolis  
Minneapolis Office  
( ARB: Minneapolis )  
Daylight Overdraft Monitoring Summary  
Maintenance Period Ending: [REDACTED]  
\$ in Thousands

Contact: [REDACTED]

Title: [REDACTED]

ABA: [REDACTED]

Cap Type: De minimis

Credit option: Unknown

Capital Type: Risk Based Cptl

1,322,974

as of [REDACTED]

Net Debit Cap: 529,190

Maximum DLOD Capacity:

Date	Time	Adjusted Net Debit Cap	DLOD Capacity*	Total Peak OD Capacity*	Excess Over DLOD Capacity*	Cap Util Ratio	Unencum Coll Value	Uncollateralized DLOD Amount
[REDACTED]		529,190	529,190	37,402	0	0.07	0	37,402
		529,190	529,190	16,948	0	0.03	0	16,948

Maintenance Period Average Peak Overdraft Amount: \$ 6,039

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

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

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

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

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

## Daylight Overdraft Charge Report Final

The daylight overdraft charge report final 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: [REDACTED]

Report ID: EXP400-3

Page: 1

Federal Reserve Bank  
of Minneapolis  
Minneapolis Office  
( ARB: Minneapolis )  
Daylight Overdraft Charge Report  
FINAL  
Reserve Maintenance Period Ending: [REDACTED]  
Final Charge Date: [REDACTED]

Contact: [REDACTED]

Title: [REDACTED]

ABA: [REDACTED]

Reserve Maintenance Period Ending [REDACTED]

Date	Average Total Daylight Overdraft (in thousands)	Average Unencumbered Collateral (in thousands)	Average Uncollateralized Daylight Overdraft (in thousands)	Daylight Overdraft Charge Amount	Daylight Adjustments Applied	Daylight Final Charge
Total:	10,897	0	10,897	135.12	0.00	135.12
				135.12	0.00	135.12

Charge Amount: 135.12  
Waived Amount: 150.00-  
Total Charges: 0.00

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

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

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

Calculations are shown below:

Daily Charge = (Average Uncollateralized Daily Overdraft) \*((50) \* (21.5/24) \* (1/360))

## Daylight Overdraft Charge Report Preliminary

The daylight overdraft charge report preliminary 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 biweekly 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

Date	Average Total Daylight Overdraft (in thousands)	Average Collateral (in thousands)	Average Uncollateralized (in thousands)	Daylight Overdraft	Daylight Charge Amount	Daylight Adjustments Applied	Daylight Final Charge
10/10/20XX	994	13,310	154	1.91	0.00	1.91	
10/16/20XX	1,249	13,299	712	8.83	0.00	8.83	
Total:				10.74	0.00	10.74	

Charge Amount: 10.74  
Waived Amount: 150.00-  
10/31/2013 Total Charges: 0.00

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

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

The above amount is less than or equal to the waiver amount of \$150.00. No charge will be assessed.  
Calculations are shown below:  
Daily Charge = (Average Uncollateralized Daily Overdraft) \*((50) \* (21.5/24)\* (1/360))

## Daylight Overdraft 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.

Run Date: 12/06/11 15.42.21

Report ID: EXP707-0  
Page: 1

Federal Reserve Bank  
of Chicago  
Chicago Office  
( ARB: Chicago )  
Daylight Overdraft History Report  
05/19/2011 to 07/27/2011  
All Periods with an Overdraft  
\$ in Thousands

Customer Bank  
123 Main Street  
Anytown, Anywhere

Contact:  
Title:

ABA:

MP Ending	Peak Overdraft	# Days Over Cap	DLOD Cap **	Cap Util.	DLOD Ratio	DLOD Charge	Total DLOD Amount	Unencumbered Collateral at Peak OD	Uncollateralized 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.

If an institution has no daylight overdraft activity for the maintenance period requested, the report will display the institution's name, address, RTNABA 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, biweekly, in the Daylight Overdraft Service for eight maintenance periods.<sup>17</sup>

<sup>17</sup> The Daylight Overdraft History Report is available offline for up to two years. Contact a member of the Credit Risk Management staff at your local Reserve Bank should you need this report for a reserve maintenance period prior to the eight most recent maintenance periods maintained online in the Daylight Overdraft Service.

## Section III

### Overdrafts

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

#### Overnight Overdrafts

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

Reserve Banks provide a number of information tools to assist institutions in managing their Master account, but these tools are intended to supplement, not replace, internal controls.<sup>18</sup> As an account holder, it is a Financial Institution's responsibility to have procedures in place to manage the account effectively. If an overdraft occurs, the Reserve Bank will contact the institution the following business day to determine the cause of the overdraft. When this happens, a Financial Institution should review their 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 assessed 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:

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

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.

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<sup>18</sup> Refer to the section on Account Management Tools.

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 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, an institution must determine the most appropriate methods for their organization.

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 for nonstandard holidays when the institution is closed but the 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 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.
Understand data flows to account management systems (internal or Reserve Bank systems)	Ensure staff understands when data are submitted to the account management systems. For example, the Reserve Bank FedLine tools generally receive data by the daylight overdraft posting time. <sup>2</sup> For some entries such as Adjustments, Check Corrections, and Coin or Currency Charges, the information may not be available until after the close of Fedwire. However, such entries should be included when calculating a closing balance to avoid overnight overdrafts. Ensure that all transactions (including ones not yet posted) are included in the reconciliation process before closing for the day and that staff remain available until Fedwire closes.
Establish transaction notification procedures	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.
Distribute Reserve Bank broadcast messages	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.
Maintain sufficient account balance	Maintain the Master account balance at a level that provides sufficient cushion in the account to manage anticipated and small-unanticipated entries.
Establish contingency funding sources	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.
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## 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 when funds in an institution's Federal Reserve account are insufficient to cover outgoing Fedwire Funds, incoming Fedwire Securities, 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 ACH or check transactions. Transactions are posted to the Account Balance Services- Ex Post Services (ABS XP)<sup>19</sup> application using the methodology. Fedwire Funds, Fedwire Securities, National Settlement Service (NSS) transactions, principal and interest payments, and pre-funded ACH credit originations<sup>20</sup> post as they occur, while other transactions processed by Reserve Banks post according to type at specified times during the day. The resulting balance is measured on an ex post basis at the end of each minute during the business day, and a daylight overdraft occurs when this balance becomes negative. Reserve Banks use the end-of-minute balances calculated in ABS XP to determine whether an institution complied with the PSR policy in staying within the limitations of its net debit cap. An uncollateralized daylight overdraft occurs when an institution's end-of-minute value of collateral is less than the value of its daylight overdraft for that minute. Reserve Banks use the end-of-minute uncollateralized daylight overdraft balances for calculating daylight overdraft fees<sup>21</sup>.

Please refer to [PSR policy](#) for the daylight overdraft posting rules to help determine the 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

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<sup>19</sup> Amount of Overnight Overdraft x (Primary Credit Rate plus 4%) / 360 Days x the Number of Days Overdrawn.

<sup>20</sup> Pre-funding of ACH credit originations is required for only a subset of institutions and is defined in Operating Circular 4, Automated Clearing House Items.

<sup>21</sup> For DIs not required to pre-fund, ACH credit origination files will be final at 8:30 a.m. ET on settlement Institutions with regular access to the discount window are only charged for uncollateralized daylight overdrafts.

high. Each cap category is associated with cap multiples, which are shown below in the cap multiple matrix.

### Cap Multiple Matrix

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

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

$$\text{Net Debit Cap} = \text{Cap Multiple} \times \text{Regulatory Capital}$$

Because a net debit cap is a function of an institution's capital, the dollar amount of the cap will vary over time as changes occur to an institution's capital<sup>22</sup>. An institution's cap category, however, is normally fixed over a one-year period.

### Establishing a Cap

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

### Zero Cap

An institution in the zero cap category has a net debit cap of zero and thus may not incur daylight overdrafts. An institution may voluntarily adopt a zero cap or may be assigned one by its Reserve Bank. At the discretion of the Reserve Bank, newly chartered institutions may be assigned a zero cap.

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<sup>22</sup> An institution's capital used in the calculation of its net debit cap is generally updated quarterly or semi-annually in ABS XP on the basis of the institution's regulatory filings.

## 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 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](#), for procedures to determine the appropriate cap and completing a cap resolution; additionally it provides sample resolutions.

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

The average, above average, or high cap categories are called "self-assessed" cap categories because they require the completion of a self-assessment in addition to a cap resolution. In order to establish one of these three cap categories, an institution must complete a self-assessment and evaluate four components: (1) creditworthiness, (2) intraday funds management and controls, (3) customer credit policies and controls, and (4) operating controls and contingency procedures. The results of the self-assessment determine the selection of an appropriate cap category for the institution.<sup>23</sup>

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

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<sup>23</sup> More information regarding the self-assessment process is available in the Guide to the Federal Reserve's Payment System Risk Policy.

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 (ARB) to secure daylight overdraft capacity in excess of their net debit caps (maximum capacity).<sup>24</sup> A depository institution with a self-assessed net debit cap that wishes to expand its daylight overdraft capacity by pledging collateral should consult with its ARB and provide a business justification for the additional capacity. The Reserve Bank will consider the institution's reasons for requesting additional daylight overdraft capacity as well as its financial and supervisory information in determining the appropriate level of collateralized credit, if any, to grant above the net debit cap.

The Reserve Bank will work with a depository institution that requests additional daylight overdraft capacity to decide on the appropriate maximum daylight overdraft capacity level. If the Reserve Bank approves the request for additional daylight overdraft capacity, the depository institution must submit a board of directors' resolution annually and should avoid incurring daylight overdrafts in excess of its approved maximum capacity.<sup>25</sup>

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

$$\text{Maximum daylight overdraft capacity} = \text{net debit cap} + \text{collateralized capacity}$$

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,

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<sup>24</sup> Collateral that is pledged to support a max cap may not be used toward other collateral requirements a Reserve Bank may impose such as that for problem institutions, institutions deemed to be "special situations," and institutions that incur an excess number of overdrafts. Collateral securing discount window borrowings is not available to support a max cap. However, collateral supporting a max cap will be applied toward an institution's daylight overdrafts for pricing purposes.

<sup>25</sup> Although it is likely that the initial max cap resolution will not be coordinated with the net debit cap resolution, subsequent resolutions should be coordinated on an annual basis.

government-sponsored enterprises (GSEs), and international organizations. If the Financial Institution falls into any of these categories, please 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.

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. Check with your local Reserve Bank to determine what services are available.

