



## **Account Management Information Guide**

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## Section I

### Federal Reserve Account Structure

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

A Financial Institution may apply to open a Master Account and/or obtain services from Federal Reserve Financial Services (FRFS) with the Federal Reserve Bank in the Federal Reserve District in which the Financial Institution is located, i.e., the Administrative Reserve Bank (ARB). Please see [Operating Circular 1 \(OC 1\)](#), sections 2.2(b) and 2.5. The Master Account is identified by the Financial Institution's Primary Routing Transit Number (Primary RTN). Please see OC 1, section 2.2 for definitions. Debit and Credit Transaction Activity of the Financial Institution's Respondent ultimately is settled in the Primary RTN.

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 RTN and Other Secondary RTN (OSRTN)<sup>1</sup>. Both RTNs can be used to identify certain Debit and Credit Transaction Activity, which 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.

An Account Holder may agree to function as a Correspondent, allowing its Master Account to be used to settle certain transactions and service fees for a Respondent<sup>2</sup>.

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.

### Establishing and Closing an Account

Other than a U.S. branch or agency of a foreign bank, the Board of Directors of a Financial Institution must adopt a Certificate of Resolution Authorizing an Institution to Open and Maintain Accounts and Use Services (BR) and an Official Authorization List (OAL), which identifies individuals authorized to transact business and authorize others to transact business with the Federal Reserve Bank.<sup>3</sup>

An Authorized Individual then must execute a Master Account Agreement (OC 1, Appendix 1) or, if permitted by the ARB, such other agreements that binds the Financial Institution to OC 1. By

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

<sup>2</sup> Please refer to Operating Circular 1 and the Account Structure, Transaction Settlement and Reporting Guide (Account Structure Guide) for additional information about the Federal Reserve Account Structure and transaction settlement rules. Operating Circular 1 and the Account Structure Guide is available at [www.frbservices.org](http://www.frbservices.org) under Resources > Rules & Regulations > Operating Circulars.

<sup>3</sup> The [Certificate of Resolutions Authorizing an Institution to Open and Maintain Accounts and Use Services](#) and Official Authorization List are available at [www.frbservices.org](http://www.frbservices.org).

establishing 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 all other Federal Reserve Bank Operating Circulars that cover Federal Reserve Services, as applicable. Each Master Account request is subject to approval of the ARB.

To close a Master Account, a Financial Institution must notify its ARB in writing at least five business dates prior to the closing date requested.<sup>4</sup>

A U.S. branch or agency of a foreign bank must execute the Foreign Banking Institution Account Agreement, as well as provide Resolutions and U.S. and Foreign Opinions of Counsel that are acceptable to its ARB. The Foreign Banking Institution Account Agreement and the additional required documentation are available on [www.FRBservices.org](http://www.FRBservices.org)<sup>®</sup>.

### Use of Secondary RTNs

To use a Subaccount RTN, the Subaccount Designation Form (ASG, Attachment A) must be completed<sup>5</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.

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. 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.

The Debit and Credit Transaction Activity processed for these OSRTNs can be reported through a Subaccount RTN or an OSRTN of the Financial Institution for informational purposes but must settle in the Financial Institution's Primary Master Account.

Examples and diagrams of Secondary RTN uses are included in the Account Structure Guide, which can be found on [www.FRBservices.org](http://www.FRBservices.org).

### Establishing a Correspondent-Respondent Relationship

An Account Holder may agree to function 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, both the Correspondent and Respondent must execute a Transaction and Service Fee Authorization Form (OC 1, Appendix 2). Each executed Transaction and Service Fee Authorization is subject to approval by the ARB of the Correspondent and Respondent. Correspondent-Respondent relationships cannot be established for Fedwire Funds and Securities, Fed Funds Checks or

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<sup>4</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>5</sup> If Subaccount RTNs and/or other Secondary RTNs are being used because of a merger, a Merger Matrix form approved by a Federal Reserve Bank can be used instead of the Subaccount Designation Form. The Merger Matrix form is intended to assist an institution to plan for accounting changes with the Federal Reserve Banks that will result from a merger with another institution or because 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 before an inter- or intra-district merger and serves as written authorization for the disposition of services outlined.

Custodial Inventory Program transactions because these transactions must settle in their own respective Master Account.

Financial Institutions that have a Master Account may identify a Correspondent to settle some or all 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

Pass-through arrangements allow a Respondent to hold its reserve balance requirements with a Correspondent institution. Due to the elimination of reserve requirements as of March 26, 2020, pass-through arrangements are not effective. Although no longer necessary, extenuating circumstances may require a pass-through arrangement to be set up. Please contact your ARB for assistance.

To establish a pass-through relationship, both the Correspondent and the Respondent must complete a Pass-Through Agreement (OC 1, Appendix 3). Each Pass-Through Agreement is subject to ARB approval. The ARB may terminate any pass-through relationship in which the Correspondent is deficient in its record keeping or other responsibilities.<sup>6</sup>

## **Section II**

### Information Tools

This section is designed to provide a Financial Institution with information to help manage its account, by familiarizing themselves with the variety of Accounting Information Services (AIS) Premium Services available from the Federal Reserve Bank. The Federal Reserve developed AIS products to provide information in near real-time and at specific times to be used in conjunction with the Financial Institution's internal reporting and control systems. A difference may indicate errors, omissions in the Financial Institution's information, or errors in transactions that were processed by the Reserve Banks. Transaction data posted intraday is provisional except for Fedwire<sup>®</sup> Funds, Fedwire Securities Service, the FedNow<sup>SM</sup> Service, National Settlement Service (NSS) transactions, and pre-funded FedACH<sup>®</sup>

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<sup>6</sup> See Section 204.3(i) of Regulation D for pass-through rules.

<sup>7</sup> Pre-funding of ACH credit originations is required for a subset of institutions, as defined in Operating Circular 4 (OC 4), Automated Clearing House Items.

Services credit originations<sup>7</sup>. While the data shown is provisional and subject to change, the data supplies a useful check against your own calculations.

The primary information tool to manage a Financial Institution's Federal Reserve Account is the Account Management Information (AMI) application available via FedLine Web<sup>®</sup> and FedLine Advantage<sup>®</sup> account. The Account Balance System (ABS)<sup>8</sup> report is also available via FedPayments<sup>®</sup> Manager, and other AIS products are available via a FedLine Direct<sup>®</sup> connection.

A Financial Institution can access the AMI application by submitting a Subscriber Request via the EUAC Center within FedLine<sup>®</sup> Home. To sign up for AIS products, the Financial Institution should complete the applicable AIS Subscription form. These forms are available at [www.FRBservices.org](http://www.FRBservices.org).

AMI integrates data from multiple systems to provide near real-time Account Balance, Daylight Overdraft, available Funds Balance, and monthly Service Charge Information. AMI also provides near 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 AMI and AIS information is provided in three parts as follows:

- Provide information on AMI and AIS products that are available to help manage a Financial Institution's account position.
- Provide information to help a Financial Institution reconcile the accounting transactions for the previous day.
- Provide information to help a Financial Institution evaluate the use of Daylight Overdraft capacity.

## Managing Your Account and Collateral Positions

The AMI application and AIS products can assist a Financial Institution with managing its account position.

The AMI application provides near real-time Account Balance, Daylight Overdraft Balance and Available Funds Balance Information. AMI allows a Financial Institution to drill down from summary totals to individual transactions that have posted to its account. Collateralized and Uncollateralized Daylight Overdraft Balance Information can also be viewed. In addition, AMI reports Collateral available for Daylight Overdraft purposes, which is compared to the Daylight Overdraft Balance to calculate the Uncollateralized Overdraft Balance. 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.

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<sup>7</sup> Pre-funding of ACH credit originations is required for a subset of institutions, as defined in Operating Circular 4 (OC 4), Automated Clearing House Items.

<sup>8</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 near-real-time basis and reject or intercept certain transactions.



Furthermore, AMI provides information from CMS about collateral transactions and holdings. A Financial Institution can view aggregate collateral pledged to its ARB. Additionally, the Financial Institution can view intraday collateral increases (including deposits and revaluations) and any collateral decreases (including withdrawals and revaluations) to the Financial Institution's collateral positions rolled up by asset type (securities or loans). AMI also provides chronological information about collateral activity and holdings information throughout the day.

Subscribers of certain FedLine Web/FedLine Advantage services are required to obtain a valid credential that identifies the subscriber connecting to the service. These credentials establish that visitors to a website are the entity or person they claim to be. The [Customer Contact Center](#) (CCC) issues credentials to the Subscriber of such FedLine Web/FedLine Advantage business applications.

A financial Institution's name and ABA number, provided on the credential request, are encoded within the issued credential.

The AMI application requires a valid electronic access credential, which provides either Non-Restricted or Restricted access. Both views provide access to all services and features of AMI, except for the Collateral Reporting Service. Non-Restricted access includes 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 potentially sensitive information. 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 and the View Daylight Overdraft/Available Funds Balance Activity screens.

In addition, only Subscribers with a Non-Restricted view will have access to the Account Balance Services – Ex Post Services (ABS XP) Daylight Overdraft reports via the Accounting Services Homepage or the Daylight Overdraft Balance link in the Related Links section on the Service Navigation Bar in AMI.

A Subscriber with Non-Restricted access can use the AMI View Balances screen to view a summary account balance, Daylight Overdraft Balance, and Available Funds balance in near real-time for the current business date.

A Restricted Subscriber can view the Account Balance and Daylight Overdraft Balance via links to the View Daylight Overdraft/Available Funds Balance Activity.

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 near real-time throughout the business day.

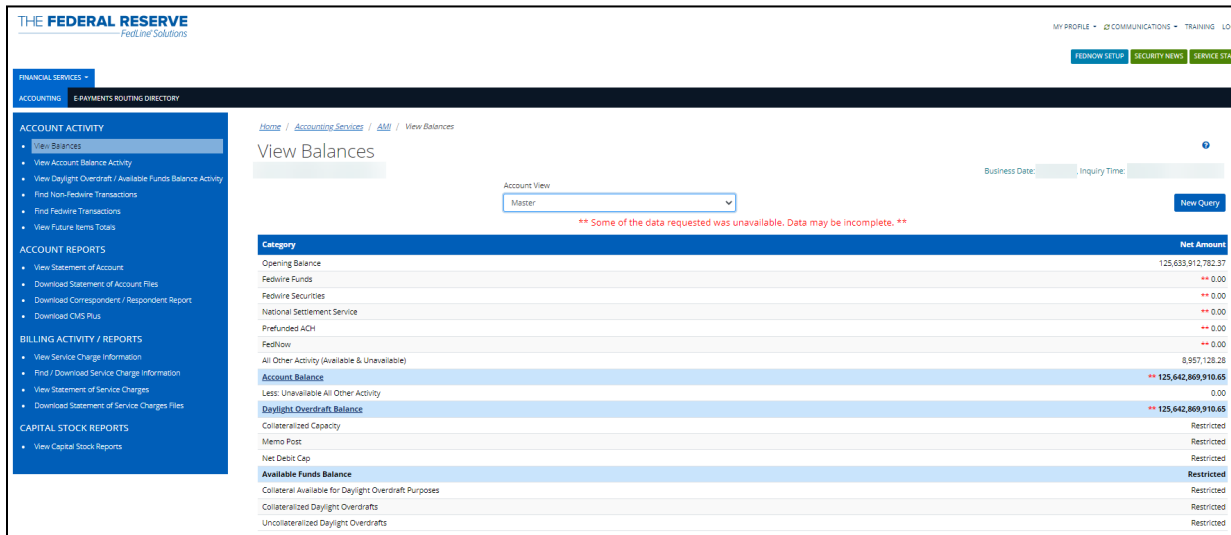
The View Balances screen provides information about collateral available for Daylight Overdraft purposes and collateralized and uncollateralized Daylight Overdraft values. The Collateral Available for Daylight Overdraft Purposes field shows the value of Federal Reserve collateral that a Financial Institution has pledged to its 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. For research, AMI offers one previous day's end-of-day activity and research and reconciliation of the Statement of Account activity for up to 21 business dates.

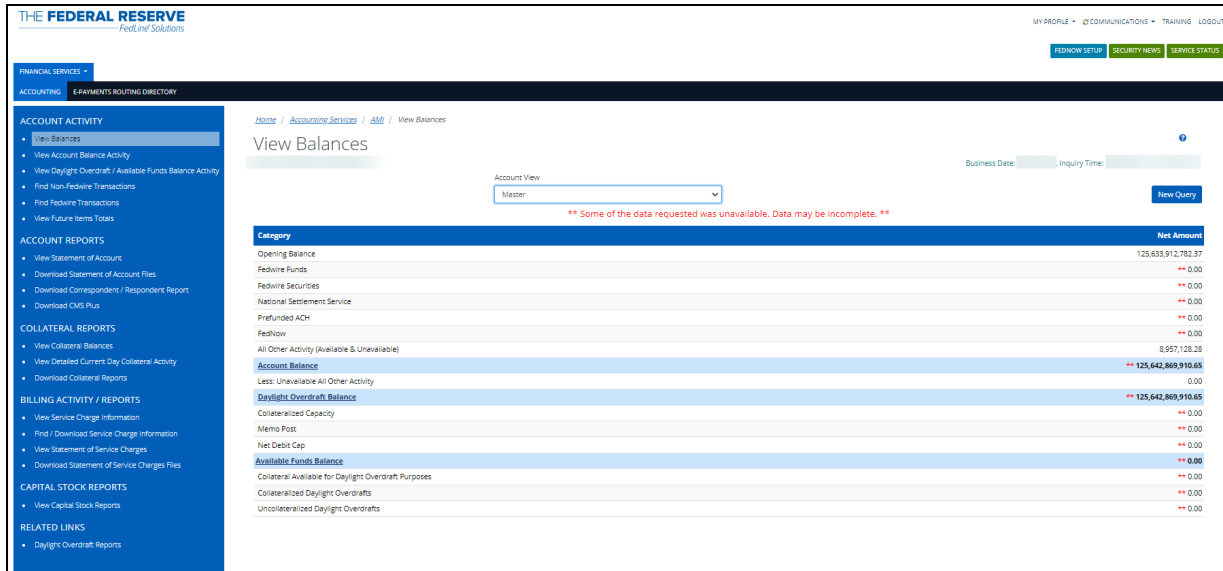
### Access Levels

AMI offers two access levels, Restricted and Non-Restricted.



Above is a picture of the View Balances screen of the application if the Financial Institution is a Master Account Holder, and the Subscriber has Restricted access.

A Subscriber with Restricted access can select the Account Balance or Daylight Overdraft Balance hyperlink in the Display Region to view detailed information. The Available Funds Balance hyperlink is not accessible to Master Account Holders with Restricted access or to Subaccount RTNs, so the term "Restricted" will display in the balance section.



Above is an example of the View Balances screen if the organization is a Master Account Holder and the Subscriber has Non-Restricted access.

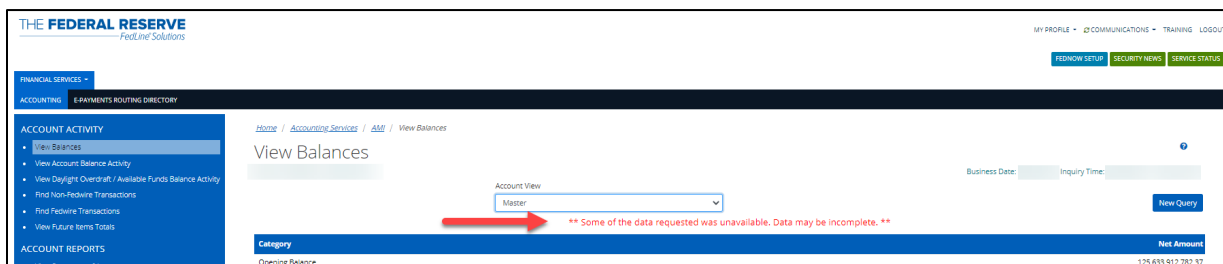
A Subscriber with Non-Restricted access can view Account Balance, Daylight Overdraft Balance, and Available Funds Balance information. Available Funds Balance information includes Collateral Totals, Memo Post Totals and Net Debit Cap Information.

## Application Availability

AMI is available for Subscribers to access seven days a week.

Standard Business Days (SBD) are Monday – Friday, excluding Federal Reserve Holidays.