### 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
<b>9:00 p.m. Previous day</b>	Opening Balance (previous day's closing balance)
<b>Post throughout business day</b>	±Fedwire funds transfers
<b>direct to ABS XP:</b>	±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 principal and interest by, the United States
	+Electronic payments for matured coupons and definitive securities that are not obligations of, or fully guaranteed as to principal and interest by, the United States.
<b>Post at 8:30 a.m. eastern time:</b>	±Term deposit maturities and accrued interest.
	±Commercial and government ACH transactions
	±Commercial check transactions, including returned checks
	+ Treasury checks, postal money orders, local Federal Reserve Bank checks, and savings bond redemptions in separately sorted deposits; these items

	must be deposited by the latest applicable deposit deadline preceding the posting time.
	+Advance-notice Treasury investments
	-Penalty assessments for tax payments from the Treasury Investment Program (TIP)
<b>Post at 8:30 a.m. eastern time and hourly, on the half-hour, thereafter:</b>	<p>±Main account administrative investment or withdrawal from TIP</p>
	±Special Direct Investment (SDI) administrative investment or withdrawal from TIP
	+31 CFR Part 202 account deposits from TIP
	+Check credit corrections amounting to \$1 million or more
	+Check credit adjustments amounting to \$1 million or more
	-Uninvested paper tax (PATAX) deposits from TIP
	-Main account balance limit withdrawals from TIP
	-Collateral deficiency withdrawals from TIP
	-31 CFR Part 202 deficiency withdrawals from TIP
<b>Post at 11:00 a.m. eastern time and hourly thereafter:</b>	+Currency and coin deposits
<b>Post at 1:00 p.m. eastern time:</b>	±Commercial check transactions, including returned checks
<b>Post at 5:30 p.m. eastern time:</b>	<p>±FedACH Same Day Service return transactions</p> <p>±Commercial check transactions, including returned checks</p>
	± All other transactions. These transactions include the following: currency and coin shipments; noncash collection; term-deposit settlements; Federal

<b>Post after the close of Fedwire Funds Service:</b>	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 may affect financial institutions, the Reserve Banks, and other service providers.

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

## Disruption of Federal Reserve Systems

Although the Federal Reserve periodically tests its contingency procedures, some delay or disruption of services is possible during a Reserve Bank processing disruption. The Federal Reserve National

Accounting & Customer Support Team 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 applications, temporary processing delays affecting those systems could disrupt account management information and cause incomplete statements and other problems for FedLine account data. If a Financial Institution normally relies upon the Reserve Bank information applications, they should have a contingency plan in place.

### **Federal Reserve Broadcast Messages**

Depending on the severity of the problem, the Reserve Banks may broadcast a message to FedLine and computer interface customers, or to all Federal Reserve customers. These messages 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.

### **Business Continuity 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.), pandemics or other emergencies. When computer systems are not operational during such events, account balances are unavailable and normal investment and trading capabilities may be interrupted.

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

Questions a Financial Institution should consider in business continuity planning.

1. Has your senior management worked with automation management to establish a contingency plan?
2. If so,
  - a. Does the contingency plan include participation from all relevant functional areas within the organization?
3. Does the contingency plan incorporate a detailed procedure specifying who is to be notified of

emergencies?

4. Does the plan categorize and provide specific procedures for different types of disasters?
5. Does the plan address moving to an off-site facility or other arrangements for the continuation of vital operations during an outage?
6. Does the plan address backup considerations such as contingency site selection, contingency site hardware (computers, peripherals, terminals) and contingency site software (compatibility, storage, testing)?
7. Does the institution test the contingency plan periodically (at least annually)?
8. Has the institution filed all appropriate legal agreements needed for contingency funding situations with your Reserve Bank?

Federal Reserve Business Continuity information can be found on [www.FRBServices.org](http://www.FRBServices.org), Resources >Resource Center > Business Continuity to assist institutions in staying up-to-date on the best practices for business continuity with tips, educational videos and our curated business continuity guides.

### 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 the institution to complete the appropriate agreements and board resolution for borrowing. We also encourage institutions to periodically review and test their 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 the institution unexpectedly need funds, especially late in the day. For further information on the discount window, please refer to the Federal Reserve Discount Window Guide and Operating Circular 10, Uniform Lending (at [www.frbdiscountwindow.org/](http://www.frbdiscountwindow.org/)).

## Section IV

### Billing 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 Accounts<sup>26</sup> and available by the fourth business day of the following month. Charges are applied on the 15th of each month or the next business day, if the 15th falls on a weekend or holiday. However, the Reserve Bank maintains the right to charge before the 15th of each month and will notify the institution of any accelerated charge schedule. Service charges appear as "FRB Service Charges" (Transaction Code 85010) on your institution's Daily Statement of Account.

A Financial Institution may settle billing charges in its Master account or in the account of a correspondent institution. If the institution's service charges settle in their Master account, no additional authorization is necessary. If the institution wishes to settle their service charges in a correspondent's account, they 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](http://www.FRBServices.org) under "Forms - Accounting Services."

### Service Charges

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

- Accounting Information Services
- Automated Clearing House (ACH)
- Fedwire Securities
- Cash and Cash Cross Shipping
- Commercial Check Clearing and Collection Services: Check Transportation
- Forward Checks and Forward Image Payor Bank

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<sup>26</sup> Non-Account holders and secondary RTNs can subscribe to the monthly Statement of Service Charges by completing Accounting Information Services (AIS) form 1.

- 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

### Monthly Statement of Service Charges

The monthly Statement of Service Charges provides summarized information by service area and product code for the Primary RTN and any Subaccounts, OSRTNs, and Respondents settling to or reporting through the Master Account and is available by the fourth business day of the month. The statement of service charges is presented via the AMI application in PDF format and/or via FedMail in text format. A machine-readable file, Service Charge Reconcilement Data (SCRD)<sup>27</sup>, 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.

### Reconciling Your Statement of Service Charges

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

The components of the monthly Statement of Service Charges are 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

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<sup>27</sup> The SCRD file is available for Master Accounts by completing AIS Form 1.

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.
- 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 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 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

Reference Number	Field Name	Description
1.	Billing Cycle Date	The month in which the service charges were processed.
2.	Customer ID	The nine-digit customer identification number (RTN/CIN/ETI) for which the statement was generated.
3.	Name and Address	Name and address information regarding your institution.
4.	Summary Charge for Primary RTN Recap	Displays the total amount of service charges by service area incurred by the Primary RTN during that billing cycle.
5.	Summary Charges for Subaccount Recap	Displays the total amount of service charges incurred for each of your Subaccount RTNs for that billing cycle, if applicable. This section also includes a summary total of service charges for all other RTNS reporting through the Subaccount(s) during that billing cycle. The customer ID and name 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 the Respondent(s) and all other RTNS reporting through the 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 OSRTN(s), and your Respondent(s).
9.	Net Service Charges Applied to your Federal Reserve Account	Displays a message including the total amount of service charges that will be applied to your account and the day they will be applied.
10.	Net Service Charges Applied to Your Correspondent(s) Bank Account	Displays a message including the total amount of service charges that will be passed 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 STATEMENT OF SERVICE CHARGES FOR PERIOD 06/01/20XX-06/30/20XX			PAGE 2
1111-1111-1 SAMPLE BANK - MASTER			
*****			
6 * SUMMARY CHARGES FOR OTHER SECONDARY RTN RECAP *			
*****			
3333-3333-3	SAMPLE BANK - OSRTN 3	100.19	
3333-3333-4	SAMPLE BANK - OSRTN 4	100.07	
OTHER SECONDARY ACTIVITY 3333-3333-5	SAMPLE BANK - OSRTN 5	100.22	
NET TOTAL FOR 0333-3333-4 3333-3333-6	SAMPLE BANK - OSRTN 6	200.29	
RESPONDENT ACTIVITY 4444-4444-3	RESPONDENT BANK 3	100.16	
NET TOTAL FOR 3333-3333-6		200.31	
NET TOTAL FOR ALL OTHER SECONDARY RTNS		500.79	
*****			
7 * SUMMARY CHARGES FOR RESPONDENT RECAP *			
*****			
4444-4444-4	RESPONDENT BANK 4	475.00	
4444-4444-5	RESPONDENT BANK 5	1,251.50	
OTHER SECONDARY ACTIVITY 3333-3333-7	RESPONDENT BANK 5 - OSRTN 1	115.44	
NET TOTAL FOR 4444-4444-5 4444-4444-6		1,366.94	
OTHER SECONDARY ACTIVITY 4444-4444-7	RESPONDENT BANK 6	41,154.56	
NET TOTAL FOR 4444-4444-6	RESPONDENT BANK 6 - OSRTN 1	100.03	
NET TOTAL FOR ALL RESPONDENTS		41,254.59	
NET TOTAL OF ALL CHARGES	8	43,096.53	
9 **** A NET SERVICE CHARGE OF 34,652.74 WILL BE APPLIED TO YOUR FEDERAL RESERVE ACCOUNT ON 07/15/20XX****			
**** A NET SERVICE CHARGE OF 13,035.00 WILL BE APPLIED TO YOUR RESPONDENT BANK(S) ACCOUNT ON 07/15/20XX****			
10			

## Activity by Product Code for Primary RTN

FEDERAL RESERVE BANK SERVICES STATEMENT OF SERVICE CHARGES FOR PERIOD 06/01/20XX-06/30/20XX							PAGE 5																																																																
1111-1111-1 SAMPLE BANK - MASTER																																																																							
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11 * ACTIVITY BY PRODUCT FOR PRIMARY RTN 1111-1111-1 *																																																																							
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SERVICE AREA: 1505-PAYOR BANK	12																																																																						
PROCESSING OFFICE: ATLANTA																																																																							
CONTACT NUMBER: (877) 372-2457	13																																																																						
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## Activity by Product Code for Subaccount

FEDERAL RESERVE BANK SERVICES STATEMENT OF SERVICE CHARGES FOR PERIOD 06/01/20XX-06/30/20XX						PAGE 13																																																																												
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***** 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																																																																																		
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## Activity by Product Code for Other Secondary RTN

FEDERAL RESERVE BANK SERVICES STATEMENT OF SERVICE CHARGES FOR PERIOD 06/01/20XX-06/30/20XX						PAGE 18																																																											
1111-1111-1 SAMPLE BANK - MASTER																																																																	
***** 19 * ACTIVITY BY PRODUCT FOR OTHER SECONDARY RTN 3333-3333-6 SAMPLE BANK - OSRTN 6 * *****																																																																	
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<p>RESPONDENT ACTIVITY - 4444-4444-3 SERVICE AREA: 1505-PAYOR BANK PROCESSING OFFICE: ATLANTA CONTACT NUMBER: (877) 372-2457</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">-TRANSACTION-</th> <th style="text-align: left;">-UNIT-</th> <th style="text-align: left;">SUPPLEMENTAL</th> </tr> <tr> <th>PRODUCT CODE AND DESCRIPTION</th> <th>VOLUME</th> <th>FEES</th> <th>VOLUME</th> <th>RATE</th> <th>CHARGE</th> <th>TOTAL CHARGES</th> </tr> </thead> <tbody> <tr> <td>19650 FEDRECEIPTA - INTERNET</td> <td>22</td> <td>2.000000</td> <td>32,093</td> <td>0.004000</td> <td>0.00</td> <td>172.34</td> </tr> <tr> <td>19663 FEDRECEIPT PLUS DEP DISC-FWD</td> <td>0</td> <td>0.000000</td> <td>32,093</td> <td>-0.005000</td> <td>0.00</td> <td>-160.67</td> </tr> <tr> <td>19666 PREMIUM DELIVERY - 10AM TARGET</td> <td>0</td> <td>0.000000</td> <td>9,275</td> <td>0.013000</td> <td>0.00</td> <td>120.58</td> </tr> <tr> <td>19673 RPPR FWD FEDRECEIPT DEP DISC</td> <td>0</td> <td>0.000000</td> <td>32,093</td> <td>-0.001000</td> <td>0.00</td> <td>-32.10</td> </tr> <tr> <td> TOTAL CHARGES: 1505-PAYOR BANK</td> <td>22</td> <td></td> <td>105,554</td> <td></td> <td></td> <td>100.15</td> </tr> <tr> <td>TOTAL OF ALL SERVICES FOR 21 3333-3333-6 THAT SETTLE TO PRIMARY RTN 1111-1111-1</td> <td>22</td> <td></td> <td>105,620</td> <td></td> <td></td> <td>200.31</td> </tr> <tr> <td> TOTAL FOR ALL OTHER SECONDARY RTNS 22</td> <td>99</td> <td></td> <td>311,150</td> <td></td> <td></td> <td>500.79</td> </tr> </tbody> </table>							-TRANSACTION-	-UNIT-	SUPPLEMENTAL	PRODUCT CODE AND DESCRIPTION	VOLUME	FEES	VOLUME	RATE	CHARGE	TOTAL CHARGES	19650 FEDRECEIPTA - 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: 1505-PAYOR BANK	22		105,554			100.15	TOTAL OF ALL SERVICES FOR 21 3333-3333-6 THAT SETTLE TO PRIMARY RTN 1111-1111-1	22		105,620			200.31	 TOTAL FOR ALL OTHER SECONDARY RTNS 22	99		311,150			500.79
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## Activity by Product Code for Respondent

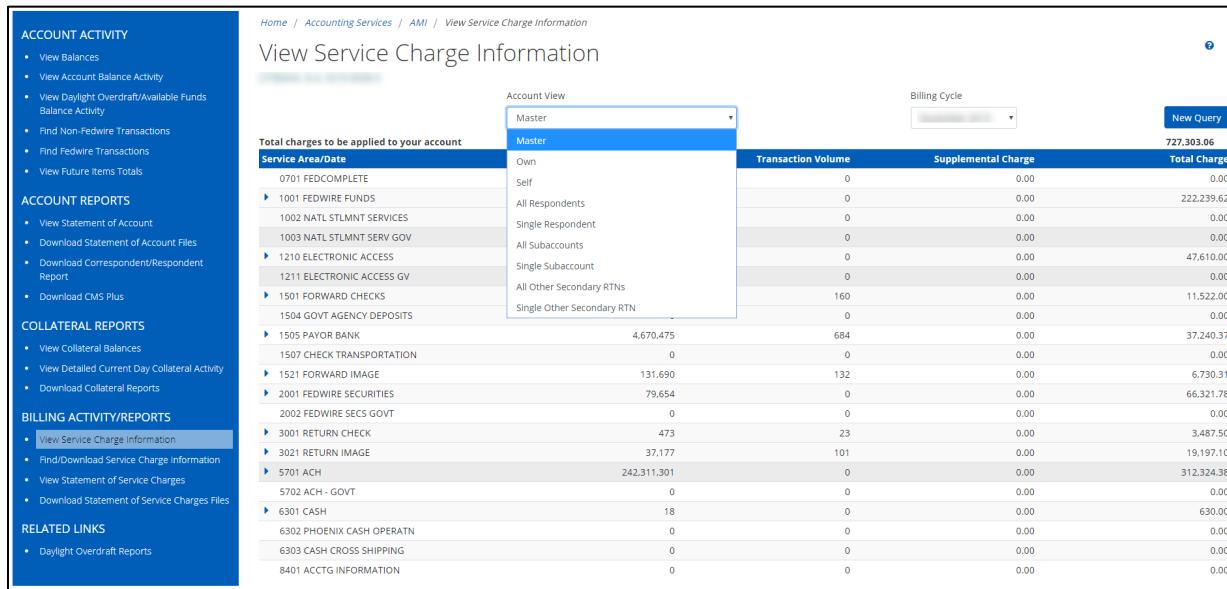
FEDERAL RESERVE BANK SERVICES						PAGE 21
GRAND TOTAL FOR ALL SERVICE AREAS				430	67,517,579	142,316.21
<b>*****</b>						
<b>23</b> * ACTIVITY BY PRODUCT FOR RESPONDENT 4444-4444-6 RESPONDENT BANK 6 *						
SERVICE AREA: 5701-ACH PROCESSING OFFICE: PHILADELPHIA CONTACT NUMBER: (877) 372-2457	VOLUME	-TRANSACTION- FEE	VOLUME	-UNIT- RATE	SUPPLEMENTAL CHARGE	TOTAL CHARGES
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 PEDAC 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
<b>TOTAL CHARGES:</b>	0		66			100.97
5701-ACH						
<b>24</b>						
OTHER SECONDARY ACTIVITY - 4444-4444-7						
SERVICE AREA: 1505-PAYOR BANK PROCESSING OFFICE: ATLANTA CONTACT NUMBER: (877) 372-2457	VOLUME	-TRANSACTION- FEE	VOLUME	-UNIT- RATE	SUPPLEMENTAL CHARGE	TOTAL CHARGES
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 RFPR FWD PEDRECEIPT DEP DISC	0	0.000000	32,093	-0.001000	0.00	-32.10
<b>TOTAL CHARGES:</b>	22		105,545			100.03
1505-PAYOR BANK						
<b>TOTAL OF ALL SERVICES FOR 25</b>	67		251,764,242			41,254.59
4444-4444-6 THAT SETTLE TO PRIMARY RTN 1111-1111-1						
<b>TOTAL FOR ALL RESPONDENTS 26</b>	83		311,591,002			43,096.53
<b>GRAND TOTAL FOR ALL SERVICE AREAS 27</b>	430		67,517,579			142,316.21

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

The AMI application provides up to six months of summary and detail service charge information. Users can access AMI from the Federal Reserve Financial Services web site under Access FedLine at [www.FRBservices.org](http://www.FRBservices.org) with a valid electronic access credential. Contact the Customer Contact Center representative for information about obtaining a credential for AMI.

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

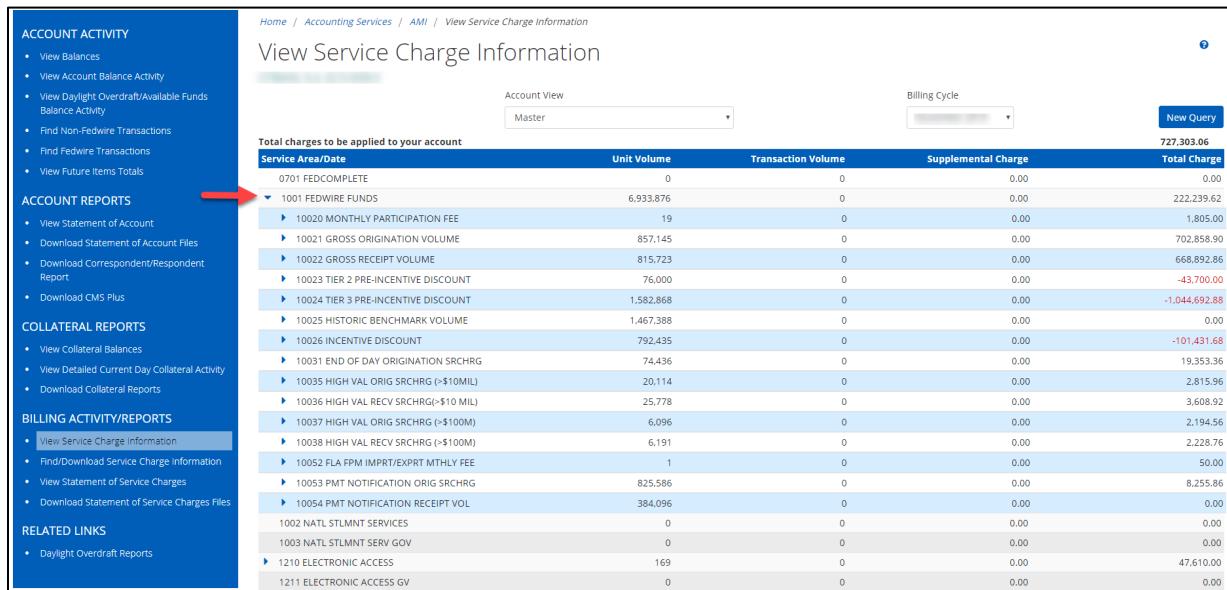
View Service Charge Information will display, by service area, the total services charges, and transaction and unit volumes.



The screenshot shows a web-based application interface for viewing service charge information. On the left, a sidebar menu lists various account activity, reports, and related links. The main content area is titled 'View Service Charge Information'. It features two dropdown menus: 'Account View' (set to 'Master') and 'Billing Cycle' (set to a placeholder). A 'New Query' button is located in the top right. The data table has columns for 'Service Area/Date', 'Unit Volume', 'Transaction Volume', 'Supplemental Charge', and 'Total Charge'. The table shows a total charge of 727,303.06. The data is organized by service area, with some areas expanded to show detailed sub-areas and their charges.

Service Area/Date	Unit Volume	Transaction Volume	Supplemental Charge	Total Charge
0701 FEDCOMPLETE	0	0	0.00	0.00
1001 FEDWIRE FUNDS	6,933,876	0	0.00	222,239.62
1002 NATL STLMNT SERVICES	19	0	0.00	1,805.00
1003 NATL STLMNT SERV GOV	857,145	0	0.00	702,858.90
1210 ELECTRONIC ACCESS	815,723	0	0.00	668,892.86
1211 ELECTRONIC ACCESS GV	76,000	0	0.00	-43,700.00
1501 FORWARD CHECKS	1,582,868	0	0.00	-1,044,692.88
1504 GOVT AGENCY DEPOSITS	1,467,388	0	0.00	0.00
1505 PAYOR BANK	0	0	0.00	0.00
1507 CHECK TRANSPORTATION	0	0	0.00	0.00
1521 FORWARD IMAGE	131,690	132	0.00	6,730.31
2001 FEDWIRE SECURITIES	79,654	0	0.00	66,321.78
2002 FEDWIRE SEC'S GOVT	0	0	0.00	0.00
3001 RETURN CHECK	473	23	0.00	3,487.50
3021 RETURN IMAGE	37,177	101	0.00	19,197.10
5701 ACH	242,311,301	0	0.00	312,324.38
5702 ACH - GOVT	0	0	0.00	0.00
6301 CASH	18	0	0.00	630.00
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

As shown above, a Financial Institution can view Service Charge Information at the Master, Own, Self, All Respondents, Single Respondent, All Subaccounts, Single Subaccount, All OSRTNs, Single OSRTNs, 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.