Non-Standard Business Days (NSBD) are Saturday – Sunday, including all Federal Reserve Holidays. The Daily Cycle Transition Period is a transition period from approximately 7 p.m. to 8:45 p.m. ET when the Federal Reserve Bank systems are rolling onto to the next business date. Subscribers can select the current business date or the next business date on the View Balance and View Account Balance Activity screens. Subscribers may need to access FedNow Service reports for the most current FedNow Service information.



Subscribers may receive the following message, as seen in the above screenshot, when searching for data from the current business date during the daily cycle transition period.

- **\*\*Some of the data requested was unavailable. Data may be incomplete. \*\***

## Federal Reserve Financial Services Operating Hours and Account Activity

As previously mentioned, AMI receives data from a variety of internal FRFS applications. Subscribers with questions about FRFS operating hours and account activity should contact the specific financial service in question. FRFS contact information can be found under “Contact” on [FRBServices.org](http://FRBServices.org).

### AMI Features

A Financial Institution can view its account activity in the following views: Master, Own, Self, All Respondents, Single Respondent, All Subaccounts, Single Subaccount, All OSRTNs, Single OSRTN, All Correspondents, Single Correspondent or Affiliate. Only the view options applicable to the Subscriber’s Financial 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 for comparison with its internal reporting information.

### View Balances

On the View Balances screen, Account Balance is a Master Account balance that does not necessarily reflect the Daylight Overdraft postings. This balance is updated in near real-time. A Financial Institution may use this balance to estimate its end-of-day account balance. Please note that this balance may not be complete until all Reserve Bank operating areas have finished posting their accounting transactions for the day.

The screenshot displays the 'View Account Balance Activity' interface. On the left is a navigation menu with categories like ACCOUNT ACTIVITY, ACCOUNT REPORTS, COLLATERAL REPORTS, BILLING ACTIVITY / REPORTS, CAPITAL STOCK REPORTS, and RELATED LINKS. The main content area shows a table titled 'Account Balance (Master)'. The table has columns for Category, Debit, Count, Business Date, and Net Amount. A date selector dropdown is open, showing dates from 12/05/2022 to 12/09/2022. A red arrow points to the 12/09/2022 date. A warning message states: '\*\* Some of the data requested was unavailable. Data may be incomplete. \*\*'

Category	Debit	Count	Business Date	Net Amount
Opening Balance				
Fedwire Funds	0.00	0	12/09/2022	** 0.00
Fedwire Securities	0.00	0	12/09/2022	** 0.00
National Settlement Service	0.00	0	12/09/2022	** 0.00
Prefunded ACH	0.00	0	12/09/2022	** 0.00
FedNow	0.00	0	12/09/2022	** 0.00
All Other Activity	0.00	0	12/09/2022	0.00
Account Charges/Payments	0.00	0	12/09/2022	0.00
ACH	0.00	0	12/09/2022	0.00
Cash Letters	0.00	0	12/09/2022	0.00
Check Returns	0.00	0	12/09/2022	0.00
Currency/Coin	0.00	0	12/09/2022	0.00
Federal Reserve Service Chgs	0.00	0	12/09/2022	0.00
FedNow	0.00	0	12/09/2022	0.00
Loans	0.00	0	12/09/2022	0.00
National Settlement Service	0.00	0	12/09/2022	0.00
Savings Bonds	0.00	0	12/09/2022	0.00
Securities-Misc	0.00	0	12/09/2022	0.00
Treasury/Gov't Services	0.00	0	12/09/2022	0.00

A Subscriber 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 additional details for most transactions for the current business date and four previous business dates, as shown above. During the transition period, a “Next Business Date” view will become available.

Home / Accounting Services / AML / View Account Balance Activity / Detail

### View Account Balance Activity

Business Date:      Inquiry Time:      2 out of 3 detail(s)

<b>Transaction Amount:</b>	<b>\$1,785.78</b>
FRB Office:	
Service Category:	ACH
Description:	ACH Cr Trans Rec
Debit/Credit:	Credit
Transaction Code:	5704
TPU Number:	7500
Group Number:	11150
Reference Number:	0008
Branch Number:	
Original Cash Letter Amount:	N/A
Top Tier:	
Second Tier:	
Lowest Tier:	
Offset ABA:	
FRB Contact Phone Number:	(877) 372-2457
Posting Time:	
Daylight Overdraft Posting Times:	

A Subscriber 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 Daylight Overdraft Balance as measured by the Daylight Overdraft posting rules.

On the View Balances screens, a Subscriber can change the Account View to Master, Self, Single Subaccount or Affiliate. Subscribers will see only the views they are authorized to view.

- **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 activity, plus activity for OSRTNs and Respondents settling to the Master RTN. It excludes activity for Subaccount RTNs and RTNs reporting through the Subaccount RTNs. The Self view reflects a Subaccount RTN’s activity and 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 activity and activity for other RTNs reporting through the inquiring Subaccount RTN.
- **The Affiliate View** allows Affiliates with Restricted view access to view their own items settling to a Correspondent Master Account.

### View Daylight Overdraft/Available Funds Activity

Master Account Holders and Sub-Account RTNs can access comprehensive Account Balance reports in near real-time and Daylight Overdraft Balance information throughout the day.

Home / Accounting Services / AM / View Daylight Overdraft/Available Funds Balance Activity

### View Daylight Overdraft/Available Funds Balance Activity

Business Date:  Inquiry Time:

Account View:  Activity:

**\*\* Some of the data requested was unavailable. Data may be incomplete. \*\***

Category	Status	Debit	Count	Credit	Count	Net Amount
Opening Balance						44,478,951,815.37
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
FedNow	00:00	** 0.00		** 0.00		** 0.00
Available All Other Activity	00:00	0.00		2,398,535.38		2,398,535.38
<b>Daylight Overdraft Balance</b>						<b>** 44,481,350,350.75</b>
Unavailable All Other Activity	00:00	0.00		0.00		0.00
<b>Account Balance</b>						<b>** 44,481,350,350.75</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, the screen will display as depicted above, which shows the Non-Restricted view.

The Daylight Overdraft Balance link also provides access to Payment System Risk (PSR) reports to assist with complying with the Federal Reserve’s PSR policy: Other Activity by Service and Other Activity by Post Time. These reports provide information on All Other Activity transactions processed to an account.

Subscribers 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.

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 for Daylight Overdraft or Available Fund Balance.

Home / Accounting Services / AM / View Daylight Overdraft/Available Funds Balance Activity

### View Daylight Overdraft/Available Funds Balance Activity

Business Date:  Inquiry Time:

Account View:  Activity:

Category	Status	Debit	Count	Credit	Count	Net Amount
Opening Balance						108,868,580,997.84
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
FedNow	00:00	0.00		0.00		0.00
All Other Activity	00:00	28,462,187,667.68	177	24,075,086,964.97	225	-4,387,100,702.71
Account Charges		0.00	0	0.00	0	0.00
ACH		28,462,183,034.41	176	24,075,086,964.97	225	-4,387,096,669.44
Cash Letters		0.00	0	0.00	0	0.00
Check Returns		4,033.27	1	0.00	0	-4,033.27
Currency/Coin		0.00	0	0.00	0	0.00
Federal Reserve Service Chgs		0.00	0	0.00	0	0.00
FedNow		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/Govt Services		0.00	0	0.00	0	0.00
All Other		0.00	0	0.00	0	0.00

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

Category	Status	Debit	Count	Credit	Count	Net Amount
Opening Balance						108,568,500,957.84
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
Fedflow	00:00	0.00		0.00		0.00
All Other Activity		28,462,187,667.68	177	24,075,086,964.97	225	-4,387,100,702.71
Opening		27,932,296,734.54		23,609,165,125.19		-4,323,131,609.35
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		0.00		0.00
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		529,886,899.87		465,921,839.78		-63,965,060.09
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

The above screen shows other activity amounts by the Daylight Overdraft posting time (Eastern Time), including total debits, total credits, and net amounts.

View Daylight Overdraft/Available Funds Balance Activity is only displayed for a Master Account and is available to Subscribers with 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 the 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 help a Subscriber quickly confirm and/or reconcile transactions that have posted to the institution's account. Two types of search features are available:

### Find Non-Fedwire Transactions

Find Non-Fedwire Transaction(s) allows a Subscriber to search for Non-Fedwire transactions that have posted to the account for the current business date and seven prior dates.

Find Non-Fedwire Transactions

Account View: Master

Date: 12/09/2022

Required Selection:

- By 2-Digit Service Category
- By 4-Digit Transaction Code
- By Specific Dollar Amount

Optional Selection(s):

- By Debit/Credit
- By Dollar Amounts Range
- By Post Time
- By Future Items Processed Today
- By Reversed Items (Immediate Items Only)

Buttons: Cancel, Find

Search criteria also allow searching by up to two service categories or five transaction codes. Searches can be narrowed based on Debit/Credit, Dollar Amount Range, Post Time, Future Items Processed Today and/or Reversed items (immediate items only), as seen above.

The screenshot displays the 'Find Non-Fedwire Transactions' interface. The left-hand navigation menu is expanded, with a red arrow pointing to the 'Find Non-Fedwire Transactions' option. The main content area shows a search results table with the following columns: View, Second Tier ABA, Enter Value, Lower Tier ABA, Tran. Code, Description, Debit Amount, and Credit Amount. The table contains 20 rows of transaction data, including details like 'ACH O-Trans Rec' and various ABA numbers. The interface also includes a 'Download' button, pagination controls (1-20 of 41 records), and a 'Back To Find' button.

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

### Find Fedwire Transactions

A Subscriber can search for a specific entry, or a group of entries, for Fedwire transactions on a current SBD or by Posting Date and Time Range. To access this tool, select the Find Fedwire Transactions link in the Account Activity group on the service navigation menu. If the Financial Institution does not subscribe to the Find Fedwire transactions option, only the Find Non-Fedwire Transactions option will be presented.



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- Find Fedwire Transactions
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- Download CMS Plus

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BILLING ACTIVITY / REPORTS

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

CAPITAL STOCK REPORTS

- View Capital Stock Reports

RELATED LINKS

- Daylight Overdraft Reports

Home / Accounting Services / AM / Find Fedwire Transactions

### Find Fedwire Transactions

Account View: Master Activity Group: -Select-

Enter:

IMAD:

OR

Select/Enter each of the following:

Debit/Credit: -Select-

Counter Party: (123456789)

Posting Day and Time Range:

From: 09/26/2022 02:00 PM To: 09/27/2022 02:00 PM

\*ONLY current cycle transactions are available.

Cancel Find

Subscribers either must submit a search by the Input Message Accountability Data (IMAD) number or by Debit/Credit, Counter Party number, Posting Date and Time Range, as shown above. When entering the Posting Date and Time Range, the search will reflect the current Fedwire Cycle date.

Fedwire normally opens at 9 p.m. E.T. on Day 1 (of the following standard business day) and closes at 7 p.m. E.T on Day 2 (the current business date). By default, the From and To Date options are pre-populated to the potential two processing dates for the one Fedwire processing day.

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Home / Accounting Services / AM / Find Fedwire Transactions / Results

### Find Fedwire Transactions

Entered Search Criteria

Requested ABA: IMAD: View: Master Activity Group: Funds Transfer

Download

1 of 1 pages 1-1 of 1 records

Subaccount ABA	Counter Party ABA	IMAD	Activity Group	Amount	Debit/Credit	Posting Time
104			Funds Transfer	1.00	Debit	09/26/2022 02:00 PM
Total:				-1.00		

Back To Find

The above screen depicts the results page. The first part of the screen displays the search criteria. The second screen displays supplemental transaction detail information, including Subaccount ABA number (if applicable), Counter Party ABA, IMAD, Activity Group, Amount, Debit/Credit and Posting Time.

### View Future Items

View Future Items Totals allows a Subscriber to view Future Items Totals processed on the current business day SBD that will be available on a future. A Subscriber 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.

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COLLATERAL REPORTS

- View Collateral Balances
- View Detailed Current Day Collateral Activity
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BILLING ACTIVITY / REPORTS

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

CAPITAL STOCK REPORTS

- View Capital Stock Reports

RELATED LINKS

- Daylight Overdraft Reports

Home / Accounting Services / AMI / View Future Items Totals

### View Future Items Totals

Account View: Master Available Date: -- Select -- Inquiry Time: [ ]

New Query

Transaction Category	Available Date	Process Date	Debit	Credit	Net Amount
Cash Letters			0.00	366,799.00	366,799.00
<b>Totals</b>			<b>0.00</b>	<b>366,799.00</b>	<b>366,799.00</b>
ACH			1,094,893,029.07	92,072,728.99	-1,002,820,300.08
			0.00	3,595,788.72	3,595,788.72
<b>Totals</b>			<b>1,094,893,029.07</b>	<b>95,668,517.11</b>	<b>-999,224,511.96</b>

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

### View Statement of Account

The Daily Statement of Account reports all account activity by date for the Master Account, Subaccount RTNs, OSRTNs and Respondents. This statement is available, without subscription, to Financial Institutions with a Master Account, seven days a week.

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- 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

CAPITAL STOCK REPORTS

- View Capital Stock Reports

RELATED LINKS

- Daylight Overdraft Reports

Home / Accounting Services / AMI / View Statement of Account

### View Statement of Account

Affiliate/Other: -- Select --

New Query

View	Reports Available to View
■	Statement of Account for 09/26/2022
■	Statement of Account for 09/25/2022
■	Statement of Account for 09/24/2022
■	Statement of Account for 09/23/2022
■	Statement of Account for 09/22/2022
■	Statement of Account for 09/21/2022
■	Statement of Account for 09/20/2022
■	Statement of Account for 09/19/2022
■	Statement of Account for 09/16/2022
■	Statement of Account for 09/15/2022
■	Statement of Account for 09/14/2022
■	Statement of Account for 09/13/2022
■	Statement of Account for 09/12/2022
■	Statement of Account for 09/09/2022
■	Statement of Account for 09/08/2022
■	Statement of Account for 09/07/2022
■	Statement of Account for 09/06/2022
■	Statement of Account for 09/02/2022
■	Statement of Account for 09/01/2022
■	Statement of Account for 08/31/2022
■	Statement of Account for 08/30/2022

As pictured above, Financial Institutions can retrieve up to 21 consecutive dates of Accounting Statements through the AMI application in a PDF format.

### Download Statement of Account Files

A Subscriber can download either the Financial Institution Reconciliation Data (FIRD) file, which is a machine-readable file and/or the Statement of Account in Spreadsheet File (SASF), both of which are delivered seven days a week. A Subscriber can download the statement data files for up to 21 consecutive business dates, as pictured above. If no transactions are posted to the Financial Institution's account, Subscribers will only see the header record information in its FIRD file, and no SASF file will be created.

With a subscription, a Financial Institution also can 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 an immediate effect on a Financial Institution's daily balance for a given processing 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. The Statement of Your Subaccount's Activity, Statement of OSRTNs and the Statement of Your Respondent's Activity do not include balances. However, the statements will show the detailed transactions with debit and credit totals, plus a summary total that will be applied to the Master Account.

### Download Correspondent/Respondent Report

The Correspondent/Respondent Report is available each day of the week and depicts Correspondent/Respondent relationships identified in the Federal Reserve Accounting application. Upon selecting the Download Correspondent/Respondent Report link on the navigation menu, a Subscriber can download the report in a "comma separated values" (CSV) file format, which can be opened in spreadsheet software. Reports are generated when there are settlement changes.