The screenshot shows the same web-based application interface for viewing service charge information. The sidebar menu is identical to the first screenshot. The main content area is titled 'View Service Charge Information'. A red arrow points to the expanded '1001 FEDWIRE FUNDS' category in the 'Service Area/Date' list. The data table has columns for 'Service Area/Date', 'Unit Volume', 'Transaction Volume', 'Supplemental Charge', and 'Total Charge'. The table shows a total charge of 727,303.06. The data is organized by service area, with some areas expanded to show detailed sub-areas and their charges.

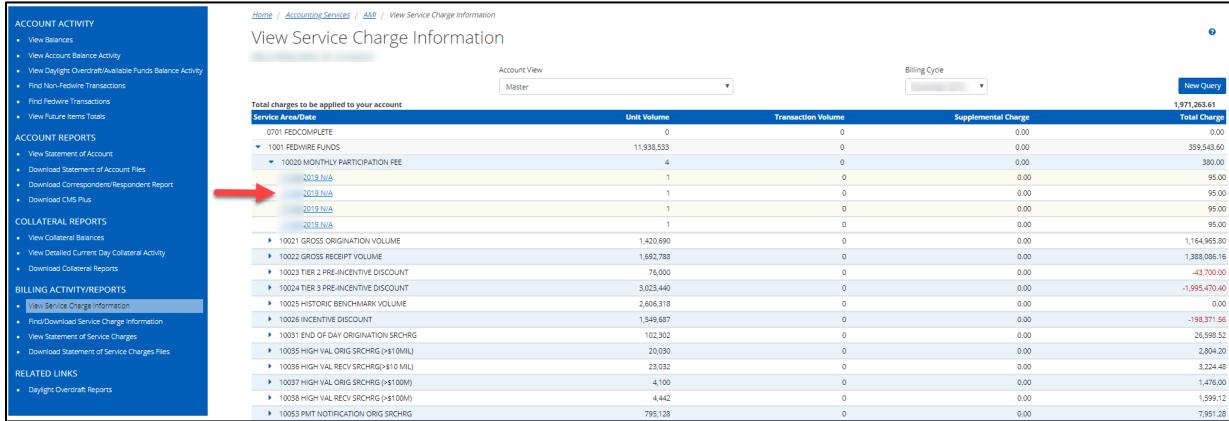
Service Area/Date	Unit Volume	Transaction Volume	Supplemental Charge	Total Charge
0701 FEDCOMPLETE	0	0	0.00	0.00
1001 FEDWIRE FUNDS	6,933,876	0	0.00	222,239.62
10020 MONTHLY PARTICIPATION FEE	19	0	0.00	1,805.00
10021 GROSS ORIGINATION VOLUME	857,145	0	0.00	702,858.90
10022 GROSS RECEIPT VOLUME	815,723	0	0.00	668,892.86
10023 TIER 2 PRE-INCENTIVE DISCOUNT	76,000	0	0.00	-43,700.00
10024 TIER 3 PRE-INCENTIVE DISCOUNT	1,582,868	0	0.00	-1,044,692.88
10025 HISTORIC BENCHMARK VOLUME	1,467,388	0	0.00	0.00
10026 INCENTIVE DISCOUNT	792,435	0	0.00	-101,431.68
10031 END OF DAY ORIGINATION SRCHRG	74,436	0	0.00	19,353.36
10035 HIGH VAL ORIG SRCHRG (>\$10MIL)	20,114	0	0.00	2,815.96
10036 HIGH VAL RECV SRCHRG(>\$10 MIL)	25,778	0	0.00	3,608.92
10037 HIGH VAL ORIG SRCHRG (>\$100M)	6,096	0	0.00	2,194.56
10038 HIGH VAL RECV SRCHRG (>\$100M)	6,191	0	0.00	2,228.76
10052 FLA FPM IMPRT/EXPRT MTHLY FEE	1	0	0.00	50.00
10053 PMT NOTIFICATION ORIG SRCHRG	825,586	0	0.00	8,255.86
10054 PMT NOTIFICATION RECEIPT VOL	384,096	0	0.00	0.00
1002 NATL STLMNT SERVICES	0	0	0.00	0.00
1003 NATL STLMNT SERV GOV	0	0	0.00	0.00
1210 ELECTRONIC ACCESS	169	0	0.00	47,610.00
1211 ELECTRONIC ACCESS GV	0	0	0.00	0.00

Expanding an individual Service Area category will provide a breakdown of service charges at the

Product Code level, as shown above. Additional arrows appear allowing the capability to drill-down to additional details.

## Activity by Service Date

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



The screenshot shows a 'View Service Charge Information' page with a sidebar containing links for Account Activity, Account Reports, Collateral Reports, Billing Activity/Reports, and Related Links. The main content area displays a table of service charges. A red arrow points to the '2019 N/A' row, which represents transactions on behalf of the inquiring RTN. The table includes columns for Service Area/Date, Unit Volume, Transaction Volume, Supplemental Charge, and Total Charge.

Service Area/Date	Unit Volume	Transaction Volume	Supplemental Charge	Total Charge
0701 REDCOMPLETE	0	0	0.00	0.00
1001 REDWIRE FUNDS	11,938,533	0	0.00	359,543.60
10020 MONTHLY PARTICIPATION FEE	4	0	0.00	300.00
2019 N/A	1	0	0.00	95.00
2019 N/A	1	0	0.00	95.00
2019 N/A	1	0	0.00	95.00
► 10021 GROSS ORIGINATION VOLUME	1,420,690	0	0.00	1,164,955.80
► 10022 GROSS RECEIPT VOLUME	1,692,788	0	0.00	1,388,086.16
► 10023 TIER 1 PRE-INCENTIVE DISCOUNT	76,000	0	0.00	-43,700.00
► 10024 TIER 3 PRE-INCENTIVE DISCOUNT	3,023,440	0	0.00	-1,995,470.40
► 10025 HISTORIC BENCHMARK VOLUME	2,606,318	0	0.00	0.00
► 10026 INCENTIVE DISCOUNT	1,549,687	0	0.00	-198,371.56
► 10031 END OF DAY ORIGINATION SRCHRG	102,302	0	0.00	26,598.52
► 10035 HIGH VAL ORIG SRCHRG (>10MIL)	20,030	0	0.00	2,804.20
► 10036 HIGH VAL RECV SRCHRG(>10 MIL)	23,032	0	0.00	3,224.48
► 10037 HIGH VAL ORIG SRCHRG (>100M)	4,100	0	0.00	1,476.00
► 10038 HIGH VAL RECV SRCHRG (>100M)	4,442	0	0.00	1,599.12
► 10053 PMT NOTIFICATION ORIG SRCHRG	795,128	0	0.00	7,951.28

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 level, as seen above.

## Transaction Detail Report Level

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

A user can view specific service charge details, as shown in the above example. If the user has questions about the charge, they can contact the Federal Reserve Banks via the telephone number provided.

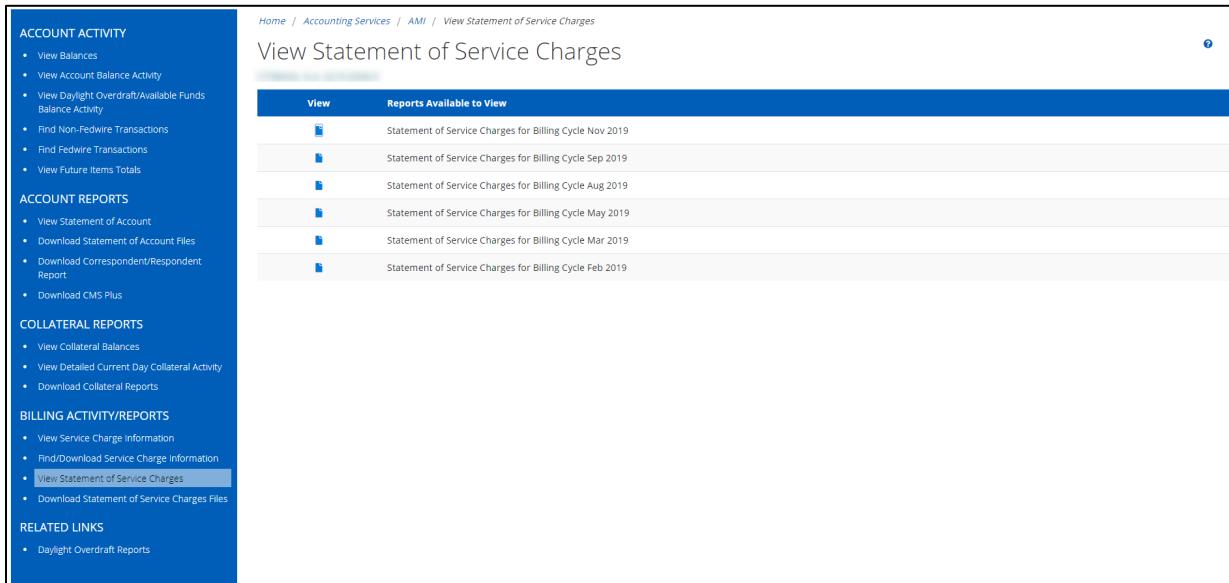
## Find/Download Service Charge Information

Users can view and/or download summary activity by selecting the Find/Download Service Charge Information link located under Billing Activity Reports group on the Service Navigation menu.

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

## View/Download Statement of Service Charges

A Financial Institution can view the monthly Statement of Service Charges up to six months.



View	Reports Available to View
	<a href="#">Statement of Service Charges for Billing Cycle Nov 2019</a>
	<a href="#">Statement of Service Charges for Billing Cycle Sep 2019</a>
	<a href="#">Statement of Service Charges for Billing Cycle Aug 2019</a>
	<a href="#">Statement of Service Charges for Billing Cycle May 2019</a>
	<a href="#">Statement of Service Charges for Billing Cycle Mar 2019</a>
	<a href="#">Statement of Service Charges for Billing Cycle Feb 2019</a>

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

## Section V

### Merger General Guidelines for Account Management

This section provides general guidelines to a Financial Institution for addressing accounting issues that may 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 the institution is planning a merger, this portion of the Guide should answer important questions about the account relationship with the Federal Reserve Banks. However, a Financial Institution should also contact the Federal Reserve for detailed assistance, especially if the Financial Institution is currently involved in a merger or acquisition.

#### Transition Account Issues

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

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

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

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

During the one-year transition period following a merger, the FR 2900 Reporting and Reserve Administration will be as follows for the Surviving Institution.

The combined Surviving Institution and Non-Surviving Institution will file one consolidated FR 2900.<sup>28</sup> The combined institution receives one exemption and one low reserve tranche.

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<sup>28</sup> The consolidated FR 2900 report will be filed weekly if either the Surviving Institution or the Non-Surviving Institution filed the FR 2900 weekly prior to the merger. If both the Surviving Institution and the Non-Surviving Financial Institution filed the FR 2900 quarterly prior to the merger, the consolidated FR 2900 report will be filed quarterly after the merger. The ARB will then review the merged institution's reporting status as part of the annual reporting category reassignment process (effective each September).