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

## Download Correspondent/Respondent Report

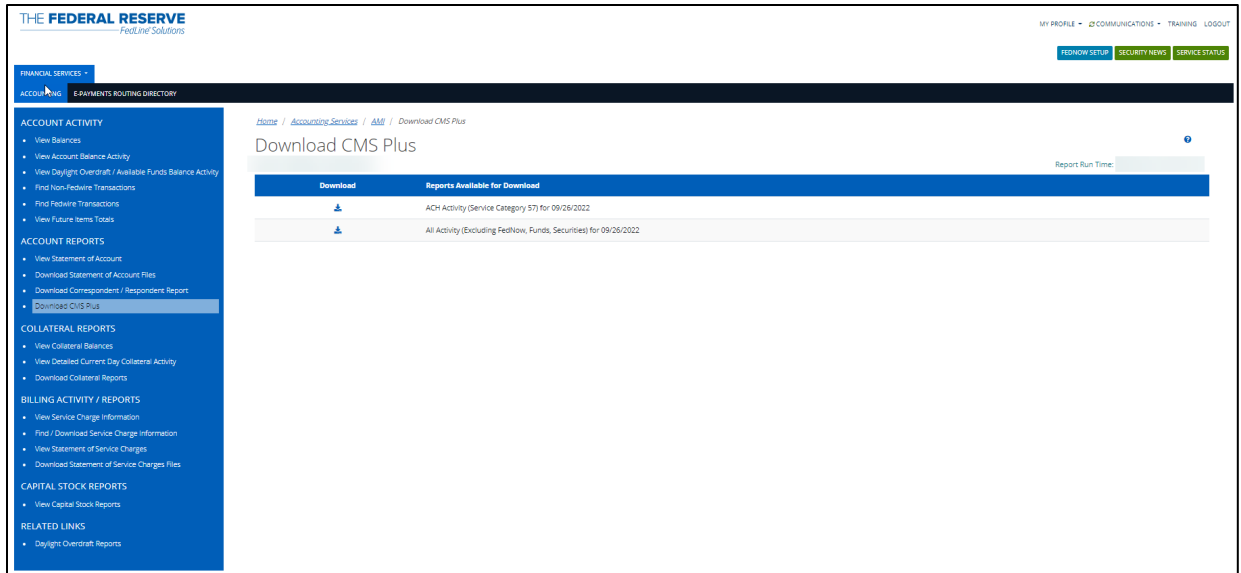
Download	Reports Available for Download
	Correspondent/Respondent File for 12/05/2022
	Correspondent/Respondent File for 08/08/2022
	Correspondent/Respondent File for 07/25/2022
	Correspondent/Respondent File for 03/14/2022
	Correspondent/Respondent File for 08/30/2021

As shown above, up to five reports are available for downloading.

### Download CMS Plus

Cash Management Plus (CMS Plus) is only available through AMI and includes the ability to download an intraday file that contains individual details for all transactions, excluding the FedNow Service, Fedwire Funds and Fedwire Securities. FedNow Service participants and their Correspondents may see FedNow Service activity for the 7:30 p.m. ET delivery. The CMS Plus files are available up to 12 times a day on standard business days 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 the account at the end of the day. By using this file, Subscribers can post account information throughout the day to monitor and reconcile account balances. A Subscriber may also want to provisionally post transactions to Respondent accounts to provide them with near real-time account information.



The file can be downloaded as a CSV spreadsheet by service category or for all account activity. As shown above, Subscribers can download information by selecting the applicable download button in the center area of the screen.

- 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

## View Collateral Balances

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 PSR or discount window purposes, which is placed in the Total Collateral for FRS 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 FRS 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 FRS 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.

The screenshot displays the 'View Collateral Balances' interface. On the left is a navigation menu with categories: ACCOUNT ACTIVITY, ACCOUNT REPORTS, COLLATERAL REPORTS, BILLING ACTIVITY / REPORTS, CAPITAL STOCK REPORTS, and RELATED LINKS. The main content area shows the title 'View Collateral Balances' and a breadcrumb trail: Home / Account Services / AMI / View Collateral Balances. An 'Inquiry Time:' field with a 'New Query' button is present. Below this is a table titled 'Collateral Totals' with columns for 'Current Outstanding Balance' and 'Collateral Value'. The table lists 'Total Collateral for FRS Purposes', 'Total Collateral for Treasury Purposes', and 'Grand Total'. Below that is another table titled 'Collateral for FRS Purposes: Summary of Activity' with columns for 'Asset Type', 'Collateral Value Increases', and 'Collateral Value Decreases'. This table lists 'Securities' and 'Loans', along with a 'Total' row.

	Current Outstanding Balance	Collateral Value
Total Collateral for FRS Purposes	190,625,284,175.75	140,741,176,630.02
Total Collateral for Treasury Purposes	2,834,679,625.74	2,616,254,584.81
Grand Total	193,460,163,801.49	143,357,431,214.83

Asset Type	Collateral Value Increases	Collateral Value Decreases
Securities	0.00	0.00
Loans	0.00	0.00
Total:	0.00	0.00

Information available through the View Collateral Balances feature is provided from CMS throughout the day, and Financial 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. On non-standard business days, Financial Institutions will receive a message stating, “Collateral Balances are unavailable at this time.”

## View Detailed Current Day Collateral Activity

View Detailed Current Day Collateral Activity feature displays institutions’ collateral activity chronologically through the current standard business day. On non-standard business days, Subscribers will receive a message indicating “Detailed Activity is Unavailable at this time.”

Home / Accounting Services / AMI / View Detailed Current Day Collateral Activity

## View Detailed Current Day Collateral Activity

Current Day:

[New Query](#)

Collateral for FR Purposes: Detailed Activity

Opening Collateral Value Balance: 148,503,929.25

[Download](#)

1 of 2 pages 1 - 20 of 40 records

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	148,436,303,576.65
	CVM					9,072,600.00	4,424,094.92	1,285,161.19	-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	8,074,518,506.81	5,194,124,057.62	-605,547,209.66	147,981,449,425.53
	CVM					2,297,040,349.01	596,088,236.55	431,852,151.43	-28,937,828.12	147,952,511,597.41
	CVM					92,035,634,167.22	22,289,879,876.62	13,700,215,039.30	-1,385,744,060.05	146,566,767,537.36
	CVM					11,204,343,702.70	3,385,387,334.63	2,210,192,604.79	-1,90,256,547.57	146,376,510,989.79
	CVM					235,000,000.00	34,975,000.00	20,664,132.11	-2,240,604.87	146,374,270,384.92
	CVM					498,980,020.40	488,912,919.40	258,684,348.86	-20,184,645.11	146,345,085,709.81
	CVM					6,854,352,511.05	5,025,553,407.22	2,954,469,208.11	-286,305,908.97	146,058,779,800.84
	CVM					722,659,122.06	152,339,475.39	97,784,819.52	-8,368,874.01	146,050,410,926.83
	CVM					6,886,427,278.41	2,499,443,072.72	1,316,148,269.27	-1,65,914,437.43	145,883,496,499.40
	CVM					705,631,241.95	213,917,554.62	163,476,581.02	-8,883,130.98	145,874,613,358.42
	CVM					8,774,236,073.45	5,590,062,783.92	4,109,500,953.97	-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	3,394,757,109.99	-144,014,650.46	145,317,377,595.57
	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	144,956,479,170.04
	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	-72,636,884.69	144,698,535,625.12

**Trans Type Key**

Trans Type Key	Description
ACS	Account Transfer
CVM	Collateral Value Maintenance

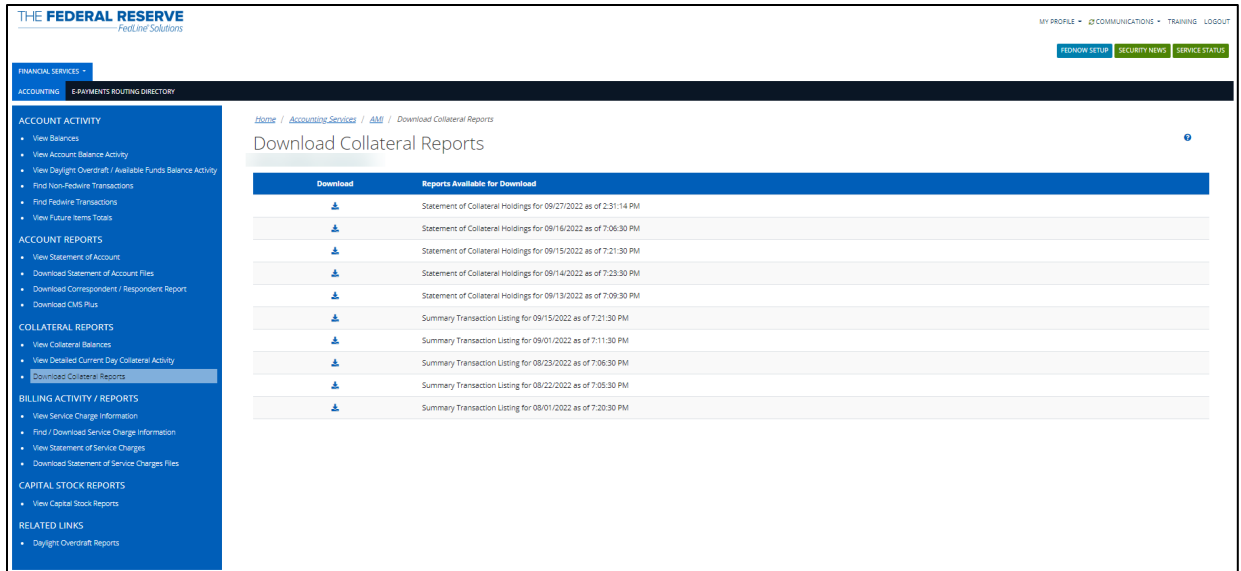
As pictured above, this feature displays transactions that institutions have initiated, including account transfers, deposits and withdrawals, as well as certain changes to collateral values initiated by the Reserve Banks, such as revaluations, market value maintenance and collateral value maintenance 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-right 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 above.

### Download Collateral Reports

Download Collateral Reports provides institutions with real-time Collateral information. CMS creates two reports at the end of each standard 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 standard business 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 standard business day.

Because collateral-related activities occur throughout the day and past the close of business, CMS creates two sets of collateral reports each standard business 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. Institutions can obtain final versions of these reports when all collateral activities have completed for the day – generally well after the close of business.



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, as seen above.

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

View Intraday Position Report provides the Daylight Overdraft Balance throughout a single Fedwire day.

The report is generated daily, even if the Financial Institution was not in an overdraft position. The Intraday 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 of this document.

## Account Balance System (ABS) Reports

ABS allows Financial Institutions to monitor their accounts 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 p.m. ET. ABS provides information on an Account Holder's Daylight Overdraft Balance, its overall Account Balance, and Available Funds Balance.

ABS is updated in near real-time for the FedNow Service, Fedwire Funds, Fedwire Securities and National Settlement Service transactions, every 15 minutes for pre-funded ACH credit originations<sup>9</sup> and every five minutes throughout the business day for all other transactions. Near real-time ABS information is available through the AMI application, which is available via FedLine Web and FedLine Advantage (see the AMI section above).

<sup>9</sup> Pre-funding of ACH credit originations is required for only a subset of institutions and is defined in OC 4, Automated Clearing House Item.



By monitoring ABS information periodically throughout the day, an institution can significantly reduce the possibility of incurring a Daylight Overdraft 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.

The Daylight Overdraft Balance is updated in near real-time for funds, book entry and enhanced NSS transactions; every 15 minutes for pre-funded ACH credit originations; and every five 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 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 Account 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 Daylight Overdraft Balance (DLOD) and 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. To avoid Daylight Overdrafts, customers should not rely upon the Available Funds Balance as 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 near real-time account information based on FedNow Service, Fedwire Funds, Fedwire Securities or NSS transactions and pre-funded ACH credit originations. Additionally, debits and credits resulting from a Financial Institution's other payment activity are captured by ABS after the transactions are processed and entered in 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). Financial Institutions that receive transactions from multiple Reserve Banks in multiple time zones will need to consider the effect of time zone differences.

ABS Balance Inquiry reports are available in the Master and Self formats. These are 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 number. If the Financial Institution has Subaccounts, they may view the Master Account and each Subaccount separately using the Self-Balance Type report. The Self-Balance 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 Format 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 internal intraday position reports and projected end-of-day balances. 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 helps a Financial Institution avoid an Overnight Overdraft, affords more research time, and provides alternative access to funds, should that be necessary. After the account is settled for the day, the Federal Reserve recommends that Financial Institutions 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 its Daylight Overdraft Position or its account is out of balance and requires resolution to avoid a potential Overnight Overdraft, it can obtain supplemental information via additional ABS reports. 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 an error is not detected in the Fedwire Funds transaction, a Subscriber can obtain additional details on other activity from AMI inquiries and reports as described in the AMI section above. A Financial Institution will need to decide which tools best serve its reconciliation needs. They may contact the Federal Reserve if there is a settlement discrepancy between the Financial Institution’s internal records and ABS.

In addition to the ABS Balance Inquiry, an account holder may receive the following reports automatically via FedLine Direct or FedLine Command®:

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 information about the Financial Institution’s opening balance, 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, which occurs 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 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 critical payment services such as the FedNow Service, Fedwire Funds Service, 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.

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

FedPayments Manager for Fedwire Funds is a tool, accessible via FedLine Advantage, that Financial Institutions may use to prepare and submit payment messages 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 FedPayments Manager enables a Subscriber 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.

The Account Balance inquiry report allows a Subscriber to view information from the ABS about an RTN’s balance if the Subscriber is authorized to access this. An RTN and balance type must be specified to obtain the report.

THE FEDERAL RESERVE Financial Services						
General	<b>Account Balance</b>					
About This Service						
Help						
Today's Messages						
Inquiries & Reports						
Past Messages						
Account Balance						
Statements						
Error Description						
Tools & Preferences						
Administration						
	Inquiry ABA:	011111111	Balance Type:	Master		
	Reported ABA:	011111111	Name:	Bank A		
		Status	Debit (\$)	Debit (#)	Credit (\$)	Credit (#)
	<b>Open Balance</b>	N/L				482,239.83
	Funds Transfer	12:17	0.00	0	65,777.10	1
	Net Settlement	12:02	0.00		0.00	0.00
	Securities Transfer	11:00	65,777.10	1		0
	Pre-Funded ACH	00:00	0.00		0.00	0.00
	Other Available at	15:30	0.00		264,287.51	
	<b>Daylight Overdraft Balance</b>					552,025.87
	Other Unavailable at	15:30	0.00		194,501.47	
	<b>Account Balance</b>					746,527.34
	Memo Post	00:00	0.00		0.00	0.00
	Debit Cap	04/18			1,000,000.00	1,000,000.00
	Collateralized Capacity	04/18			25,000,000.00	25,000,000.00
	<b>Available Funds</b>	DLOD				26,552,025.87
	Collateral Available for Daylight Overdraft Purposes	10:33			30,000,000.00	
	Collateralized Daylight Overdrafts				0.00	
	Uncollateralized Daylight Overdrafts				0.00	
		Cycle Date:	07/20/2016	ENV:	PIT	Mode: TEST

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 nine-digit number of the Master Account or Subaccount for which balances are requested.
- Service Unit – Represents a physical location within an organization (e.g., the New York office) or a function within an organization (e.g., funds transfer department). By selecting the Service Units option, the Subscriber can view the service units established for the Financial Institution by the Federal Reserve Banks, at the request of an End User Authorization Contact.
- System Date/Time – The system date and time of the inquiry.
- Inquiry ABA – Identifies the nine-digit number of the Master Account 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 the balance type is "Master."
- Name – Name of reported ABA.
- Open Balance – Account's opening balance. Status is the time when the balance was loaded or not loaded (N/L) if no open balance was 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 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>10</sup> This line is updated every 15 minutes.

<sup>10</sup> Pre-funding of ACH credit originations is required only for a subset of institutions and is defined in OC 4, Automated Clearing House Items.

- Other Available At – The value of activity other than funds, securities, NSS and pre-funded ACH forward credit originations posted to the Federal Reserve’s accounting system. This is available to the Financial Institution in accordance with Daylight Overdraft posting procedures. This line is updated approximately every five minutes.
- Daylight Overdraft Balance – A subtotal of the Daylight Overdraft balance as measured by the posting rules for the inquiry ABA number selected.
- Net Settlement – Status reflects the time of the latest NSS transaction. Also indicates the debit or credit dollar value of National Settlement transactions as well as a net amount.
- 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 number selected in accordance with Daylight Overdraft posting procedures. This line is updated approximately every five 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 the date of the 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 the 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 available in a spreadsheet or 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) also may 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 retrieve 21 consecutive dates of the Statement of Account in PDF or spreadsheet format via AMI, a machine-readable reconciliation 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 a Financial Institution's daily balance for a given process date, the Statement of Account presents future activity scheduled to affect the account for a future standard business day. 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 following:

- 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, OSRTN and 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) contain transaction details for all immediate and future activity processed using a Subaccount RTN that settles in the Master Account.
- Statement of Items Through Your Parent and Statement of Future Items Through Your Parent (available to OSRTNs) contain 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) contains 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 corner of the statement. The Statement of Future

Activity contains items that will be available on a future standard business day (which usually takes up to five days for future items).

- Statement of Items Through Your Master Account and Statement of Future Items Through Your Master Account (available to Subaccount RTNs) contains transaction details for all immediate and future activity processed using a Subaccount RTN that settles in the Master Account.
- Statement of Items Through Your Parent and Statement of Future Items Through Your Parent (available to OSRTNs) contains transaction details for all immediate and future activity processed using an OSRTNs reporting through the parent RTN.

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 the original transaction code and look identical to other immediate items on the available date.

To assist in reviewing the statements, the 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 #	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 ABA number appear after the first page.
4.	ABA Number (Routing Transit Number)	The Financial Institution's nine-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	Lists 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	A subtotal of all the Subaccount's combined debit and credit transaction activities.
10.	Other Secondary RTN (OSRTNs) Activity	Lists 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	A subtotal of all the OSRTN's combined debit and credit activity.

Statement Field Keys		
Reference #	Field Name	Description
12.	Respondent Activity	Lists 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	A subtotal of all the Respondents' combined debit and credit activity.
14.	Total	Total of all debit and credit transaction activity.
15.	Account Summary	Includes 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 standard business day.
18.	Futures Items Summary – Total Processed Today	Total of future debit and credit transaction activity processed on the current standard business day that will become available on a future standard business day.
19.	Futures Items Summary – Futures Total As-Of MM/DD	A calculation of the opening total minus 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 standard business day, including the date it will become available and 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 Federal Reserve Banks TPU that processed the transaction.
23.	Telephone Number	Telephone number to call with questions for transactions processed under the respective TPUs.
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	Includes 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, and 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	Shows 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.



Statement Field Keys		
Reference #	Field Name	Description
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 OSRTNs.
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, and the closing balance as of the current date.
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 date and month 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	Includes each of your Subaccount's RTNs and the net amount of future transactions.
37.	OSRTNs Activity	Includes each of your OSRTNs' RTNs and the net amount of future transactions.
38.	Respondent Activity	Includes each of your Respondents' RTNs 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 about your Subaccount(s), OSRTN(s) or Respondent(s) nine-digit ABA number(s), name(s) and city or cities. Note: This applies to Financial Institutions with Subaccounts, OSRTNs and/or Respondents, if applicable. For each RTN (Subaccount, OSRTNs and 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 nine-digit ABA number, name, and city to which the debit and credit transactions report.
44.	Total Applied to XXXX- XXXX-X	This identifies the nine-digit ABA number, name, and city to which the debit and credit transactions report (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.

## Statement of Account Example

The following is an example of the account for all activity for a Financial Institution by date. This report is available in AMI for up to 21 prior dates.

### Message Page

ADPB501U	FEDERAL RESERVE BANK OF Boston	08/29/XX
SAMPLE BANK - MASTER	1111-1111-1	PAGE 1
SAMPLE STREET		
CITY, ST 00000		
*****		
* ATTENTION *		
*****		
THE FEDERAL RESERVE BANKS MAY CHOOSE TO SHARE A COMMUNICATION WITH ITS CUSTOMERS VIA A TEXT MESSAGE ON THE DAILY STATEMENT OF ACCOUNT. IF A FEDERAL RESERVE BANK DECIDES TO DO SO, THE MESSAGE WILL APPEAR FIRST, BEFORE ANY ACCOUNT SUMMARY AND/OR DETAILS.		

Summary of Statement of Account

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

ADPB501U			
		PAGE	1
***** * SUMMARY STATEMENT OF ACCOUNT * *****			
		DEBIT	CREDIT
OPENING BALANCE AS OF			2,836,998,651.77
TOTAL		0.00	0.00
	OPENING BALANCE	2,836,998,651.77	
	TOTAL DEBITS	0.00	
	TOTAL CREDITS	0.00	
	CLOSING BALANCE AS OF 09/04	2,836,998,651.77	

If a Master account does not have activity, the opening and closing balances will display. Total Credits and Total Debits will be 0.00, as shown in the above example.

ADPB501U			09/03/21
		PAGE	1
Bank A 1234 Street City, State XXXXX			

If the Non-Account Holder does not have activity, the name and address will display with no balance, as shown in the above example. On non-standard business days, Subscribers may see summary totals and total amounts of future items maturing on future standard business days.

Detail of Own Activity and Detail of Future Activity

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

\*\*\*\*\*  
 \* DETAIL OF OWN ACTIVITY \*  
 \*\*\*\*\*

BR	GROUP	REF	OFFSET	FI		DEBIT	CREDIT
					SUBTOTAL	5	200.00 1,474,002.03
9801	(877)	372-2457			15910 Image Cash Letter Presentment		
		10642	0213	061000146		476.59	
		10728	0213	061000146		514.66	
		10838	0213	061000146		72,440.02	
		10472	0213	061000146		959,825.17	
					SUBTOTAL	23 4	1,033,256.44 0.00
9821	(877)	372-2457			30900 Return Image Cash Letter Deposit		
		10023	0213	061000146			3,262.05
					Original Amt \$	3,262.05	
					Org Amt \$ 1-Day	0.00	
					Org Amt \$ 2-Day	0.00	
					Org Amt \$ 3-Day	0.00	
					SUBTOTAL	1	0.00 3,262.05
9821	(877)	372-2457			30910 Return Image Cash Letter Presentment		
		10302	0213	061000146		450.00	
					SUBTOTAL	1	450.00 0.00
7502					57050 ACH Immediate Transaction		
					*****		
					24 * ITEMS REVERSED *		
					*****		
					0003 90000 0003 091000080		100.00
					0003 00001 0003 091000080	100.00	
					SUBTOTAL	2	100.00 100.00
					25 OWN ACTIVITY RECAP	13	1,034,006.44 1,477,364.08
					26 SUBACCOUNT ACTIVITY		
					2222-2222-2	600.00	500.00
					SUBTOTAL	1	600.00 500.00
					27 OSRTN ACTIVITY		
					3333-3333-3	200.00	300.00
					SUBTOTAL	1	200.00 300.00



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
			1	0.00	350.00
		SUBTOTAL			
		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
<div style="font-size: 2em; opacity: 0.5; border: 1px solid red; padding: 5px; display: inline-block;">           DEMO         </div>					
		FUTURES OPENING TOTAL		0.00	0.00
16		- TOTAL AVAILABLE TODAY		0.00	0.00
		+ TOTAL PROCESSED TODAY		1,550.00	1,420.00
		FUTURES TOTAL AS OF 08/29		1,550.00	1,420.00
TOTAL COMING AVAILABLE					
	08/30	PROCESSED 08/29		1,550.00	750.00
17		TOTAL AVAILABLE 08/30		1,550.00	750.00
	09/03	PROCESSED 08/29		0.00	670.00
		TOTAL AVAILABLE 09/03		0.00	670.00



Statement of Your Subaccount Activity and Statement of Your Subaccount Future Activity

ADPB501U	1	FEDERAL RESERVE BANK OF Boston	2	08/29/XX
SAMPLE BANK - MASTER	3		4	1111-1111-1
				PAGE 6
***** * STATEMENT OF YOUR SUBACCOUNTS' ACTIVITY * *****				
BR	GROUP REF	OFFSET FI	DEBIT	CREDIT
38	FOR THE ACCOUNT OF 2222-2222-2	SAMPLE BANK - SUB		
		SAMPLE		
9802 (877) 372-2457	21	15900 Image Cash Letter Deposit		
0005 00004 0005 061000146				100.00
Original Amt \$		130.00		
Org Amt \$ 1-Day		10.00		
Org Amt \$ 2-Day		10.00		
Org Amt \$ 3-Day		10.00		
0006 00005 0006 061000146			200.00	
Original Amt \$		250.00		
Org Amt \$ 1-Day		20.00		
Org Amt \$ 2-Day		30.00		
Org Amt \$ 3-Day		0.00		
		SUBTOTAL	2	200.00
				100.00
7502 (866) 234-5681		57050 ACH Immediate Transaction		
24	***** * ITEMS REVERSED * *****			
0007 00002 0007 091000080			400.00	
0007 90001 0007 091000080				400.00
		SUBTOTAL	2	400.00
				400.00
39	TOTAL FOR 2222-2222-2		4	600.00
				500.00

SAMPLE BANK - MASTER 1111-1111-1 PAGE 7

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

BR GROUP REF OFFSET FI DEBIT CREDIT

FOR THE ACCOUNT OF 2222-2222-2 SAMPLE BANK - SUB  
 SAMPLE

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

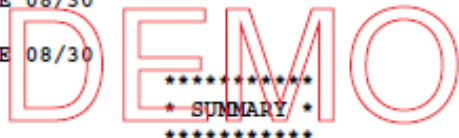
9802 (877) 372-2457 15900 Image Cash Letter Deposit

0008	00006	0008	061000146		400.00
Original Amt \$				400.00	
Org Amt \$ 1-Day				0.00	
Org Amt \$ 2-Day				0.00	
Org Amt \$ 3-Day				0.00	

SUBTOTAL 1 0.00 400.00

36 TOTAL AVAILABLE 08/30 400.00

37 NET AVAILABLE 08/30 400.00



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

FUTURES OPENING TOTAL 0.00 0.00  
 16 - TOTAL AVAILABLE TODAY 0.00 0.00  
 + TOTAL PROCESSED TODAY 0.00 400.00  
 FUTURES TOTAL AS OF 08/29 0.00 400.00

TOTAL COMING AVAILABLE

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

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

ADPB501U	1	FEDERAL RESERVE BANK OF Boston	2	08/29/XX
SAMPLE BANK - MASTER	3	4	1111-1111-1	PAGE 8
***** * STATEMENT OF YOUR OSRTNS' ACTIVITY * *****				
BR	GROUP REF	OFFSET FI	DEBIT	CREDIT
38	FOR THE ACCOUNT OF 3333-3333-3	SAMPLE BANK - OTHER SECONDARY RTN		
		SAMPLE		
9802	21	15900 Image Cash Letter Deposit		
0009	00007 0009	061000146	100.00	
22	Original Amt \$		130.00	
	Org Amt \$ 1-Day		10.00	
	Org Amt \$ 2-Day		10.00	
	Org Amt \$ 3-Day		10.00	
0010	00008 0010	061000146		200.00
	Original Amt \$		220.00	
	Org Amt \$ 1-Day		10.00	
	Org Amt \$ 2-Day		10.00	
	Org Amt \$ 3-Day		0.00	
24	***** * ITEMS REVERSED * *****			
90000		061000146		100.00
	Original Amt \$		130.00	
	Org Amt \$ 1-Day		10.00	
	Org Amt \$ 2-Day		10.00	
	Org Amt \$ 3-Day		10.00	
00009		061000146	100.00	
	Original Amt \$		130.00	
	Org Amt \$ 1-Day		10.00	
	Org Amt \$ 2-Day		10.00	
	Org Amt \$ 3-Day		10.00	
	SUBTOTAL	23	4	200.00
39	TOTAL FOR 3333-3333-3	4	200.00	300.00

SAMPLE BANK - MASTER 1111-1111-1 PAGE 9

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

BR GROUP REF OFFSET FI DEBIT CREDIT

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

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

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

0011 00010 0011 061000146			350.00
Original Amt \$	350.00		
Org Amt \$ 1-Day	0.00		
Org Amt \$ 2-Day	0.00		
Org Amt \$ 3-Day	0.00		

SUBTOTAL 1 0.00 350.00

36 TOTAL AVAILABLE 08/30 350.00

37 NET AVAILABLE 08/30 350.00

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

FUTURES OPENING TOTAL	0.00	0.00
16 - TOTAL AVAILABLE TODAY	0.00	0.00
+ TOTAL PROCESSED TODAY	0.00	350.00
FUTURES TOTAL AS OF 08/29	0.00	350.00

TOTAL COMING AVAILABLE

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

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

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

SAMPLE BANK - MASTER 1111-1111-1 PAGE 11

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

BR GROUP REF OFFSET FI DEBIT CREDIT

FOR THE ACCOUNT OF 4444-4444-4 RESPONDENT BANK  
 SAMPLE

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

9802 (877) 372-2457	15900 Image Cash Letter Deposit		
0015 00013 0015 061000146			670.00
Original Amt \$	670.00		
Org Amt \$ 1-Day	0.00		
Org Amt \$ 2-Day	0.00		
Org Amt \$ 3-Day	0.00		

31

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

TOTAL COMING AVAILABLE

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

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

ADPB501U		1	FEDERAL RESERVE BANK OF Boston		2	08/30/XX	
SAMPLE BANK - SUBACCOUNT			2222-2222-2		PAGE		2
SAMPLE STREET		3					
SAMPLE, MA 00000							
***** * STATEMENT OF ITEMS THROUGH YOUR MASTER ACCOUNT * *****							
BR	GROUP REF	OFFSET	FI	DEBIT	CREDIT		
40	FOR THE ACCOUNT AT 1111-1111-1			SAMPLE BANK - MASTER CITY			
	9802	(877) 372-2457	20	21	15900 Image Cash Letter Deposit		
19	7890	00004 0987	061000146				200.00
		Original Amt \$		230.00			
		Org Amt \$ 1-Day		5.00			
		Org Amt \$ 2-Day		10.00			
		Org Amt \$ 3-Day		15.00			
	0008	00005 0008	061000146				400.00
22		Original Amt \$		400.00			
		Org Amt \$ 1-Day		0.00			
		Org Amt \$ 2-Day		0.00			
		Org Amt \$ 3-Day		0.00			
	SUBTOTAL		2	0.00	600.00		
	7502	57050 ACH Immediate Transaction					
	3333	00008 4444	091000080				400.00
24	***** * ITEMS REVERSED * *****						
	3456	90003 6543	091000080				100.00
	3456	00004 6543	091000080		100.00		
	SUBTOTAL		3	100.00	500.00		
41	TOTAL APPLIED TO 1111-1111-1			5	100.00	1,100.00	

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

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
36 TOTAL AVAILABLE 09/04				300.00	
37 NET AVAILABLE 09/04				300.00	
***** * SUMMARY * *****					
FUTURES OPENING TOTAL			0.00	400.00	
16 - TOTAL AVAILABLE TODAY			0.00	400.00	
+ TOTAL PROCESSED TODAY			300.00	0.00	
FUTURES TOTAL AS OF 08/30			300.00	0.00	
17 TOTAL COMING AVAILABLE					
09/04 PROCESSED 08/30			300.00	0.00	
TOTAL AVAILABLE 09/04			300.00	0.00	



ADPB501U	1	FEDERAL RESERVE BANK OF Boston	2	08/30/XX
3	SAMPLE BANK - OTHER SECONDARY RTN	4	3333-3333-3	PAGE 1
	SAMPLE STREET			
	SAMPLE, CT 00000			
	*****			
	* STATEMENT OF ITEMS THROUGH YOUR PARENT *			
	*****			
BR	GROUP REF	OFFSET FI	DEBIT	CREDIT
40	FOR THE ACCOUNT AT 1111-1111-1	SAMPLE BANK - MASTER		
		CITY		
	9802 (877) 372-2457	20	21	15900 Image Cash Letter Deposit
19	5678 00002 8765 061000146			200.00
	Original Amt \$		230.00	
	Org Amt \$ 1-Day		5.00	
	Org Amt \$ 2-Day		10.00	
	Org Amt \$ 3-Day		15.00	
	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

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

[31]	1358	00006	8531	061000146		300.00	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

[36] TOTAL AVAILABLE 09/03 300.00

[37] NET AVAILABLE 09/03 300.00

DEMO  
 \*\*\*\*\*  
 \* 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		
	9802 (877) 372-2457	20	21	15900 Image Cash Letter Deposit
19	6789 00003 9876 061000146			200.00
22	Original Amt \$		230.00	
	Org Amt \$ 1-Day		5.00	
	Org Amt \$ 2-Day		10.00	
	Org Amt \$ 3-Day		15.00	
	SUBTOTAL	23	1	0.00
				200.00
7502			57050 ACH Immediate Transaction	
	00007	091000080		400.00
24	***** * ITEMS REVERSED * *****			
	2345 90002 5432 091000080			100.00
	2345 00003 5432 091000080		100.00	
	SUBTOTAL	3	100.00	500.00
41	TOTAL APPLIED TO 1111-1111-1	4	100.00	700.00

BR	GROUP REF	OFFSET FI	DEBIT	CREDIT
ADPB501U FEDERAL RESERVE BANK OF Boston 08/30/XX				
RESPONDENT BANK 4444-4444-4 PAGE 3				
***** * STATEMENT OF FUTURE ITEMS THROUGH YOUR CORRESPONDENT * *****				
FOR THE ACCOUNT AT 1111-1111-1 SAMPLE BANK - MASTER CITY				
***** 30 * AVAILABLE 09/03 * *****				
9802 (877) 372-2457 15900 Image Cash Letter Deposit				
1234 00007 4321 061000146 300.00				
31 Original Amt \$ 300.00				
Org Amt \$ 1-Day 0.00				
Org Amt \$ 2-Day 0.00				
Org Amt \$ 3-Day 0.00				
SUBTOTAL 1 300.00 0.00				
36 TOTAL AVAILABLE 09/03 300.00				
37 NET AVAILABLE 09/03 300.00				
DEMO ***** * SUMMARY * *****				
FUTURES OPENING TOTAL 0.00 670.00				
16 - 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				

## 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 biweekly 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, the 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 when 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, which will show the aggregate balances across all accounts for the institution. The report includes 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. Total end-of-minute balances (the total Fedwire balance), Daylight Overdraft and collateral values are segregated into columns. Uncollateralized Daylight Overdraft Balances are calculated in the far-right column. The bottom of the report lists the maximum overdraft values by date, based on the date and time of the peak overdrafts, as well as the average overdraft for the day.