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 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 OSRTN) 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 OSRTN) 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 OSRTN will appear in the OSRTN Activity section on the daily Statement of Account.

Converting the Non-Surviving Institution's Master Account or a Transition Account to a Subaccount allows the flexibility to retain the Non-Surviving Institution's Master Account's RTN for Fedwire® Funds transfer activity. Converting these accounts to an OSRTN allows you the flexibility of settling Debit and Credit Transaction Activity directly in the Master Account or through a Subaccount RTN or another OSRTN

assigned to the Surviving Institution's Master Account, so long as the reporting chain is limited to three tiers.<sup>29</sup>

### Overdraft Monitoring

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

Activity for a Subaccount must settle in the Surviving Institution's Master Account.

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 a Financial Institution is the Surviving Institution and it experiences a significant change in its financial condition or organizational structure resulting from the merger, they should review the current cap category with particular focus on credit worthiness standards. They 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 to pursue a higher cap level to prevent possible cap breaches. If this is the case, they 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.

Additionally, Debit and Credit Transaction Activity for a Subaccount must settle in the Surviving Institution's Master Account.

### 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. The Financial Institution's account, or their 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 the institution 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.<sup>30</sup> If the Surviving

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<sup>29</sup> Other Secondary RTNs cannot be used to initiate and receive Fedwire® Funds and Securities.

<sup>30</sup> This is the Reserve Bank for the District encompassing the location specified in the Surviving Institution's charter or organizing certificate, or,

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

The Federal Reserve Banks limit a Financial Institution's Subaccount RTNs, OSRTNs and Correspondent/Respondent relationships to three tiers, meaning 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 OSRTN 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 the Financial Institution is a Non-Surviving Institution, with pass-through reserve relationships, in which it is holding reserves for Respondents, they 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.

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if no location is specified, the District where the Surviving Institution's head office resides.

## Routing Transit Numbers

In most instances, the unique RTN of the Non-Surviving Institution may be retired and the RTN of the Surviving Institution will be adopted.<sup>31</sup> However, in some situations, the Non-Surviving Institution may retain its RTN if the merging entities are located in different Federal Reserve territories and availability zones, or if the Surviving Institution plans to use the Non-Surviving Institution's RTN to identify a Secondary RTN (Subaccount or OSRTN). The Surviving Institution should contact Accuity<sup>32</sup> and notify Accuity within one year of the disposition of the routing numbers from the Non-Surviving Institution.

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<sup>31</sup> RTN guidelines are established by the Routing Number Administration Board, whose members are appointed by the American Bankers Association.

<sup>32</sup> Official Registrar of ABA Routing Numbers.

## Section VI

### Direct compensation

Revisions to Regulation D and J, effective July 12, 2012, replaced the use of as-of adjustments with direct compensation adjustments to depository institutions (DIs) for the gain or loss in availability of funds.

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

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

For example, on Thursday, January 12, an institution deposited a \$1,000,000 electronic check cash letter for immediate credit, but due to an internal FRB error the credit was not passed to the institution until Tuesday, January 17. To determine the direct compensation adjustment, the original amount (E) is \$1,000,000. The number of days elapsed (N) from the 12<sup>th</sup> to the 17<sup>th</sup> was 5. The average effective Federal Funds Rate (FFR) was 0.09% (an average of 0.08 for 1/12, 0.09 for 1/13, 0.09 for 1/14, 0.09 for 1/15 and 0.09 for 1/16 divided by 5 days rounded to two digits after the decimal).

$$\begin{aligned} (\text{E} * \text{N} * \text{Average FFR}) / 360 &= \text{Direct compensation adjustment amount} (\$1,000,000 * 5 * 0.09\%) / 360 = \\ &\quad \$12.50 \end{aligned}$$

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 Federal Reserve Accounting application 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:

A reference case number, for example, case number FR12345678901, that will be displayed as R12345678901 (the prefix F 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

Term	Definition
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.
Account Balance System (ABS)	ABS is the Reserve Bank application that provides institutions that have an electronic connection to Fedwire with access to real-time account balance and collateral information. ABS also allows the administrating Reserve Bank to monitor institutions' account balances and payment activity on a real-time basis and reject or intercept certain transactions.
Adjusted Net Debit Cap	Net debit cap + max cap collateral.
Adjustments Applied	Amount of any adjustments made to the original daylight overdraft charge amount for a particular day.
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, CMS Plus report, detailed transaction inquiries, monthly service charge information, and the monthly Statement of Service Charges.
Average Total Daylight Overdraft	Please see Operating Circular 10.
Average Uncollateralized Daylight Overdraft	Please see Operating Circular 10.
Average Unencumbered Collateral	Please see Operating Circular 10.
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.
Cap Type	One of six classes: High, Above Average, Average, De Minimis, No Cap (Zero), or Exempt from filing.
Cap Type (As Of)	The assignment date of a financial institution's respective Cap Rating.
Cap Utilization Ratio	The amount of the total peak Fedwire overdraft divided by the daylight overdraft capacity (which is equal to the lesser of Single Day Adjusted Capacity and Maximum Capacity).
Capital	Measure of a financial institution's current risk-based capital amount used to calculate the net debit cap.
Cash Management Services Plus (CMS Plus)	CMS Plus reports provide detail for all transactions (excluding Fedwire Funds and Fedwire Securities) posted to a Master account, secondary RTNs (Subaccounts and OSRTNs) or respondents.
Charge Amount	Sum of daily daylight overdraft charges for a financial institution less any daylight overdraft charge adjustments, if applicable.
Closing Balance	Please see Operating Circular 1.
Collateral Management System (CMS)	Please see Operating Circular 10.

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	Please see Operating Circular 1.
Credit Option	The credit option (weighted or fractionalized) chosen by the financial institution.
Daylight Overdraft	Please see Operating Circular 1.
Daylight Overdraft (DLOD) Capacity	Please see Operating Circular 1.
Daylight Overdraft Charge Amount	Please see Operating Circular 1.
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 AMI tool for the last eight maintenance periods. The following data elements are included on the report.
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.
Daylight Overdraft Inquiry	This is an inquiry feature in AMI that indicates when the 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, bi-weekly, in the daylight overdraft service for the most recent eight maintenance periods. The following data elements are included on the report:
De Minimis Cap	Please see Operating Circular 2.
Discount Window	The discount window is a facility through which the Federal Reserve provides primary credit, secondary credit, seasonal credit, or emergency credit to 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.
EASy Timestamp	The time when the transaction was posted to the Federal Reserve Accounting system.
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	The time in which a transaction was posted to the account.
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.
Excess over Daylight Overdraft (DLOD) Capacity	Equals the Peak Fedwire Overdraft, minus the single day adjusted cap, if greater than zero.
Exempt-from-filing Cap	An exempt-from-filing cap provides daylight overdraft capacity up to \$10 million or 20% of the institution's risk-based capital, whichever amount is less.
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.
Fedwire	Please see Operating Circular 7.
Final Charge	Daily daylight overdraft charge less any adjustments applied
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:

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.
Maintenance Period Average Peak Overdraft Amount	Average of total Fedwire daily peaks (sum of Total Peak OD) divided by number of days in maintenance period.
Maintenance Period Charge in Dollars	The net charge for the maintenance period.
Master Account	Please see Operating Circular 1.
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 ("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.
Maximum Daylight Overdraft Capacity (As Of)	Assigned date for Maximum Daylight Overdraft Cap.
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-Member Bank	A non-member bank is an institution that does not hold Federal Reserve Bank stock.
Non-Wire (Discount Window/Net Offline) Balance	The balance reflected on a financial institution's report that includes all non-wire activity minus Securities Non-Transfer.
Number (#) of Days Over Cap	The number of days during the 2-week period that the financial institution was in excess of capacity.
Offset ABA	The ABA number, if applicable, of the counterparty financial institution involved in the transaction.
Opening Balance	The account balance amount for a financial institution at the start of a day.
Original Charge Amount	Gross sum of daily daylight overdraft charges for a financial institution.
Overnight Overdraft	A negative position in a Reserve Bank Master account at the close of Fedwire. Overnight overdrafts are subject to the overnight overdraft penalty fee. The base rate of the penalty fee is the 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.
Peak Overdraft	The peak gross overdraft for the maintenance period.
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.
Period End Date	The end date of the maintenance period for which the data on the line applies.
Posted Amount	The portion of the transaction amount posted to the account.
Posting Rules	A schedule used for determining the timing of debits and credits to an institution's Reserve Bank account for various transactions processed by the Reserve Banks. For further information, refer to Federal Reserve Policy on Payment System Risk.
Preliminary Aggregate Fee	The total daylight overdraft fee to date for the maintenance period excluding any adjustments or waivers.
Preliminary Total Daily Fee	The calculated daylight overdraft fee for a particular day excluding any adjustments or waivers.
Processing FRB ABA	The ABA number, if applicable, of the Federal Reserve Bank that processed the transaction.
Pure Funds Only Balance	Adjusted Funds Balance, including real-time settlement of funds, NSS and ACH credit originations, minus (Offline plus Discount Window Net Offline).
Reference Number	The unique identifier, if applicable, for the transaction.
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 Maintenance Period Ending - MM-DD-YY	Ending date of the two-week reserve maintenance period for which the report applies.
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	Please see Operating Circular 1.
Respondent ABA	Please see Operating Circular 1.
Risk Based Capital	The 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.
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.
Securities Only Balance	Securities and Securities Non-Transfer balance for the time interval

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	Please see Operating Circular 6.
Summary Statement of Service Charges	The Reserve Bank provides a summary billing statement to a financial institution on the fourth no later than seven business days of after the end of the month. The statement contains a summary of billing charges for a given month, and a respondent and Subaccount recap (if applicable).
Time	The time at the end of the intervals for which the data is shown.
Total Adjustments	Sum of daily daylight overdraft charge adjustments for a financial institution.
Total Balance Requirement	The total balance requirement comprises an institution's reserve balance requirement (total required reserves less vault cash).

Total Charge	Sum of daily daylight overdraft charge for a financial institution less any waiver and/or Daylight Overdraft charge adjustments.
Total DLOD	The Calculated value of the daylight overdraft (if applicable).
Total Peak OD	A financial institution's total peak overdraft amount in the given two-week maintenance period.
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 Amount	The 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.
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 AMI tool for the most recent 29 business days.
Uncollateralized Daylight Overdraft (DLOD) Amount	The portion of the daylight overdraft balance that exceeds unencumbered collateral available and therefore is subject to fees.

Unencumbered Collateral Value/Amount	Applicable amount of collateral value available for daylight overdraft purposes.
Vault Cash	Please see Operating Circular 2.
Waived Amount	Amount of the waiver applied to the charge amount.
Zero Cap	A zero cap is a daylight overdraft cap that does not permit an account to be in a negative position at any time.