This report is generated daily, 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>11</sup>.

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<sup>11</sup> The Daylight Overdraft Service is available via FedLine Web/FedLine Advantage with the AMI non-restricted credential access.

Run Date:

Page 1

Intra-day Position Report  
 Maintenance Period Ending: [REDACTED]  
 Position at every 1 minute interval from 21:00 to 19:00  
 \$ in Thousands

Contact:  
 Title:

(Consolidated Entity)

Cap Type: Abv. Avg as of [REDACTED] Risk Based Cptl: 195,227,000 as of [REDACTED] Seven Day Accounting: N  
 Opening Balance: 74,102 Net Debit Cap: 366,050,625 Preliminary Total Daily Fee: 0  
 Closing Balance: 105,221 Maximum DLOD Capacity: [REDACTED] Preliminary Aggregate Fee: 0

Date: 09/21/2022

Time (ET)	Pure Funds Only Balance	FedNow Only Balance	Securities Only Balance	Non-Wire DW Net Offline Balance	Total EOM Balance	Total DLOD	Unencum Coll Value	Uncoll DLOD Amount
21:00	74,102	0	0	0	74,102	0	0	0
15:37	74,102	0	11,033	0	85,136	0	0	0
15:43	74,102	0	31,118	0	105,221	0	0	0
19:00	74,102	0	31,118	0	105,221	0	0	0

### Transaction End-of-Minute (EOM) Detail Report

The daily EOM Detail Report shows all a Financial Institution’s end-of-minute balances for a single day. The report will display only time intervals when transaction activity occurs.

The upper portion of the report includes the institution’s name, address, ABA number and opening balance with the Federal Reserve.

The Transaction EOM Detail Report displays every end-of-minute balance throughout a standard 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, delivered on a one-day lag, and retained for the most recent 29 business days in the Daylight Overdraft Service. If transaction level activity is not present, the report will display the institution’s opening balance and a message, “No transaction detail is available.”

Run Date: [REDACTED]

Page: 1

Transaction End-of-Minute Detail Report  
For Date: [REDACTED]  
from 21:00 to 19:01

Contact:  
Title:

ABA: [REDACTED] (Consolidated Entity)

Seven Day Accounting: N  
EP Opening Balance: 74,102,308.00

EOM Post Time (ET)	Tran Code	Offset	Respondent	Process	EASY Stamp or Ref Nr	Trans Amount	Unencum Collateral	Posting Amount	Uncoll DLOD
21:00		EOM BALS:			FRB ABA / EOM Balance	74,102,308.00	.00		.00
15:37:49	8906					28,000.00		28,000.00	
15:37:50	8906					131,250.00		131,250.00	
15:37:50	8906					4,635,000.00		4,635,000.00	
15:37:50	8906					59,000.00		59,000.00	
15:37:52	8906					6,180,000.00		6,180,000.00	
15:37						.00		.00	
15:43:54	8906					6,180,000.00		6,180,000.00	
15:43:56	8906					13,905,000.00		13,905,000.00	
15:43						.00		.00	
19:00						.00		.00	
19:01						.00		.00	



Daylight Overdraft Monitoring Summary

The Daylight Overdraft Monitoring Summary report provides institutions with a listing of peak Daylight Overdrafts (if incurred) for each FedWire day during a maintenance period. No report will be generated if an institution does not incur Daylight Overdraft activity within a maintenance period. If an institution has more than one Federal Reserve account, the words "Consolidated Entity" will appear on the report, which will show the aggregate balances across all accounts for the institution.

The upper portion of the report includes the Financial Institution's 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 data (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]

Page 1

Daylight Overdraft Monitoring Summary  
Maintenance Period Ending: [REDACTED]  
\$ in Thousands

Contact: [REDACTED]  
Title: [REDACTED]

ABA: [REDACTED]

Cap Type: De minimis  
as of [REDACTED]

Credit option: Unknown

Seven Day Accounting: N

Capital Type: Risk Based Cptl 490,918  
as of [REDACTED]

Net Debit Cap: 196,367  
Maximum DLOD Capacity:

Date	Time	Adjusted Net Debit Cap	DLOD Capacity*	Total Peak OD	Excess Over DLOD Capacity*	Cap Util Ratio	Unencum Coll Value	Uncollateralized DLOD Amount
[REDACTED]	[REDACTED]	196,367	196,367	9,267	0	0.04	0	9,267
[REDACTED]	[REDACTED]	196,367	196,367	4,238	0	0.02	0	4,238
[REDACTED]	[REDACTED]	196,367	196,367	6,206	0	0.03	0	6,206
[REDACTED]	[REDACTED]	196,367	196,367	2,229	0	0.01	0	2,229

Maintenance Period Average Peak Overdraft Amount: \$ 2,194

'....' - 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 Preliminary

The preliminary version of the Daylight Overdraft Charge Report provides institutions with preliminary Daylight Overdraft charges for the most recently completed maintenance period. Therefore, if a Financial Institution is inquiring about 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, which will show the aggregate balances across all accounts for the institution.

If a Financial 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: [REDACTED]

Report ID: [REDACTED]

Page: 1

Daylight Overdraft Charge Report  
PRELIMINARY  
Reserve Maintenance Period Ending: [REDACTED]  
Final Charge Date [REDACTED]

Contact:  
Title:

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	Final Charge
[REDACTED]	949	0	949	12.05	0.00	12.05
[REDACTED]	565	0	565	7.18	0.00	7.18
[REDACTED]	842	0	842	10.69	0.00	10.69
[REDACTED]	162	0	162	2.06	0.00	2.06
<b>Total:</b>				<b>31.98</b>	<b>0.00</b>	<b>31.98</b>

Charge Amount: 31.98  
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) \* (22/24) \* (1/360))

### Daylight Overdraft Charge Report Final

The Daylight Overdraft Charge report final provides institutions with 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 order by maintenance period. The report 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, which will show the aggregate balances across all accounts for the institution.

If a Financial 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:

Report ID:

Page: 1

Daylight Overdraft Charge Report  
 FINAL  
 Reserve Maintenance Period Ending:  
 Final Charge Date

Contact:  
Title:

ABA:

Reserve Maintenance Period Ending

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	Final Charge
	321	0	321	4.07	0.00	4.07
	1,085	0	1,085	13.79	0.00	13.79
Total:				17.86	0.00	17.86

Charge Amount: 17.86  
 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) \* (22/24) \* (1/360)

### Daylight Overdraft History Report

The Daylight Overdraft History Report provides Financial Institutions with 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, which will show the aggregate balances across all accounts for the institution.

Run Date:

Report ID:

Page: 1

Daylight Overdraft History Report  
 to  
 All Periods with an Overdraft  
 \$ in Thousands

Contact:

Title:

ABA: Seven Day Accounting: N

MP Ending	Peak Overdraft	# Days Over Cap	DLOD Cap **	Cap Util. Ratio	DLOD Charge	Total DLOD Amount	Unencumbered Collateral at Peak OD	Uncollateralized DLOD amount
Capital:	490,918	Cap Type: De min.	Max DLOD Cap:				Net Debit Cap:	196,367
	9,267	0	196,367	0.04	0.00	9,267	0	9,267
	9,668	0	196,367	0.04	0.00	9,668	0	9,668
	3,165	0	196,367	0.01	0.00	3,165	0	3,165

\*\*\* - 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, ABA/RTN number and zero in the peak overdraft column.

Dollar amounts are rounded up to the nearest thousands. For example, if the dollar amount is less than \$1,000 and greater than \$0, the dollar amount will be set to \$1,000, which will be displayed as \$1 on the report.

Daylight Overdraft history for the eight most recent maintenance periods will be reflected in the report on the biweekly report.

## Section III

### Overdrafts

This section discusses Daylight and Overnight Overdrafts and the various tools, such as AMI, that the Federal Reserve provides to help an institution monitor overdrafts.

### Payment System Risk Management

The Federal Reserve Board developed the [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. Part II of 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 Financial 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 clearing house (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 Financial 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>12</sup> application using the methodology. FedNow Service, Fedwire Funds, Fedwire Securities, National Settlement Service transactions, principal and interest payments, and pre-funded ACH credit originations<sup>13</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 a standard 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>14</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 a Financial Institution’s internal systems in tracking 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 uncollateralized 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 capital measure. There are six cap categories: zero, exempt-from-filing, de minimis, average, above average and high. Each cap category is associated with cap multiples, which are shown below in the cap multiple matrix.

**Cap Multiple Matrix**

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

<sup>12</sup> Amount of Overnight Overdraft x (Primary Credit Rate plus 4%) / 360 Days x the Number of Days Overdrawn.

<sup>13</sup> Pre-funding of ACH credit originations is required for only a subset of institutions and is defined in OC 4, Automated Clearing House Items.

<sup>14</sup> For Financial Institutions 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.

An institution's net debit cap is calculated as its cap multiple times its capital measure, 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>15</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, which 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.

An institution's eligibility to request a positive net debit cap depends on the institution's creditworthiness as determined by (i) the supervisory ratings of the institution and any holding company or affiliates, and (ii) the institution's Prompt Corrective Action (PCA) designation (for domestic institutions) or FBO PSR capital category for branches and agencies of Foreign Banking Organizations (FBOs).

### Zero Cap

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

### Exempt-from-Filing

The exempt-from-filing category permits institutions to incur Daylight Overdrafts up to a net debit cap of \$10 million or 20 percent of their capital, whichever amount is smaller. If a Reserve Bank determines 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

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<sup>15</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.

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. 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. 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>16</sup>.

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

### Maximum Daylight Overdraft Capacity

Subject to Reserve Bank approval, and the capitalization requirements in part II of the PSR policy, certain Financial Institutions may voluntarily pledge collateral to their ARB to secure Daylight Overdraft capacity in excess of their net debit caps (maximum Daylight Overdraft capacity or max cap)<sup>17</sup>. A Financial Institution that wishes to expand its Daylight Overdraft capacity by pledging collateral should consult with its ARB. A business justification for the additional capacity may be required if the Financial Institution requests a max cap in excess of its capital measure multiplied by 2.25 or if the ARB exercises discretion to require that the institution submit a business justification. The Reserve Bank will consider the institution's reasons for requesting additional Daylight Overdraft capacity (if a business case justification was provided) 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 Financial Institution that requests additional Daylight Overdraft capacity to decide on the appropriate maximum Daylight Overdraft capacity level. If an institution is requesting collateralized capacity for the first time, it must submit a resolution from its board of directors indicating its board's approval of the requested max cap. Increases to collateralized capacity

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<sup>16</sup> More information about the self-assessment process is available in the Guide to the Federal Reserve's Payment System Risk Policy.

<sup>17</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.

previously approved by Reserve Banks will also require a Board of Directors resolution. In most cases, an institution will not have to provide to a Reserve Bank a business case justifying its request for collateralized capacity. In addition to this general procedure, there is a streamlined procedure under which certain FBOs are eligible to request a max cap.

If approved, the Financial Institution should avoid incurring Daylight Overdrafts in excess of its approved maximum capacity<sup>18</sup>.

An institution's maximum Daylight Overdraft capacity is defined as follows:

**Maximum Daylight Overdraft capacity = net debit cap + collateralized capacity**

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

### Overnight Overdrafts

An Overnight Overdraft is an unauthorized extension of credit that occurs when a Financial 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.

The Federal Reserve provides several informational tools to assist institutions in managing their Master Account, but these tools are intended to supplement, not replace, internal controls<sup>19</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 standard 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:

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<sup>18</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.

<sup>19</sup> Refer to the section on Account Management Tools.



### **Amount of Overnight Overdraft x (Primary Credit Rate plus 4%) / 360 Days x the Number of Days Overdrawn<sup>20</sup>**

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.

The Reserve Bank will take additional actions to minimize continued Overnight Overdrafts.

### **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 in" under the Competitive Equality Banking Act of 1987 (CEBA), Edge Act and agreement corporations, bankers' banks, limited-purpose trust companies, government-sponsored enterprises (GSEs) and international organizations. Please refer to Part II of the [PSR policy](#) for more information.

### **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 also could face account activity restrictions, such as rejection of Fedwire funds transfers, National Settlement Service entries or ACH credit originations, if

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<sup>20</sup> See Federal Reserve System's [Policy on Overnight Overdrafts](#)

the institution’s account contains insufficient funds. Reserve Banks will keep institution’s 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 Part II of 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 several online account information tools and encourage institutions to use them. See Section II of this guide for a detailed description of all information tools.

### Offline 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.

<b>Posting Time (Eastern Time)</b>	<b>Transaction Description</b>
<b>9 p.m. Previous day</b>	Opening Balance (previous day’s closing balance)
<b>Post throughout business day direct to ABS XP:</b>	±Fedwire funds transfers
	±Fedwire book entry securities transfers
	±Fedwire book entry automated claim adjustments
	±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.
	±Government and commercial ACH transactions, including return items
	±Commercial check transactions, including returned checks
	+ Treasury checks, postal money orders, local Federal Reserve Bank checks and savings bond redemptions in separately sorted deposits; these items must be deposited by the latest applicable deposit deadline preceding the posting time

	+Advance-notice Treasury investments
	-Penalty assessments for tax payments from the Treasury Investment Program (TIP)
<b>Post at 8:30 a.m. eastern time and hourly, on the half-hour, thereafter:</b>	±Main account administrative investment or withdrawal from TIP
	±Special Direct Investment (SDI) administrative investment or withdrawal from TIP
	+31 CFR Part 202 account deposits from TIP
	+Check credit corrections amounting to \$1 million or more
	+Check credit adjustments amounting to \$1 million or more
	-Uninvested paper tax (PATAX) deposits from TIP
	-Main account balance limit withdrawals from TIP
	-Collateral deficiency withdrawals from TIP
	-31 CFR Part 202 deficiency withdrawals from TIP
<b>Post at 8:30 a.m., 1 p.m. and 6:30 p.m. eastern time:</b>	-Main account Treasury withdrawals from TIP
<b>Post by 9:15 a.m. eastern time:</b>	+U.S. Treasury and government agency Fedwire book entry interest and redemption payments
	+Electronic payments for U.S. Treasury and government agency matured coupons and definitive securities
<b>Post at 9:30 a.m. eastern time and hourly, on the half-hour, thereafter:</b>	+Federal Reserve Electronic Tax Application (FR-ETA) value Fedwire investments from TIP
<b>Post at 11 a.m. eastern time and hourly thereafter:</b>	+Currency and coin deposits
<b>Post at 12:30 p.m. eastern time and hourly, on the half-hour, thereafter:</b>	+Dynamic investments from TIP
<b>Post at 1 p.m. eastern time:</b>	±Commercial check transactions, including returned checks
	±Government and commercial FedACH Same Day Service transactions, including return items
	±Same-day Treasury investments
<b>Post at 5:30 p.m. eastern time:</b>	±Government and commercial FedACH Same Day Service transactions, including return items
	+Treasury checks, postal money orders and savings bond redemptions in separately sorted deposits; these items must be

	deposited by the latest applicable deposit deadline preceding the posting time
	+Local Federal Reserve Bank checks; these items must be presented before 3 p.m. eastern time
<b>Post at 5:30 p.m. eastern time:</b>	±Commercial check transactions, including returned checks
<b>Post at 6 p.m. eastern time</b>	±Government and commercial FedACH Same Day Service transactions, including return items
<b>Post at 6:30 p.m. eastern time:</b>	+Penalty Abatements from TIP
<b>Post after the close of Fedwire Funds Service:</b>	± All other transactions. These transactions include the following: currency and coin shipments; noncash collection; term-deposit settlements; Federal Reserve Bank checks presented after 3 p.m. eastern time but before 3 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

**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 and Customer Support Team strives 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 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 give information about the processing disruption and, if possible, the estimated time for a resolution. This message may go only to the locations associated with the service experiencing the disruption. (For example, if ACH is not functioning, the notices usually go to the ACH origination and receiving points.) For some account holders, this information may be directed to their processing centers, rather than recipients 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 used by the financial industry, circumstances can 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 helpful information.