## Appendix B

### ABS XP Posting Requirements by Federal Reserve Accounting Application

#### Standard Transaction Code

<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Definition</b>	<b>Daylight Overdraft/Posting Times</b>
0801X	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).
0803X	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).
0807X	Treasury Adjustment	Adjustments to previously processed 08XXX transaction codes except 0804X. Also includes returns or reversals.	After close of Fedwire.
0890X	Treasury/Agency - Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed Treasury or Government Agency Service entries, except CA\$H-LINK Transactions. (Established to accommodate the Account Balance Services, Ex Post Services (ABS XP) and must be used for eligible adjustment transactions. Because it is appropriate for credits only, FI/FI maintenance	Credits Only Post on next clock hour after receipt by EASy, beginning at 11:00 am E.T. and hourly thereafter.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
		should not be established for this code.)	
1001X	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 XP.
1004X	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.
1005X	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.
1050X	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.
1110X	National Settlement Service	Entries to financial institutions for transactions processed via	Throughout business day; direct ABS XP.

<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Definition</b>	<b>Daylight Overdraft/Posting Times</b>
		National Settlement Service.	
1112X	National Settlement Service- Rev	Reversing entries to financial institutions transactions processed via National Settlement Service.	Throughout business day; direct ABS XP.
1150X	National Settlement Service DC	National Settlement Service Direct Compensation entry for InterFRB, float related, and non-float related transactions.	After close of Fedwire.
1509X	Paper Presentments	Debits for checks dispatched from the FRB to financial institutions as substitute checks or non-imageable paper items. Credits for checks processed in error from the FRB to financial institutions as substitute checks or non-imageable items.	Debit -5:30 pm E.T. on the day the paper check is presented to the paying bank. Credit will post at the next posting time which is as least 30 minutes after initial posting.
1513X	PDF Presentments	Debits for checks dispatched from the FRB to financial institutions as PDF items. Credits for checks processed in error from the FRB to financial institutions as PDF items.	Debit – Will post at 8:30 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. Credit will post at the next posting time which is at

<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Definition</b>	<b>Daylight Overdraft/Posting Times</b>
			least 30 minutes after initial posting.
1528X	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.
1529X	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.
1530X	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.	Credits Only - Hourly beginning at 8:30 am E.T.
1534X	Paper Check Deposit	Credits for paper cash letters deposited by financial institutions. Debits for paper cash letters deposited by financial institutions processed in error.	Credits and Debits - Post at 8:30 am E.T.
1538X	Non- Machineable Cash Letter	Non-machineable 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	After close of Fedwire.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
		items drawn on local and/or out-of-zone financial institutions or for debit cash letters dispatched to another FRB for final processing. Includes debits for items processed in error.	
1543X	Savings Bond Cash Letter - Adjustment	Debit or credit adjustments on a Savings Bond in a previously processed cash letter.	After close of Fedwire.
1544X	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.
1550X	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.
1557X	Government Check/ Postal Money Order Cash Letter	Credits to financial institutions and U.S. Treasury for deposits of cash letters containing only government checks or postal money orders or redeemed savings bonds.	Deposit Deadline 7:00 pm E.T., post at 8:30 am E.T.
1560X	Treasury Check Reclamation FI Auth	Debits or credits to financial institutions (FIs) for Treasury check reclamations where the FI has authorized a	After close of Fedwire.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
		reclamation payment. Includes adjustments and offsetting entries to the U.S. Treasury.	
1561X	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.
1564X	Fed Funds Checks	Debits and credits to financial institutions for presentation 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 8:30 am E.T.
1567X	Foreign Cash Letter	Credits for foreign checks deposited by financial institutions, containing only items drawn on financial institutions outside of the U.S.A. or dispatched to another FRB for final processing. Includes debits to financial institutions if the items are sent to them by FRBs for further processing or	After close of Fedwire.

<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Definition</b>	<b>Daylight Overdraft/Posting Times</b>
		presentment or dispatched to another FRB for final processing.	
1568X	Foreign Cash Letter Exchange Rate	Current discounts or premiums on foreign cash letters.	After close of Fedwire.
1570X	Cash Letter Correction	Debits or credits (less than \$1,000,000) to amend incoming cash letter totals in the course of reconciling deposits (proof of deposit function), or to reverse entries to paying banks or US Treasury in the event of late deliveries or other presentment problems. May be immediate or deferred. Should be used to correct entries processed using any 15XXX codes.	After close of Fedwire.
1571X	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.
1576X	Cash Letter Correction	Debits or credits (less than \$1,000,000) to amend incoming cash	After close of Fedwire.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
		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.	
1577X	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.
1581X	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.
1585X	Check/Check 21 Same Day Settlement	Entries to financial institutions for InterFRB check service. Immediate credits to collecting financial institutions presenting checks in cash	Based on posting time for InterFRB cash letters as determined by local Check Management. Credits and

<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Definition</b>	<b>Daylight Overdraft/Posting Times</b>
		<p>letters (electronic and paper) to the Reserve office that has been designated as the presentment point for InterFRB Check cash letters by a paying bank. Paper checks will be truncated at the local Reserve office. Immediate debits charged to paying financial institutions.</p>	<p>offsetting debits must have the same ABS XP posting time and must be before the close of Fedwire.</p>
1587X	Image Government Checks/Postal Money Order Fine Sort	<p>Credits to financial institutions and U.S. Treasury for image cash letters deposited in the standard format containing only government checks or postal money orders for collection via Federal Reserve clearing services. The two transaction codes allow for two different Government/PMO/SBD deposit deadlines.</p>	<p>Deposit Deadline 5:00am E.T.; post at 8:30 a.m. E.T.</p>
1588X	Image Government Checks/Postal Money Order Fine Sort	<p>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.</p>	<p>Deposit Deadline 10:00 am E.T.; post at 5:00 pm E.T.</p>

<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Definition</b>	<b>Daylight Overdraft/Posting Times</b>
1590X	Image Cash Letter Deposit	Credits for cash letters deposited in standard image format for collection via Federal Reserve clearing services. Debits for cash letters deposited in standard image format for collection via Federal Reserve clearing services processed in error.	Credits will post at 8:30 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. 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 receipt by the Reserve Banks.
1591X	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.
2001X	Treasury Securities Transfers	Entries related to incoming and outgoing transfers of Treasury Securities and matured collateral awaiting disposition in NBES.	Throughout business day based on the actual time processed in EASy.
2004X	Treasury Redemption/Adjustments	Entries related to maturity payments on Treasury securities, and entries	Entries received before maturity post by 9:15 am E.T.;

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
		<p>made to adjust these payments. NOTE: The 20040 transaction code must be defined in IRD when a correspondent / respondent relationship is requested on a Transaction and Service Fee Settlement Authorization Form (Operating Circular 1, Appendix 2) for securities principal and interest (P&amp;I) payments or adjustments. Both GCD and NBES use this settlement information. The default 99999 or 20000 transaction codes must not be used when defining settlement relationships for these types of transactions. (NBES uses this transaction information to determine settlement and requires 20040 to be defined when a settlement relationship exists for P&amp;I.)</p>	<p>those entries received on or after maturity post after close of Fedwire.</p>
2011X	Agency Securities Transfers	<p>Entries related to incoming and outgoing Agency securities transfers.</p>	<p>Throughout business day; direct to ABS XP.</p>
2013X	Treasury Original Issues/Reversals/Adjustments	<p>Entries related to the transfer of Treasury securities purchased on original issues, and entries made to reverse or</p>	<p>No earlier than 9:15 am E.T.</p>

<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Definition</b>	<b>Daylight Overdraft/Posting Times</b>
		change these original issue transfers.	
2050X	Securities Transfers 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.
2080X	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 XP as indicated below.
2701X	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.
2702X	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.
2750X	Redemption Direct Compensation	Redemption and/or Interest in Agency	After close of Fedwire.

<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Definition</b>	<b>Daylight Overdraft/Posting Times</b>
		Securities Direct Compensation entry InterFRB, float related, and non-float related.	
3009X	Paper Return Deliveries	Debits for return items dispatched from FRBs to financial institutions as substitute checks or non-imageable paper items. Credits for return items dispatched from FRB to financial institutions as substitute checks or non-imageable items processed in error.	Debit -Debits will post at 5:30 pm E.T. Credit - will post at the next posting time which is at least 30 minutes after initial posting.
3011X	PDF Deliveries	Debits for return items dispatched from FRBs to financial institutions in a PDF file. Credits for return item checks processed in error from the FRB to financial institutions as PDF items.	Debit -Posting times are 8:30 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 Credit. Will post hourly beginning at 8:30 am E.T.
3016X	Paper Cash Letters	Credits for paper-return items deposited by financial institutions with FRBs. Debits for paper-return items deposited by financial institutions with FRBs processed in error.	Credits – Will post hourly beginning at 8:30 am E.T. Debit – Will post after the close of Fedwire.
3028X	Return Letter Adjustment	Debit or credit adjustments to any return letter transaction codes	After close of Fedwire.

<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Definition</b>	<b>Daylight Overdraft/Posting Times</b>
		listed under the 30XXX codes. Two codes are provided for internal flexibility.	
3029X	Return Letter Adjustment	Debit or credit adjustments to any return letter transaction codes listed under the 30XXX codes. Two codes are provided for internal flexibility.	After close of Fedwire.
3031X	Return Large Credit Adjustment	Credit adjustments of \$1,000,000 or greater to any return item letter transaction codes listed under the 30XXX codes. Two codes are provided for internal flexibility.	Credits Only - Post hourly beginning at 8:30 am E.T.
3040X	Late Return Claim	Provisional credits to depositing financial institutions and debits to paying financial institutions for late return item claims.	After close of Fedwire.
3050X	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.
3061X	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	After close of Fedwire.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
		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.	
3070X	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.
3071X	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.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
3074X	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.
3075X	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.
3090X	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

<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Definition</b>	<b>Daylight Overdraft/Posting Times</b>
			receipt of deposit by the Reserve Banks.
3091X	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.
5016X	Federal Reserve Currency Cost - Print	Transactions to distribute expenses for FR Currency Costs – Printing.	Only affects U.S. Treasury.
5018X	Federal Reserve Currency Costs - Retirement	Transactions to distribute expenses for FR Currency Costs – Retirement.	Only affects U.S. Treasury.
5040X	Treasury Payments	Statutory Remittances to U.S. Treasury	Only affects U.S. Treasury.
5701X	ACH Debit Transaction Originated	Credits to financial institutions and U.S. Treasury for debit items originated.	At 8:30 am E.T.
5702X	ACH Debit Transaction Received	Debits to financial institutions and U.S. Treasury for debit items received.	At 8:30 am E.T.
5703X	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

<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Definition</b>	<b>Daylight Overdraft/Posting Times</b>
			prefunded origination.
5704X	ACH Credit Transaction Received	Credits to financial institutions for credit items received.	At 8:30 am E.T.
5705X	ACH Immediate Transaction	Credits or debits to financial institutions for return items not future dated and 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, Batch level rejects, 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.
5706X	ACH Reclamation/ Adjustment	Government reclamation entries and adjustments to previously processed ACH.	After close of Fedwire.
5710X	Treasury ACH Reclamation	Immediate debits for ACH reclamation payments authorized by the U.S. Treasury to post to a financial institution. These payments are initiated to FRB Philadelphia by the Philadelphia Regional Finance Center. Includes adjustments and offsetting entries to the U.S. Treasury.	After close of Fedwire.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
5711X	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.
5713X	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.
5715X	Treasury ACH Reclamation	Immediate debits for ACH reclamation payments authorized by the U.S. Treasury to post to a financial institution. These payments are initiated to FRB Philadelphia by the Philadelphia Regional Finance Center. Includes adjustments and offsetting entries to the U.S. Treasury.	After close of Fedwire.
5717X	Treasury ACH Reclamation	Immediate debits for ACH reclamation payments authorized by the U.S. Treasury to post to a financial institution. These payments are initiated to FRB Philadelphia by the Philadelphia Regional Finance Center. Includes adjustments and offsetting entries to the U.S. Treasury.	After close of Fedwire.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
5718X	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.
5719X	Treasury ACH Reclamation	Immediate debits for ACH reclamation payments authorized by the U.S. Treasury to post to a financial institution. These payments are initiated to FRB Philadelphia by the Philadelphia Regional Finance Center. Includes adjustments and offsetting entries to the U.S. Treasury.	After close of Fedwire.
5721X	Treasury ACH Reclamation	Immediate debits for ACH reclamation payments authorized by the U.S. Treasury to post to a financial institution. These payments are initiated to FRB Philadelphia by the Philadelphia Regional Finance Center. Includes adjustments and offsetting entries to the U.S. Treasury.	After close of Fedwire.
5723X	DFAS ACH Reclamation	Immediate debits for ACH reclamation payments authorized by Department of Defense Finance	After close of Fedwire.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
		Accounting Service (DFAS) to post to a financial institution. These payments are initiated by DFAS. Includes adjustments and offsetting entries to DFAS.	
5724X	Same Day ACH Debit Originated	Same Day credits to financial institutions for originated forward debit items not future dated and processed through the FedACH SameDay Service between 10:30 am and 2:45 pm E.T.	At 5:00 PM E.T.
5725X	Same Day ACH Debit Received	Same Day debits to financial institutions for received forward debit items not future dated and processed through the FedACH SameDay Service between 10:30 am and 2:45 pm E.T.	At 5:00 PM E.T.
5726X	Same Day ACH Credit Originated	Same Day debits to financial institutions for originated forward credit items not future dated and processed through the FedACH SameDay Service between 10:30 am and 2:45 pm E.T.	At 5:00 PM E.T.
5727X	Same Day ACH Credit Received	Same Day credits to financial institutions for received forward credit items not future dated and processed through the FedACH SameDay	At 5:00 PM E.T.

<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Definition</b>	<b>Daylight Overdraft/Posting Times</b>
		Service between 10:30 am and 2:45 pm E.T.	
5728X	ACH Immediate Transaction	Credits or debits to financial institutions for both originated and received credit and debit return items not future dated and processed between 2:45 pm and 4:00 pm E.T.	At 5:30 PM E.T.
5729X	Same Day ACH Debit Originated	Same Day credits to financial institutions for originated forward debit items not future dated and processed through the FedACH SameDay Service between 3:01 am and 10:30 am E.T.	At 1:00 PM E.T.
5730X	Same Day ACH Debit Received	Same Day debits to financial institutions for received forward debit items not future dated and processed through the FedACH SameDay Service between 3:01 am and 10:30 am E.T.	At 1:00 PM E.T.
5731X	Same Day ACH Credit Originated	Same Day debits to financial institutions for originated forward credit items not future dated and processed through the FedACH SameDay Service between 3:01 am and 10:30 am E.T.	At 1:00 PM E.T.
5732X	Same Day ACH Credit Received	Same Day credits to financial institutions for received forward credit	At 1:00 PM E.T.

<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Definition</b>	<b>Daylight Overdraft/Posting Times</b>
		items not future dated and processed through the FedACH SameDay Service between 3:01 am and 10:30 am E.T.	
5733X	ACH Immediate Transaction	Credits or debits to financial institutions for both originated and received credit and debit return items not future dated and processed between 3:01 am and 10:30 am E.T .	At 1:00 PM E.T.
5750X	ACH Direct Compensation	ACH Direct Compensation entry and ACH Government Item Direct Compensation entry for adjustment InterFRB, float related, and non-float related.	After close of Fedwire.
5770X	DB Gateway RTN/ADJ	Debits and credits to U.S. Treasury for return items in process of collection.	After close of Fedwire.
5790X	ACH Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed ACH entries. (Established to accommodate the ABS XP 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.)	Hourly beginning at 8:30 am E.T.
5909X	Treasury Investment Withdrawal	Debits to financial institutions for	Post on the next half-hour after

<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Definition</b>	<b>Daylight Overdraft/Posting Times</b>
		withdrawals initiated by the financial institutions or Consolidated site.	receipt by EASy beginning at 8:30 a.m. E.T. and hourly thereafter.
5913X	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 a.m. ET and hourly thereafter.
5915X	Penalty	Debits to financial institutions for penalties assessed by the U.S. Treasury.	8:30 a.m. E.T.
5916X	Penalty Abatement	Credits to financial institutions for abatement of penalties assessed by the U.S. Treasury.	After close of Fedwire.
5917X	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 a.m. ET and hourly thereafter.
5922X	Treasury Interest	Debits to financial institutions.	After close of Fedwire.
5923X	Treasury Interest Adjustments	Credits to financial institutions.	After close of Fedwire.
5930X	Miscellaneous Proceeds	Credits – InterFRB and U.S. Treasury entries for redemption proceeds.	Only affects the U.S. Treasury.
6301X	Coin Transaction	Coin deposits by financial institutions, coin shipments to financial	Debits - After close of Fedwire. Credits - Post on next clock

<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Definition</b>	<b>Daylight Overdraft/Posting Times</b>
		institutions, or FRB to FRB coin shipments.	hour after receipt by EASy, beginning at 11:00 am E.T. and hourly thereafter.
6303X	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.
6304X	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.
6305X	Cash Adjustment	Adjustments to previously processed currency or coin transactions (63XXX).	After close of Fedwire.
6307X	Small Notes Clearing	Transactions to re-distribute small note clearings between Reserve Banks. Also includes related entries to the U.S. Treasury.	Only affects U.S. Treasury.
6308X	Large Notes Clearing	Transactions to re-distribute large note clearings between Reserve Banks. Also includes related entries to the U.S. Treasury.	Only affects U.S. Treasury.
6350X	Currency and Coin Direct Comp	Currency and Coin Direct Compensation entry adjustment InterFRB, float	After close of Fedwire.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
		related, and non-float related.	
6370X	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.
6390X	Cash Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed currency or coin entries. (Established to accommodate the ABS XP 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.
6601X	Stock Dividend	Semiannual dividend payments to financial institutions for their ownership of FRB stock.	After close of Fedwire.
6602X	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.

<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Definition</b>	<b>Daylight Overdraft/Posting Times</b>
6603X	Stock Adjustment	Adjustments of previously processed stock entries.	After close of Fedwire.
6650X	Capital Stock Direct Compensation	Capital Stock Direct Compensation entry adjustment InterFRB, float related, and non-float related.	After close of Fedwire.
6690X	Capital Stock Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed capital stock entries. (Established to accommodate the ABS XP 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.
7001X	Savings Bonds Issued	Debits to financial institutions/U.S. Treasury and Credits to U.S. Treasury for issuing United States Savings Bonds. This code is also used to settle Savings Bond orders between Reserve Banks via InterFRB processing.	After close of Fedwire.
7002X	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.

<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Definition</b>	<b>Daylight Overdraft/Posting Times</b>
7004X	Savings Bonds Adjustment	Adjustments to previously processed savings bond entries (70XXX).	After close of Fedwire.
7050X	Savings Bonds Direct Compensation	Savings Bonds Direct Compensation entry adjustment InterFRB, float related, and non-float related.	After close of Fedwire.
7090X	Savings Bonds Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed savings bonds entries. (Established to accommodate the ABS XP 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.
8201X	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.
8202X	Interest Charge	Debits to financial institutions for the interest payable on loans made by FRBs. Includes interest charges paid at a time other than close of business, which require the use of control items.	After close of Fedwire.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
8203X	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.
8205X	Loan Adjustment / Reversal	Adjustments or reversals to previously processed loan transactions or interest transactions. Includes loan adjustments and reversals at a time other than close of business, which require the use of control items.	After close of Fedwire.
8210X	Loan Transaction-TALF	TALF Loan advances to financial institutions or repayments of loans. Includes TALF loan transactions extended/repaid at a time other than close of business, which require the use of control items.	After close of Fedwire.
8211X	Loan Transaction-CPFF	CPFF Loan advances to financial institutions or repayments of loans. Includes CPFF loan transactions extended/repaid at a time other than close of	After close of Fedwire.

<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Definition</b>	<b>Daylight Overdraft/Posting Times</b>
		business, which require the use of control items.	
8212X	Interest Charge-CPFF	Debits to financial institutions for the interest payable on CPFF loans made by FRBs. Includes interest charges paid at a time other than close of business, which require the use of control items.	After close of Fedwire.
8213X	Interest Charge-TALF	Debits to financial institutions for the interest payable on TALF loans made by FRBs. Includes interest charges paid at a time other than close of business, which require the use of control items.	After close of Fedwire.
8214X	Loan Adjustment / Reversal-TALF	Adjustments or reversals to previously processed TALF loan transactions or interest transactions. Includes TALF loan adjustments and reversals at a time other than close of business, which require the use of control items.	After close of Fedwire.
8215X	Loan Adjustment / Reversal-CPFF	Adjustments or reversals to previously processed CPFF loan transactions or interest transactions. Includes CPFF loan adjustments and reversals at a time other than close of business, which require the use of control items.	After close of Fedwire.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
8216X	Loan Large Adjustment-TALF	Credit adjustments of \$1,000,000 or greater to previously processed TALF loan entries. (Established to accommodate the ABS XP 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.
8220X	Loan Transaction-MLF	MLF Loan advances to financial institutions or repayments of loans. Includes MLF loan transactions extended/repaid at a time other than close of business, which require the use of control items.	After close of Fedwire.
8221X	Loan Transaction-MMLF	MMLF Loan advances to financial institutions or repayments of loans. Includes MMLF loan transactions extended/repaid at a time other than close of business, which require the use of control items.	After close of Fedwire.
8222X	Interest Charge-MMLF	Debits to financial institutions for the interest payable on MMLF loans made by FRBs. Includes interest charges paid at a time other than close of business, which	After close of Fedwire.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
		require the use of control items.	
8223X	Interest Charge-MLF	Debits to financial institutions for the interest payable on MLF loans made by FRBs. Includes interest charges paid at a time other than close of business, which require the use of control items.	After close of Fedwire.
8224X	Loan Adjustment / Reversal-MLF	Adjustments or reversals to previously processed MLF loan transactions or interest transactions. Includes MLF loan adjustments and reversals at a time other than close of business, which require the use of control items.	After close of Fedwire.
8225X	Loan Adjustment / Reversal-MMLF	Adjustments or reversals to previously processed MMLF loan transactions or interest transactions. Includes MMLF loan adjustments and reversals at a time other than close of business, which require the use of control items.	After close of Fedwire.
8226X	Loan Large Adjustment-MLF	Credit adjustments of \$1,000,000 or greater to previously processed MLF loan entries. (Established to accommodate the ABS XP and must be used for eligible adjustment transactions. Because it is appropriate for credits	Credits Only - Post on next clock hour after receipt by EASy, beginning at 11:00 am E.T. and hourly thereafter.