Federal Reserve Business Continuity information can be found on [www.FRBservices.org](http://www.FRBservices.org).

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

On occasion, the need for contingency funding may arise for several 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 an institution is eligible to access the discount window, it is encouraged to complete the appropriate documents for borrowing. Additionally, institutions are encouraged to periodically review and test their contingency plans for funding, including the possibility of pledging discount window collateral for use in emergencies. This should include the pledge of collateral in advance so the Federal Reserve can consider borrowing requests quickly if the institution unexpectedly needs 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 the [Federal Reserve Discount Window & Payment System Risk website](#).

## Section IV

### Billing Cycle

The Federal Reserve System's billing cycle begins on the first standard business day of each month and closes on the last standard business day of the month, with charges accruing daily. A monthly Statement of Service Charges is automatically created for Master Accounts<sup>21</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 its Master Account, no additional authorization is necessary. If the institution wishes to settle its service charges in a Correspondent's account, they must establish authorization by submitting a Transaction and Service Fee Settlement Authorization (OC 1, 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 also may 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
- Return Checks and Return Image
- FedComplete®
- FedNow Services
- Fedwire Funds

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<sup>21</sup> Non-Account holders and secondary RTNs can subscribe to the monthly Statement of Service Charges by completing Accounting Information Services (AIS) form 1.

- 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 Reconciliation Data (SCRD),<sup>22</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 about the billing cycle and the Statement of Service Charges, please contact the National Accounting and Customer Support.

## Reconciling Your Statement of Service Charges

A Financial Institution should reconcile its monthly Statement of Services Charges in a timely manner. Authorized individuals should notify the appropriate Reserve Bank staff as soon as possible if they believe there may be an error on the statement. Please promptly direct inquiries about specific charges 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:

- Summary Charges for Primary RTN Recap, which displays summarized charges by each service area and provides a net total charge for all service areas for the Primary RTN.
- Summary Charges for Subaccount Recap, which displays summarized charges by each Subaccount RTN, summarized charges for any RTN (lowest tier) reporting through a Subaccount, a net total charge for each Subaccount and a net total charge for all Subaccounts.
- Summary Charges for Other Secondary RTN Recap, which displays summarized charges by each OSRTN, summarized charges for any RTN (lowest tier) reporting through an OSRTN, a net total charge for each OSRTN and a net total charge for all OSRTNs.

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

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<sup>22</sup> The SCRD file is available for Master Accounts by completing AIS Form 1.

for each Respondent, and a net total charge for all Respondents.

- Activity by Product for Primary RTN, which displays detailed 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 detailed 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 detailed 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 detailed 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 detailed 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 detailed 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.

### Summary Statement of Service Charges Fields Keys

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



sample.

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 for 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 listed 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 for the Respondent(s) and all other RTNS reporting through the Respondent(s) 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 on 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 with any

		questions about 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 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 function 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 that report through the Respondent(s) and ultimately settle to your Primary RTN.
26.	Total for all Respondents	Includes the total service charges for all 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 RTN's Federal Reserve Account as presented on the first page of the statement.

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

FEDERAL RESERVE BANK SERVICES		PAGE
STATEMENT OF SERVICE CHARGES FOR PERIOD 06/01/20XX-06/30/20XX		2
1111-1111-1		
SAMPLE BANK - MASTER		
*****		
<b>6</b>	* SUMMARY CHARGES FOR OTHER SECONDARY RTN RECAP *	
*****		
3333-3333-3	SAMPLE BANK - OSRTN 3	100.19
3333-3333-4	SAMPLE BANK - OSRTN 4	100.07
OTHER SECONDARY ACTIVITY		
3333-3333-5	SAMPLE BANK - OSRTN 5	100.22
NET TOTAL FOR 3333-3333-4		200.29
3333-3333-6	SAMPLE BANK - OSRTN 6	100.16
RESPONDENT ACTIVITY		
4444-4444-3	RESPONDENT BANK 3	100.15
NET TOTAL FOR 3333-3333-6		200.31
NET TOTAL FOR ALL OTHER SECONDARY RTNS		500.79
*****		
<b>7</b>	* SUMMARY CHARGES FOR RESPONDENT RECAP *	
*****		
4444-4444-4	RESPONDENT BANK 4	475.00
4444-4444-5	RESPONDENT BANK 5	1,251.50
OTHER SECONDARY ACTIVITY		
3333-3333-7	RESPONDENT BANK 5 - OSRTN 1	115.44
NET TOTAL FOR 4444-4444-5		1,366.94
4444-4444-6	RESPONDENT BANK 6	41,154.56
OTHER SECONDARY ACTIVITY		
4444-4444-7	RESPONDENT BANK 6 - OSRTN 1	100.03
NET TOTAL FOR 4444-4444-6		41,254.59
NET TOTAL FOR ALL RESPONDENTS		43,096.53
NET TOTAL OF ALL CHARGES <b>8</b>		47,687.74
*****		
<b>9</b>		
**** A NET SERVICE CHARGE OF 34,652.74 WILL BE APPLIED TO YOUR FEDERAL RESERVE ACCOUNT ON 07/15/20XX****		
**** A NET SERVICE CHARGE OF 13,035.00 WILL BE APPLIED TO YOUR CORRESPONDENT BANK(S) ACCOUNT ON 07/15/20XX****		
<b>10</b>		

## Activity by Product Code for Primary RTN

FEDERAL RESERVE BANK SERVICES		PAGE		
STATEMENT OF SERVICE CHARGES FOR PERIOD 06/01/20XX-06/30/20XX		5		
1111-1111-1				
SAMPLE BANK - MASTER				
*****				
<b>11</b>	* ACTIVITY BY PRODUCT FOR PRIMARY RTN 1111-1111-1 *			
*****				
SERVICE AREA: 1505-PAYOR BANK	<b>12</b>			
PROCESSING OFFICE: ATLANTA				
CONTACT NUMBER: (877) 372-2457	<b>13</b>			
PRODUCT CODE AND DESCRIPTION	-TRANSACTION-	-UNIT-		
	VOLUME FEE	VOLUME RATE		
		SUPPLEMENTAL CHARGE		
		TOTAL CHARGES		
19650 FEDRECEIPT+ - INTERNET	22 2.000000	1,768,989 0.004000	0.00	7,119.94
19663 FEDRECEIPT PLUS DEP DISC-FWD	0 0.000000	1,768,989 -0.005000	0.00	-8,845.32
19665 FEDRECEIPT COURTESY DELIVERY	22 5.000000	343,754 0.009000	0.00	3,203.78
19673 RPPR FWD FEDRECEIPT DEP DISC	0 0.000000	1,768,989 -0.001000	0.00	-1,769.09
19675 RPPR COURTESY DELIVERY DISC T1	0 0.000000	354,196 -0.004000	0.00	-1,416.78
TOTAL CHARGES:	<b>14</b> 44	6,004,917		-1,707.47
1505-PAYOR BANK				

# Activity by Product Code for Subaccount

FEDERAL RESERVE BANK SERVICES							PAGE 13
STATEMENT OF SERVICE CHARGES FOR PERIOD 06/01/20XX-06/30/20XX							
1111-1111-1							
SAMPLE BANK - MASTER							
*****							
15 * ACTIVITY BY PRODUCT FOR SUBACCOUNT 2222-2222-2 SAMPLE BANK - SUBACCOUNT 1 *							
*****							
SERVICE AREA: 5701-ACH							
PROCESSING OFFICE: PHILADELPHIA							
CONTACT NUMBER: (877) 372-2457							
PRODUCT CODE AND DESCRIPTION	-TRANSACTION-		-UNIT-		SUPPLEMENTAL	TOTAL CHARGES	
	VOLUME	FEE	VOLUME	RATE	CHARGE		
57212 LARGE VOL - NONVAL ITEM ORIG	0	0.000000	48	0.003200	0.00	0.15	
57219 ADDENDA ORIGINATED	0	0.000000	48	0.001500	0.00	0.06	
57220 ITEM RECEIVED	0	0.000000	50	0.003200	0.00	0.17	
57222 ADDENDA RECEIVED	0	0.000000	59	0.001500	0.00	0.08	
57233 FEDACH SETTLEMENT SERVICE	0	0.000000	1	55.000000	0.00	55.00	
57234 ACCOUNT SERVICING	0	0.000000	1	45.000000	0.00	45.00	
57999 NACHA ADMIN NETWORK FEE/ENTRY	0	0.000000	98	0.000162	0.00	0.02	
TOTAL CHARGES:	0		305			100.48	
5701-ACH							
*****							
16							
OTHER SECONDARY ACTIVITY - 3333-3333-1							
SERVICE AREA: 1505-PAYOR BANK							
PROCESSING OFFICE: ATLANTA							
CONTACT NUMBER: (877) 372-2457							
PRODUCT CODE AND DESCRIPTION	-TRANSACTION-		-UNIT-		SUPPLEMENTAL	TOTAL CHARGES	
	VOLUME	FEE	VOLUME	RATE	CHARGE		
19650 FEDRECEIPT+ - INTERNET	22	2.000000	32,093	0.004000	0.00	172.34	
19663 FEDRECEIPT PLUS DEP DISC-FWD	0	0.000000	32,093	-0.005000	0.00	-160.67	
19666 PREMIUM DELIVERY - 10AM TARGET	0	0.000000	32,093	0.013000	0.00	417.22	
19673 RPPR FWD FEDRECEIPT DEP DISC	0	0.000000	32,093	-0.001000	0.00	-32.10	
TOTAL CHARGES:	22		128,372			396.79	
1505-PAYOR BANK							
TOTAL OF ALL SERVICES FOR	22		128,719			736.34	
2222-2222-2 THAT SETTLE TO							
PRIMARY RTN 1111-1111-1							
TOTAL FOR ALL SUBACCOUNTS	99		24,022,091			3,326.49	

# Activity by Product Code for Other Secondary RTN

FEDERAL RESERVE BANK SERVICES							PAGE 18
STATEMENT OF SERVICE CHARGES FOR PERIOD 06/01/20XX-06/30/20XX							
1111-1111-1							
SAMPLE BANK - MASTER							
*****							
19 * ACTIVITY BY PRODUCT FOR OTHER SECONDARY RTN 3333-3333-6 SAMPLE BANK - OSRTN 6 *							
*****							
SERVICE AREA: 5701-ACH							
PROCESSING OFFICE: PHILADELPHIA							
CONTACT NUMBER: (877) 372-2457							
PRODUCT CODE AND DESCRIPTION	-TRANSACTION-		-UNIT-		SUPPLEMENTAL	TOTAL CHARGES	
	VOLUME	FEE	VOLUME	RATE	CHARGE		
57212 LARGE VOL - NONVAL ITEM ORIG	0	0.000000	4	0.003200	0.00	0.01	
57219 ADDENDA ORIGINATED	0	0.000000	10	0.001500	0.00	0.01	
57220 ITEM RECEIVED	0	0.000000	40	0.003200	0.00	0.13	
57222 ADDENDA RECEIVED	0	0.000000	10	0.001500	0.00	0.01	
57233 FEDACH SETTLEMENT SERVICE	0	0.000000	1	55.000000	0.00	55.00	
57234 ACCOUNT SERVICING	0	0.000000	1	45.000000	0.00	45.00	
TOTAL CHARGES:	0		66			100.16	
5701-ACH							
*****							
20 RESPONDENT ACTIVITY - 4444-4444-3							
SERVICE AREA: 1505-PAYOR BANK							
PROCESSING OFFICE: ATLANTA							
CONTACT NUMBER: (877) 372-2457							
PRODUCT CODE AND DESCRIPTION	-TRANSACTION-		-UNIT-		SUPPLEMENTAL	TOTAL CHARGES	
	VOLUME	FEE	VOLUME	RATE	CHARGE		
19650 FEDRECIPT+ - INTERNET	22	2.000000	32,093	0.004000	0.00	172.34	
19663 FEDRECIPT 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 FEDRECIPT DEP DISC	0	0.000000	32,093	-0.001000	0.00	-32.10	
TOTAL CHARGES:	22		105,554			100.15	
1505-PAYOR BANK							
TOTAL OF ALL SERVICES FOR 21	22		105,620			200.31	
3333-3333-6 THAT SETTLE TO							
PRIMARY RTN 1111-1111-1							
TOTAL FOR ALL OTHER SECONDARY RTNS 22	99		311,150			500.79	

## Activity by Product Code for Respondent

FEDERAL RESERVE BANK SERVICES						PAGE 21
GRAND TOTAL FOR ALL SERVICE AREAS	430		67,517,579			142,316.21
<div style="text-align: center;"> <span style="border: 1px solid red; padding: 2px;">23</span> *                       *****                       ACTIVITY BY PRODUCT FOR RESPONDENT 4444-4444-6 RESPONDENT BANK 6 *                       *****         </div>						
SERVICE AREA: 5701-ACH PROCESSING OFFICE: PHILADELPHIA CONTACT NUMBER: (877) 372-2457						
PRODUCT CODE AND DESCRIPTION	-TRANSACTION-		-UNIT-		SUPPLEMENTAL	TOTAL CHARGES
	VOLUME	FEE	VOLUME	RATE	CHARGE	
57212 LARGE VOL - NONVAL ITEM ORIG	0	0.000000	152	0.003200	0.00	0.49
57219 ADDENDA ORIGINATED	0	0.000000	60	0.001500	0.00	0.09
57220 ITEM RECEIVED	0	0.000000	90	0.003200	0.00	0.29
57222 ADDENDA RECEIVED	0	0.000000	42	0.001500	0.00	0.06
57233 FEDACH SETTLEMENT SERVICE	0	0.000000	1	55.000000	0.00	55.00
57234 ACCOUNT SERVICING	0	0.000000	1	45.000000	0.00	45.00
57999 NACHA ADMIN NETWORK FEE/ENTRY	0	0.000000	242	0.000162	0.00	0.04
TOTAL CHARGES:	0		66			100.97
5701-ACH						
<div style="text-align: center;"> <span style="border: 1px solid red; padding: 2px;">24</span>             OTHER SECONDARY ACTIVITY - 4444-4444-7         </div>						
SERVICE AREA: 1505-PAYOR BANK PROCESSING OFFICE: ATLANTA CONTACT NUMBER: (877) 372-2457						
PRODUCT CODE AND DESCRIPTION	-TRANSACTION-		-UNIT-		SUPPLEMENTAL	TOTAL CHARGES
	VOLUME	FEE	VOLUME	RATE	CHARGE	
19650 FEDRECEIPT+ - INTERNET	22	2.000000	32,093	0.004000	0.00	172.34
19663 FEDRECEIPT PLUS DEP DISC-FWD	0	0.000000	32,093	-0.005000	0.00	-160.67
19666 PREMIUM DELIVERY - 10AM TARGET	0	0.000000	9,266	0.013000	0.00	120.46
19673 RPPR FWD FEDRECEIPT DEP DISC	0	0.000000	32,093	-0.001000	0.00	-32.10
TOTAL CHARGES:	22		105,545			100.03
1505-PAYOR BANK						
TOTAL OF ALL SERVICES FOR	67		251,764,242			41,254.59
4444-4444-6 THAT SETTLE TO						
PRIMARY RTN 1111-1111-1						
TOTAL FOR ALL RESPONDENTS	83		311,591,002			43,096.53
GRAND TOTAL FOR ALL SERVICE AREAS	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. Subscribers can access AMI from the Federal Reserve Financial Services website under Access FedLine at [www.FRBservices.org](http://www.FRBservices.org) with a valid electronic access credential. Contact the Customer Contact Center for information about obtaining a credential for AMI.