<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Definition</b>	<b>Daylight Overdraft/Posting Times</b>
		only, FI/FI maintenance should not be established for this code.)	
8230X	Loan Transaction-MSPLF	MSPLF Loan advances to financial institutions or repayments of loans. Includes MSPLF loan transactions extended/repaid at a time other than close of business, which require the use of control items.	After close of Fedwire.
8231X	Loan Transaction-PDCF	PDCF Loan advances to financial institutions or repayments of loans. Includes PDCF loan transactions extended/repaid at a time other than close of business, which require the use of control items.	After close of Fedwire.
8232X	Interest Charge-PDCF	Debits to financial institutions for the interest payable on PDCF loans made by FRBs. Includes interest charges paid at a time other than close of business, which require the use of control items.	After close of Fedwire.
8233X	Interest Charge-MSPLF	Debits to financial institutions for the interest payable on MSPLF loans made by FRBs. Includes interest charges paid at a time other than close of	After close of Fedwire.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
		business, which require the use of control items.	
8234X	Loan Adjustment / Reversal-MSPLF	Adjustments or reversals to previously processed MSPLF loan transactions or interest transactions. Includes MSPLF loan adjustments and reversals at a time other than close of business, which require the use of control items.	After close of Fedwire.
8235X	Loan Adjustment / Reversal-PDCF	Adjustments or reversals to previously processed PDCF loan transactions or interest transactions. Includes PDCF loan adjustments and reversals at a time other than close of business, which require the use of control items.	After close of Fedwire.
8236X	Loan Large Adjustment-MSPLF	Credit adjustments of \$1,000,000 or greater to previously processed MSPLF loan entries. (Established to accommodate the ABS XP 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.
8241X	Loan Transaction-PPPLF	PPPLF Loan advances to financial institutions or repayments of loans. Includes PPPLF loan transactions extended/repaid at a time other than close of business, which require the use of control items.	After close of Fedwire.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
8242X	Interest Charge-PPPLF	Debits to financial institutions for the interest payable on PPPLF loans made by FRBs. Includes interest charges paid at a time other than close of business, which require the use of control items.	After close of Fedwire.
8245X	Loan Adjustment / Reversal-PPPLF	Adjustments or reversals to previously processed PPPLF loan transactions or interest transactions. Includes PPPLF loan adjustments and reversals at a time other than close of business, which require the use of control items.	After close of Fedwire.
8250X	Loan Direct Compensation	Loans Direct Compensation entry adjustment InterFRB and non-float related.	After close of Fedwire.
8251X	Loan Transaction-PMCCF	PMCCF Loan advances to financial institutions or repayments of loans. Includes PMCCF loan transactions extended/repaid at a time other than close of business, which require the use of control items.	After close of Fedwire.
8252X	Interest Charge-PMCCF	Debits to financial institutions for the interest payable on PMCCF loans made by FRBs. Includes interest charges paid at a time other than close of	After close of Fedwire.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
		business, which require the use of control items.	
8255X	Loan Adjustment / Reversal-PMCCF	Adjustments or reversals to previously processed PMCCF loan transactions or interest transactions. Includes PMCCF loan adjustments and reversals at a time other than close of business, which require the use of control items.	After close of Fedwire.
8261X	Loan Transaction-SMCCF	SMCCF Loan advances to financial institutions or repayments of loans. Includes SMCCF loan transactions extended/repaid at a time other than close of business, which require the use of control items.	After close of Fedwire.
8262X	Interest Charge-SMCCF	Debits to financial institutions for the interest payable on SMCCF loans made by FRBs. Includes interest charges paid at a time other than close of business, which require the use of control items.	After close of Fedwire.
8265X	Loan Adjustment / Reversal-SMCCF	Adjustments or reversals to previously processed SMCCF loan transactions or interest transactions. Includes SMCCF loan adjustments and reversals at a time other than close of business, which require the use of control items.	After close of Fedwire.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
8271X	Loan Transaction-Main Street	Main Street Loan advances to financial institutions or repayments of loans. Includes Main Street loan transactions extended/repaid at a time other than close of business, which require the use of control items.	After close of Fedwire.
8272X	Interest Charge-Main Street	Debits to financial institutions for the interest payable on Main Street loans made by FRBs. Includes interest charges paid at a time other than close of business, which require the use of control items.	After close of Fedwire.
8275X	Loan Adjustment / Reversal-Main Street	Adjustments or reversals to previously processed Main Street loan transactions or interest transactions. Includes Main Street loan adjustments and reversals at a time other than close of business, which require the use of control items.	After close of Fedwire.
8281X	Loan Transaction-MSELF	MSELF Loan advances to financial institutions or repayments of loans. Includes MSELF loan transactions extended/repaid at a time other than close of business, which require the use of control items.	After close of Fedwire.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
8282X	Interest Charge-MSELF	Debits to financial institutions for the interest payable on MSELF loans made by FRBs. Includes interest charges paid at a time other than close of business, which require the use of control items.	After close of Fedwire.
8285X	Loan Adjustment / Reversal-MSELF	Adjustments or reversals to previously processed MSELF loan transactions or interest transactions. Includes MSELF loan adjustments and reversals at a time other than close of business, which require the use of control items.	After close of Fedwire.
8290X	Loan Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed loan entries. (Established to accommodate the ABS XP 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.
8291X	Loan Large Adjustment-CPFF	Credit adjustments of \$1,000,000 or greater to previously processed CPFF loan entries. (Established to accommodate the ABS XP and must be used for eligible adjustment transactions. Because it is appropriate for credits	Credits Only - Post on next clock hour after receipt by EASy, beginning at 11:00 am E.T. and hourly thereafter.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
		only, FI/FI maintenance should not be established for this code.)	
8292X	Loan Large Adjustment-MMLF	Credit adjustments of \$1,000,000 or greater to previously processed MMLF loan entries. (Established to accommodate the ABS XP 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.
8293X	Loan Large Adjustment-PDCF	Credit adjustments of \$1,000,000 or greater to previously processed PDCF loan entries. (Established to accommodate the ABS XP 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.
8294X	Loan Large Adjustment-PPPLF	Credit adjustments of \$1,000,000 or greater to previously processed PPPLF loan entries. (Established to accommodate the ABS XP and must be used for eligible adjustment transactions. Because it is appropriate for credits	Credits Only - Post on next clock hour after receipt by EASy, beginning at 11:00 am E.T. and hourly thereafter.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
		only, FI/FI maintenance should not be established for this code.)	
8295X	Loan Large Adjustment-PMCCF	Credit adjustments of \$1,000,000 or greater to previously processed PMCCF loan entries. (Established to accommodate the ABS XP 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.
8296X	Loan Large Adjustment-SMCCF	Credit adjustments of \$1,000,000 or greater to previously processed SMCCF loan entries. (Established to accommodate the ABS XP 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.
8297X	Loan Large Adjustment-Main Street	Credit adjustments of \$1,000,000 or greater to previously processed Main Street loan entries. (Established to accommodate the ABS XP and must be used for eligible adjustment transactions. Because it is appropriate for credits	Credits Only - Post on next clock hour after receipt by EASy, beginning at 11:00 am E.T. and hourly thereafter.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
		only, FI/FI maintenance should not be established for this code.)	
8298X	Loan Large Adjustment-MSELF	Credit adjustments of \$1,000,000 or greater to previously processed MSELF loan entries. (Established to accommodate the ABS XP 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.
8401X	Account Deficiency Charge	Debits to financial institutions for deficiencies in the maintenance of reserve or clearing accounts.	After close of Fedwire.
8402X	Overnight Overdraft Charge	Debits to financial institutions for account overdrafts occurring at the close of business.	After close of Fedwire.
8404X	Other Service Charge	Used for non-priced service charges or credits. 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 Treasury Agencies for services provided both priced and non-priced.	After close of Fedwire.

<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Definition</b>	<b>Daylight Overdraft/Posting Times</b>
8405X	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.
8406X	Account Charge Reversal	Reversals or adjustments to any account charge entries (84XXX) except 8403X and 8405X.	After close of Fedwire.
8410X	Interest Payment - Reserves	Credits to financial institutions for interest payments on required Reserve balances maintained.	After close of Fedwire.
8415X	Reversal –Interest	Debit or credit adjustments to interest payments on required Reserve balances maintained.	After close of Fedwire.
8420X	Term Deposit Facility Debits	Debits to financial institutions for deposits made in participation of the Term Deposit Facility (TDF) program.	After close of Fedwire.
8421X	Term Deposit Facility Credits	Credits to financial institutions for resettlement of deposits made in participation of the Term Deposit Facility (TDF) program.	At 8:30 a.m. E.T.
8422X	Term Deposit Facility Interest	Credits to financial institutions for interest payments made in participation of the Term	At 8:30 a.m. E.T.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
		Deposit Facility (TDF) program.	
8423X	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.
8450X	Account Charge/Payment Direct Compensation	Account Charges and Payments Direct Compensation entry adjustment InterFRB, float related, and non-float related.	After close of Fedwire.
8470X	Civil Money Penalty	Transactions to pass money collected for Civil Money Penalties to the U.S. Treasury.	After Close of Fedwire.
8471X	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.
8490X	Account Charge Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed account charge entries. (Established to accommodate the ABS XP 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 11am E.T. and hourly thereafter.

<b>Transaction Code</b>	<b>Transaction Description</b>	<b>Definition</b>	<b>Daylight Overdraft/Posting Times</b>
8496X	ACH Float Charge	Debit or Credit to financial institutions for ACH float, as well as adjustment for transactions previously processed using this code.	After close of Fedwire.
8498X	Cash Letter Float Charge	Debit or Credit to financial institutions for cash letter item float, as well as adjustment for transactions previously processed using this code.	After close of Fedwire.
8499X	Return Float Charge	Debit or Credit to financial institutions for return letter item float, as well as adjustment for transactions previously processed using this code.	After close of Fedwire.
8501X	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<sup>®</sup> at [www.frbservices.org](http://www.frbservices.org)

## Appendix D

### Reserve Calculation & Maintenance

Concepts of reserve calculation and maintenance refer to the reserve maintenance manual (Section III)

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