AMI allows Subscribers 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, as well as transaction and unit volumes.

Home / Accounting Services / AM / View Service Charge Information

### View Service Charge Information

Enter ABA:  Go

Account View:  Billing Cycle:

Total charges to be applied to your account: 0.00

Service Area/Date	Transaction Volume	Supplemental Charge	Total Charge
0701 FEDCOMPLETE	0	0.00	0.00
1001 FEDWIRE FUNDS	0	0.00	0.00
1002 NATL STLMTN SERVICES	0	0.00	0.00
1003 NATL STLMTN SERV GOV	0	0.00	0.00
1210 ELECTRONIC ACCESS	0	0.00	0.00
1211 ELECTRONIC ACCESS GV	0	0.00	0.00
1501 FORWARD CHECKS	0	0.00	0.00
1504 GOVT AGENCY DEPOSITS	0	0.00	0.00
1505 PAYOR BANK	0	0.00	0.00
1507 CHECK TRANSPORTATION	0	0.00	0.00
1521 FORWARD IMAGE	0	0.00	0.00
2001 FEDWIRE SECURITIES	0	0.00	0.00
2002 FEDWIRE SECS GOVT	0	0.00	0.00
2003 TSY REIMBURSABLE	0	0.00	0.00
2004 ISSUER REIMB	0	0.00	0.00
2005 ISSUER REIMB GOVT	0	0.00	0.00
3001 RETURN CHECK	0	0.00	0.00
3021 RETURN IMAGE	0	0.00	0.00
5701 ACH	0	0.00	0.00
5702 ACH - GOVT	0	0.00	0.00
6301 CASH	0	0.00	0.00
6302 PHOENIX CASH OPERATN	0	0.00	0.00
6303 CASH CROSS SHIPPING	0	0.00	0.00
8401 ACCTG INFORMATION	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, All Correspondents, Single Correspondents and Affiliate levels. The display allows for the option of drilling down into the detail of each service area category and will display product code information and detail by service date and processing RTN.

Home / Accounting Services / AM / View Service Charge Information

### View Service Charge Information

Account View:  Billing Cycle:

Total charges to be applied to your account: 2,236,994.74

Service Area/Date	Unit Volume	Transaction Volume	Supplemental Charge	Total Charge
0701 FEDCOMPLETE	0	0	0.00	0.00
1001 FEDWIRE FUNDS	12,935,790	0	0.00	434,369.43
▶ 10020 MONTHLY PARTICIPATION FEE	4	0	0.00	400.00
▶ 10021 GROSS ORIENTATION VOLUME	1,429,869	0	0.00	1,258,284.72
▶ 10022 GROSS RECEIPT VOLUME	1,754,000	0	0.00	1,543,520.00
▶ 10023 TIER 2 PRE-INCENTIVE DISCOUNT	76,000	0	0.00	-47,500.00
▶ 10024 TIER 3 PRE-INCENTIVE DISCOUNT	3,093,855	0	0.00	-2,196,637.05
▶ 10025 HISTORIC BENCHMARK VOLUME	3,161,123	0	0.00	0.00
▶ 10026 INCENTIVE DISCOUNT	1,287,200	0	0.00	-175,059.20
▶ 10031 END OF DAY ORIENTATION SRCHRG	104,385	0	0.00	27,140.10
▶ 10035 HIGH VAL ORIG SRCHRG (>\$10MIL)	22,508	0	0.00	3,151.12
▶ 10036 HIGH VAL RECV SRCHRG (<\$10MIL)	27,633	0	0.00	3,868.62
▶ 10037 HIGH VAL ORIG SRCHRG (>\$100M)	5,732	0	0.00	2,063.52
▶ 10038 HIGH VAL RECV SRCHRG (>\$100M)	5,793	0	0.00	2,085.48
▶ 10052 FLA FPM IMPRTE/EXPRTE MTHLY FEE	1	0	0.00	50.00
▶ 10053 PMT NOTIFICATION ORIG SRCHRG	1,300,212	0	0.00	13,002.12
▶ 10054 PMT NOTIFICATION RECEIPT VOL	667,475	0	0.00	0.00
1002 NATL STLMTN SERVICES	0	0	0.00	0.00
1003 NATL STLMTN SERV GOV	0	0	0.00	0.00
▶ 1210 ELECTRONIC ACCESS	143	0	0.00	123,165.00
1211 ELECTRONIC ACCESS GV	0	0	0.00	0.00
1501 FORWARD CHECKS	0	0	0.00	0.00
1504 GOVT AGENCY DEPOSITS	0	0	0.00	0.00
▶ 1505 PAYOR BANK	20,485,700	400	0.00	104,364.85
1507 CHECK TRANSPORTATION	0	0	0.00	0.00
▶ 1521 FORWARD IMAGE	29,801,859	64	0.00	382,471.54
▶ 2001 FEDWIRE SECURITIES	20,074	0	0.00	41,745.87

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.

Home / Accounting Services / AMI / View Service Charge Information

View Service Charge Information

Account View: Master | Billing Cycle: [Dropdown] | New Query

Total charges to be applied to your account: 2,236,994.74

Service Area/Data	Unit Volume	Transaction Volume	Supplemental Charge	Total Charge
0701 FEDCOMPLETE	0	0	0.00	0.00
1001 FEDWIRE FUNDS	12,935,790	0	0.00	434,369.43
10020 MONTHLY PARTICIPATION FEE	4	0	0.00	400.00
N/A	1	0	0.00	100.00
N/A	1	0	0.00	100.00
N/A	1	0	0.00	100.00
N/A	1	0	0.00	100.00
10021 GROSS ORIGINATION VOLUME	1,429,869	0	0.00	1,258,284.72
10022 GROSS RECEIPT VOLUME	1,754,000	0	0.00	1,543,520.00
10023 TIER 2 PRE-INCENTIVE DISCOUNT	76,000	0	0.00	-47,500.00
10024 TIER 3 PRE-INCENTIVE DISCOUNT	3,093,855	0	0.00	-2,196,637.05
10025 HISTORIC BENCHMARK VOLUME	3,161,123	0	0.00	0.00
10026 INCENTIVE DISCOUNT	1,287,200	0	0.00	-175,059.20
10031 END OF DAY ORIGINATION SRCHRG	104,385	0	0.00	27,140.10
10035 HIGH VAL ORIG SRCHRG (>\$10M/L)	22,508	0	0.00	3,151.12
10036 HIGH VAL RECV SRCHRG(>\$10 MIL)	27,833	0	0.00	3,868.62
10037 HIGH VAL ORIG SRCHRG (>\$100M)	5,732	0	0.00	2,063.52
10038 HIGH VAL RECV SRCHRG (>\$100M)	5,793	0	0.00	2,085.48
10052 FLA FPM IMPRPT/EXPT MTHLY FEE	1	0	0.00	50.00
10053 PMT NOTIFICATION ORIG SRCHRG	1,300,212	0	0.00	13,002.12
10054 PMT NOTIFICATION RECEIPT VOL	667,475	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	143	0	0.00	123,165.00
1211 ELECTRONIC ACCESS GV	0	0	0.00	0.00
1501 FORWARD CHECKS	0	0	0.00	0.00
1504 GOVT AGENCY REPORTS	0	0	0.00	0.00

Transactions on behalf of the inquiring RTN are depicted with N/A next to the service date. 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.



Home / Accounting Services / AMI / View Service Charge Information / Detail

### View Service Charge Information

1 out of 4 detail(s)

<b>Billing Transaction Amount:</b>	100.00
Service Area:	1001
Product Code:	10020
Processing FRB:	
Service Date:	
Prior Service Date:	N/A
Top Tier:	
Second Tier:	
Lowest Tier:	N/A
Unit Volume:	1
Unit Rate:	100.000000
Transaction Volume:	0
Transaction Fee:	0.000000
Transaction Type:	N
Supplemental Charge:	0.00
Reference Text:	N/A
Reference Amount:	0.00

A Subscriber can view specific service charge details, as shown in the above example. Subscribers with questions about a charge can contact the Federal Reserve Banks via the telephone number provided.

### Find/Download Service Charge Information

Subscribers can view and/or Download Summary activity by selecting the Find/Download Service Charge Information link located under the Billing Activity Reports group on the service navigation menu.

Home / Accounting Services / AMI / Find/Download Service Charge Information

### Find/Download Service Charge Information

Account View: Master | Billing Cycle: [Dropdown]

Select Type of Activity To Download:

- Service Area Summary For All Activity
- Product Code Summary Activity
- Product Code Summary Activity By RTN
- Detail Activity

Buttons: Cancel | Find Q

A Subscriber 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.

Home / Accounting Services / AIS / View Statement of Service Charges

## View Statement of Service Charges

View	Reports Available to View
<a href="#">View</a>	Statement of Service Charges for Billing Cycle Nov 2022
<a href="#">View</a>	Statement of Service Charges for Billing Cycle Oct 2022
<a href="#">View</a>	Statement of Service Charges for Billing Cycle Jul 2022
<a href="#">View</a>	Statement of Service Charges for Billing Cycle Jun 2022
<a href="#">View</a>	Statement of Service Charges for Billing Cycle May 2022
<a href="#">View</a>	Statement of Service Charges for Billing Cycle Apr 2022

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

Please refer to the Federal Reserve Bank's Merger Worksheet and Instructions documents for information for a Financial Institution planning to merge. Surviving institutions may have changes in its account structure, accounting information services and settlement, and/or reporting relationships with the Federal Reserve Bank(s) that will result from a merger or a purchase and assumption of certain assets or liabilities of another Financial Institution (collectively referred to as a "merger"). The Federal Reserve Bank's Merger Instructions document primarily addresses operational issues related to a merger and is intended to supplement the Federal Reserve Bank's Merger Worksheet (Merger Worksheet), which serves as written authorization from the surviving Financial Institution (Surviving Institution or SI) for the disposition of Federal Reserve Financial Services. These documents can be obtained by contacting your Reserve Bank's Merger Coordinator.

## 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 Financial Institution.

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

$$\text{(Entry Amount * Number of Days * Average FFR) / 360} = \text{Direct compensation adjustment amount}$$
$$(\$1,000,000 * 5 * 0.09\%) / 360 = \$12.50$$

Direct Compensation Adjustments are identified by specific transaction codes associated with the transaction code of the original error or transaction. Direct Compensation Adjustment transaction codes can be found in Appendix B, ABS XP Posting Requirements by Federal Reserve Accounting application Standard Transaction Code of this guide. Transactions applied to a DI's account for 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
- Phone number, in addition to the FRB Contact Phone number for the service area that initiated the adjustment. This information can be used to gather 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 Administrative 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.
Account Management Information (AMI)	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 reports, detailed transaction inquiries, monthly service charge information and the monthly Statement of Service Charges.
Average Total Daylight Overdraft	Please see Operating Circular 10 (OC 10).
Average Uncollateralized Daylight Overdraft	Please see OC 10.
Average Unencumbered Collateral	Please see OC 10.
Business Date	Federal Reserve accounting cycle date, standard and non-standard business days.

Term	Definition
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 OC 1.
Collateral Management System (CMS)	Please see OC 10.

Term	Definition
Computation Period	As used in the Guide, “computation period” refers to the time span over which an institution’s reserve requirement is calculated. 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.
Correspondent	Please see OC 1.
Credit Option	The credit option (weighted or fractionalized) chosen by the Financial Institution.
Daily Cycle Transition Period	There is a transition period from approximately 7 p.m. - 8:45 p.m. ET when the Federal Reserve Bank systems are rolling to the next business date. Subscribers can select the current business date or the next business date on the View Balance and View Account Balance Activity screens. Subscribers may need to access FedNow Service reports for the most current FedNow Service information.
Daylight Overdraft	Please see OC 1.
Daylight Overdraft (DLOD) Capacity	Please see OC 1.
Daylight Overdraft Charge Amount	Please see OC 1.
Daylight Overdraft Charge Report	<p>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.</p> <p>The reports are maintained in the AMI tool for the last eight maintenance periods.</p>
Daylight Overdraft History Report	The Daylight Overdraft History Report provides institutions with a listing of peak Daylight Overdrafts (if incurred) for

Term	Definition
	each maintenance period. The report is available in the Daylight Overdraft Service for the most recent eight maintenance periods.
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. It is available biweekly in the Daylight Overdraft Service for the most recent eight maintenance periods.
De Minimis Cap	Please see OC 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 financial 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	Applicable balance in a Financial Institution's account based on the Daylight Overdraft Posting Rules, taken at an end-of-minute interval during the 1,320-minute Fedwire day.
End-of-Minute (EOM) Post Time	The time in which a transaction was posted to the account.
Excess over Daylight Overdraft (DLOD)	Equals the Peak Fedwire Overdraft, minus the single day



Term	Definition
Capacity	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 percent of the institution's risk- based capital, whichever amount is less.
Fedwire	Please see OC 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 Financial Institutions with total deposits and liabilities greater than an amount set annually by the Federal Reserve 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 when 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.
Inquiry Time	Calendar date and time (ET).
Low Tier or First Tier	This is the starting point in a three-tier settlement and reporting relationship.
Maintenance Period	A 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.

Term	Definition
Master Account	Please see OC 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. The portions above the institution’s net debit cap is secured by a pledge of collateral. The approved max cap will not change with 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 Capacity.
Maximum Daylight Overdraft Capacity (As Of)	Assigned date for Maximum Daylight Overdraft Capacity.
Mid-Tier or Second Tier	This is the middle tier in a three-tier settlement reporting relationship. If the reporting relationship has two tiers, this RTN is the focus or processing RTN.
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-Standard Business Day (NSBD)	Includes all Saturdays and Sundays, as well as Federal Reserve Holidays

Term	Definition
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 two-week period that the Financial Institution exceeded its 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.
Period End Date	The end date of the maintenance period for which the data on the line applies.

Term	Definition
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 PSR.
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.
Provisional	If the final balance has not been calculated at the start of a new cycle date, a provisional balance will be provided.
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, 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.
Reserve Balance Requirement	Prior to the announcement of reducing reserve requirement to zero percent, effective March 26, 2020, a reserve balance requirement was the portion of an institution's reserve requirement that was not satisfied by its vault cash and therefore, had to be maintained either directly with a Reserve Bank or in a pass-through account.
Reserve Maintenance Period Ending -	Ending date of the two-week reserve maintenance period

Term	Definition
MM-DD-YY	for which the report applies.
Reserve Requirement	Prior to the announcement of reducing reserve requirement to zero percent, effective March 26, 2020, a reserve requirement was the amount determined by applying the reserve ratios specified in Regulation D to a DI's Financial Institution's reservable liabilities during the relevant computation period.
Respondent	Please see OC 1.
Respondent ABA	Please see OC 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 for a Financial Institution's risk-based capital amount.
Risk-based Capital	The "qualifying" or a 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 creditworthiness, 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.

Term	Definition
Standard Business Day (SBD)	Monday through Friday, excluding Federal Reserve Holidays
Statement of Account	This statement summarizes all 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 OC 6.
Subscriber	An individual who has been issued a Federal Reserve Bank Credential.
Summary Statement of Service Charges	The Reserve Bank provides a summary billing statement to a Financial Institution on the fourth standard business day. 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.
Top Tier or Settlement Tier	This is the third tier in a three-tier relationship and the ultimate settlement RTN in a multiple reporting relationship. This must be an Account Holder.
Total Adjustments	Sum of daily Daylight Overdraft charge adjustments for a Financial Institution.
Total Charge	Sum of daily Daylight Overdraft charge for a Financial Institution, less any waiver and/or Daylight Overdraft Charge adjustments.
Total DLOD	The calculated value of the Daylight Overdraft (if applicable).
Total Peak OD	A Financial Institution's total peak overdraft amount in a given two-week maintenance period.

Term	Definition
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 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 and the associated collateral, then calculates the uncollateralized Daylight Overdraft value, if applicable. The Transaction End-of-Minute report will display only time intervals when 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.
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

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
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 p.m. ET and at 5:00 p.m. ET (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 p.m. ET and at 5:00 p.m. ET (default).
0807X	Treasury Adjustment	Adjustments to previously processed 08XXX transaction codes including returns or reversals.	At 7:00 p.m. ET.
0890X	Treasury/Agency - Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed Treasury or Government Agency Service entries.	Credits only post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET and hourly thereafter.



Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
1110X	National Settlement Service	Entries to financial institutions for transactions processed via National Settlement Service.	Throughout business day; direct ABS XP.
1112X	National Settlement Service- Rev	Reversing entries to financial institutions transactions processed via National Settlement Service.	Same as 1110X

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
1150X	National Settlement Service DC	National Settlement Service Direct Compensation entry for InterFRB, float related, and non-float related transactions.	At 7:00 p.m. ET.
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 p.m. ET on the day the paper check is presented to the paying bank. Credit will post at the next posting time which is at 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 a.m., 1:00 p.m., and 5:30 p.m. ET. Debits will post on a rolling basis at the next available posting time that is at least 30 minutes after presentment to the paying bank. Credit will post at the next posting time which is at least 30 minutes after initial posting.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
1528X	Cash Letter Adjustment	Debit or credit adjustments to cash letter transaction codes listed under the 15XXX codes.	At 7:00 p.m. ET.
1529X	Cash Letter Adjustment	Debit or credit adjustments to cash letter transaction codes listed under the 15XXX codes.	At 7:00 p.m. ET.
1530X	Check Large Credit Adjustment	Credit adjustments of \$1,000,000 or greater to any cash letter transaction codes listed under the 15XXX codes.	Credits Only - Hourly beginning at 8:30 a.m. ET.
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 a.m. ET.
1538X	Non- machinable Cash Letter	Non-machinable cash letters which, because of mutilation or other reasons, cannot be processed on high speed sorters. These cash letters are deposited by local depository institutions and contain items drawn on local and/or out-of-zone financial institutions or for debit cash letters dispatched to another FRB for final processing. Includes debits for items processed in error.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
1543X	Savings Bond Cash Letter - Adjustment	Debit or credit adjustments on a Savings Bond in a previously processed cash letter.	At 7:00 p.m. ET.
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 a.m. ET.
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.	At 7:00 p.m. ET.
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 p.m. ET, post at 8:30 a.m. ET.
1560X	Treasury Check Reclamation FI Auth	Debits or credits to financial institutions (FIs) for Treasury check reclamations where the FI has authorized a reclamation payment. Includes adjustments and offsetting entries to the U.S. Treasury.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
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.	At 7:00 p.m. ET.
1564X	Fed Funds Checks	Debits and credits to financial institutions for presentment of checks drawn on accounts of paying financial institutions.	Deposit Deadline 12:01 a.m. or later local time; post at 8:30 a.m. ET.
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 presentment or dispatched to another FRB for final processing.	At 7:00 p.m. ET.
1568X	Foreign Cash Letter Exchange Rate	Current discounts or premiums on foreign cash letters.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
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.	At 7:00 p.m. ET.
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 a.m. ET. Debits post at 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
1576X	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.	At 7:00 p.m. ET.
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 a.m. ET. Debits post at 7:00 p.m. ET.
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.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
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 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.	Based on posting time for InterFRB cash letters as determined by local Check Management. Credits and offsetting debits must have the same ABS XP posting time and must be before 7:00 p.m. ET.
1587X	Image Government Checks/Postal Money Order Fine Sort	Credits to financial institutions and U.S. Treasury for image cash letters deposited in the standard format containing only government checks or postal money orders for collection via Federal Reserve clearing services.	Deposit Deadline 5:00 a.m. ET; post at 8:30 a.m. ET.
1588X	Image Government Checks/Postal Money Order Fine Sort	Credits to financial institutions for image cash letters deposited in the standard format containing only government checks or postal money orders for collection via Federal Reserve clearing services.	Deposit Deadline 10:00 a.m. ET; post at 5:00 p.m. ET.



Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
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 a.m., 1:00 p.m., and 5:30 p.m. ET. 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 a.m., 1:00 p.m., and 5:30 p.m. ET. 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 a.m., 1:00 p.m., and 5:30 p.m. ET. Debits will post on a rolling basis at the next available posting time that is at least 30 minutes after presentment to the paying bank.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
2001X	Treasury Securities Transfers	Entries related to incoming and outgoing transfers of Treasury Securities and matured collateral awaiting disposition.	Throughout business day based on the actual time processed in the Federal Reserve's accounting system.
2011X	Agency Securities Transfers	Entries related to incoming and outgoing Agency securities transfers.	Throughout business day; direct to ABS XP.
2013X	Treasury Original Issues/Reversals/Adjustments	Entries related to the transfer of Treasury securities purchased on original issues, and entries made to reverse or change these original issue transfers.	No earlier than 9:15 a.m. ET.
2050X	Securities Transfers Direct Compensation	Securities Transfer Direct Compensation entry for adjustments InterFRB, float related, and non-float related originating from transaction codes 2001x, 2011x, 2013x, or 2080x.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
2080X	Securities Transaction	Entries related to original issues of Treasury Inflation-Protected Securities and all other non-Treasury securities (i.e., securities issued by other government agencies, government-sponsored enterprises, and international organizations). Fedwire book-entry securities transfers, principal and /or interest payments, and automated claim adjustments.	Throughout business day; direct to ABS XP.
2701X	Agency Redemption/ Adjustment	Entries related to maturity payments on Agency securities, and entries made to adjust these payments.	At-8:30 a.m. ET.
2750X	Redemption Direct Compensation	Redemption and/or Interest in Agency Securities Direct Compensation entry InterFRB, float related, and non-float related.	At 7:00 p.m. ET.
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 p.m. ET. Credit - will post at the next posting time which is at least 30 minutes after initial posting.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
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 a.m., 1:00 p.m., and 5:30 p.m. ET. Debits will post on a rolling basis at the next available posting time that is at least 30 minutes after presentment to the paying bank. Credit will post hourly beginning at 8:30 a.m. ET.
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 a.m. ET. Debits will post at 7:00 p.m. ET.
3028X	Return Letter Adjustment	Debit or credit adjustments to any return letter transaction codes listed under the 30XXX codes.	At 7:00 p.m. ET.
3029X	Return Letter Adjustment	Debit or credit adjustments to any return letter transaction codes listed under the 30XXX codes.	At 7:00 p.m. ET.
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.	Credits Only - Post hourly beginning at 8:30 a.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
3040X	Late Return Claim	Provisional credits to depositing financial institutions and debits to paying financial institutions for late return item claims.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
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 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.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
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.	At 7:00 p.m. ET.
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 a.m. ET. Debits will post at 7:00 p.m. ET.

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.	At 7:00 p.m. ET.
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 a.m. ET. Debits will post at 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
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 a.m., 1:00 p.m., and 5:30 p.m. ET. Credits will post on a rolling basis at the next available posting time that is at least 30 minutes after receipt of deposit by the Reserve Banks.
3091X	Return Image Cash Letter Presentment	Debits for an image return item cash letter file presentment.	Debits Only – Will post at 8:30 a.m., 1:00 p.m., and 5:30 p.m. ET. 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.
4401X	FedNow Transactions Originated	Debits to financial institutions for credit items originated.	Throughout business day, in 1 minute intervals
4402X	FedNow Transactions Received	Credits to financial Institutions for credit items received.	Throughout business day, in 1 minute intervals
4438X	FedNow Liquidity Mgmt Trans Credit	Credits to financial institutions for credit items originated for liquidity management.	Throughout business day, in 1 minute intervals



Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
4439X	FedNow Liquidity Mgmt Trans Debit	Debits to financial institutions for credit items originated for liquidity management.	Throughout business day, in 1 minute intervals
4450X	FedNow Direct Compensation	FedNow Direct Compensation entry for adjustment InterFRB, float related, and non-float related.	At 7:00 p.m. ET.
4480X	FedNow Adjustments	Debit or credit adjustments to financial institutions for previously processed FedNow entries.	At 7:00 p.m. ET.
4485X	FeNow Liquidity Mgmt Adjustments	Debit or credit adjustments to financial institutions for previously processed FedNow Liquidity Management transaction entries.	At 7:00 p.m. ET.
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 a.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
5702X	ACH Debit Transaction Received	Debits to financial institutions and U.S. Treasury for debit items received.	At 8:30 a.m. ET.
5703X	ACH Credit Transaction Originated	Debits to financial institutions for credit items originated including prefunded items.	At 8:30 a.m. ET or throughout the business day beginning at 12:30 a.m. ET using ABS post time for prefunded origination.
5704X	ACH Credit Transaction Received	Credits to financial institutions for credit items received.	At 8:30 a.m. ET.
5705X	ACH Immediate Transaction	Credits or debits to financial institutions for return items not future dated, received between 10:30 a.m. and 2:45 p.m. 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 p.m. ET.	At 5 p.m. ET. or throughout the business day beginning at 12:30 a.m. ET. using ABS post time for prefunded origination.
5706X	ACH Reclamation/ Adjustment	Government reclamation entries and adjustments to previously processed ACH.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
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.	At 7:00 p.m. ET.
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 a.m. ET.
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 a.m. ET.
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.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
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.	At 7:00 p.m. ET.
5723X	DFAS ACH Reclamation	Immediate debits for ACH reclamation payments authorized by Department of Defense Finance Accounting Service (DFAS) to post to a financial institution. These payments are initiated by DFAS. Includes adjustments and offsetting entries to DFAS.	At 7:00 p.m. ET.
5724X	Same Day ACH Debit Originated	Same Day credits to financial institutions for originated forward debit items not future dated, processed between 10:30 a.m. and 2:45 p.m. ET.	At 5:00 p.m. ET.
5725X	Same Day ACH Debit Received	Same Day debits to financial institutions for received forward debit items not future dated, processed between 10:30 a.m. and 2:45 p.m. ET.	At 5:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
5726X	Same Day ACH Credit Originated	Same Day debits to financial institutions for originated forward credit items not future dated, processed between 10:30 a.m. and 2:45 p.m. ET.	At 5:00 p.m. ET.
5727X	Same Day ACH Credit Received	Same Day credits to financial institutions for received forward credit items not future dated, processed between 10:30 a.m. and 2:45 p.m. ET.	At 5:00 p.m. ET.
5728X	ACH Immediate Transactions	Credits or debits to financial institutions for both originated and received credit and debit return items not future dated processed between 2:45 p.m. and 4:45 p.m. ET.	At 6:00 p.m. ET
5729X	Same Day ACH Debit Originated	Same Day credits to financial institutions for originated forward debit items not future dated, processed between 3:01 a.m. and 10:30 a.m. ET.	At 1:00 p.m. ET.
5730X	Same Day ACH Debit Received	Same Day debits to financial institutions for received forward debit items not future dated, processed between 3:01 a.m. and 10:30 a.m. ET.	At 1:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
5731X	Same Day ACH Credit Originated	Same Day debits to financial institutions for originated forward credit items not future dated, processed between 3:01 a.m. and 10:30 a.m. ET.	At 1:00 p.m. ET.
5732X	Same Day ACH Credit Received	Same Day credits to financial institutions for received forward credit items not future dated, processed between 3:01 a.m. and 10:30 a.m. ET.	At 1:00 p.m. ET.
5733X	ACH Immediate Transaction	Credits or debits to financial institutions for both originated and received credit and debit return items not future dated, processed between 3:01 a.m. and 10:30 a.m. ET.	At 1:00 p.m. ET.
5734X	Same Day ACH Debit Originated	Same Day credits to financial institutions for originated forward debit items not future dated, processed between 2:45 p.m. and 4:45 p.m. ET.	At 6:00 p.m. ET
5735X	Same Day ACH Debit Received	Same Day debits to financial institutions for received forward debit items not future dated, processed between 2:45p.m. and 4:45p.m. ET.	At 6:00 p.m. ET

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
5736X	Same Day ACH Credit Originated	Same Day debits to financial institutions for originated forward credit items not future dated, processed between 2:45p.m. and 4:45p.m. ET.	At 6:00 p.m. ET
5737X	Same Day ACH Credit Received	Same Day credits to financial institutions for received forward credit items not future dated, processed between 2:45p.m. and 4:45p.m. ET.	At 6:00 p.m. ET
5750X	ACH Direct Compensation	ACH Direct Compensation entry and ACH Government Item Direct Compensation entry for adjustment InterFRB, float related, and non-float related.	At 7:00 p.m. ET.
5770X	DB Gateway RTN/ADJ	Debits and credits to U.S. Treasury for return items in process of collection.	At 7:00 p.m. ET.
5790X	ACH Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed ACH entries.	Hourly beginning at 8:30 am ET.
5909X	Treasury Investment Withdrawal	Debits to financial institutions for withdrawals initiated by the financial institutions or Consolidated site.	Post on the next half-hour after receipt by the Federal Reserve's accounting system beginning at 8:30 a.m. ET and hourly thereafter.



Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
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 Federal Reserve's accounting system 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. ET.
5916X	Penalty Abatement	Credits to financial institutions for abatement of penalties assessed by the U.S. Treasury.	At 7:00 p.m. ET.
5917X	Treasury Investment	Credits to financial institutions for investments initiated by the Consolidated Site.	Post on the next half-hour after receipt by Federal Reserve's accounting system beginning at 8:30 a.m. ET and hourly thereafter.
5922X	Treasury Interest	Debits to financial institutions.	At 7:00 p.m. ET.
5923X	Treasury Interest Adjustments	Credits to financial institutions.	At 7:00 p.m. ET.
5930X	Miscellaneous Proceeds	Credits – InterFRB and U.S. Treasury entries for redemption proceeds.	Only affects the U.S. Treasury.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
6301X	Coin Transaction	Coin deposits by financial institutions, coin shipments to financial institutions, or FRB to FRB coin shipments.	Debits - At 7:00 p.m. ET. Credits - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. 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 - At 7:00 p.m. ET. Credits - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.
6304X	Currency Transaction	Currency deposits by financial institutions, currency shipments to financial institutions, or FRB to FRB currency shipments.	Debits - At 7:00 p.m. ET. Credits - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.
6305X	Cash Adjustment	Adjustments to previously processed currency or coin transactions (63XXX).	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
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 related, and non-float related.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
6390X	Cash Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed currency or coin entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
6601X	Stock Dividend	Semiannual dividend payments to financial institutions for their ownership of FRB stock.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
6603X	Stock Adjustment	Adjustments of previously processed stock entries.	At 7:00 p.m. ET.
6650X	Capital Stock Direct Compensation	Capital Stock Direct Compensation entry adjustment InterFRB, float related, and non-float related.	At 7:00 p.m. ET.
6690X	Capital Stock Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed capital stock entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. 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.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
7002X	Savings Bonds Redeemed	Credits to financial institutions/U.S. Treasury and Debits to U.S. Treasury for redeeming United States Savings Bonds.	At 7:00 p.m. ET.
7004X	Savings Bonds Adjustment	Adjustments to previously processed savings bond entries (70XXX).	At 7:00 p.m. ET.
7050X	Savings Bonds Direct Compensation	Savings Bonds Direct Compensation entry adjustment InterFRB, float related, and non-float related.	At 7:00 p.m. ET.
7090X	Savings Bonds Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed savings bonds entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. 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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.

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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
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 business.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.

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.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. 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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.



Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
8226X	Loan Large Adjustment-MLF	Credit adjustments of \$1,000,000 or greater to previously processed MLF loan entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
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 business.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
8236X	Loan Large Adjustment-MSPLF	Credit adjustments of \$1,000,000 or greater to previously processed MSPLF loan entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.
82400	Loan Transaction-BTFP	BTFP Loan advances to financial institutions or repayments of loans.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.

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.	At 7:00 p.m. ET.
82430	Interest Charge-BTFP	Debits to financial institutions for the interest payable on BTFP loans made by FRBs.	At 7:00 p.m. ET.
82440	Loan Adjustment / Reversal-BTFP	Adjustments or reversals to previously processed BTFP loan transactions or interest transactions.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
82460	Loan Large Adjustment-BTFP	Credit adjustments of \$1,000,000 or greater to previously processed BTFP loan entries.	<b>Credits Only</b> - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 am E.T. and hourly thereafter.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
8250X	Loan Direct Compensation	Loans Direct Compensation entry adjustment InterFRB and non-float related.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
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 business.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
8290X	Loan Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed loan entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.
8291X	Loan Large Adjustment-CPFF	Credit adjustments of \$1,000,000 or greater to previously processed CPFF loan entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.
8292X	Loan Large Adjustment-MMLF	Credit adjustments of \$1,000,000 or greater to previously processed MMLF loan entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.
8293X	Loan Large Adjustment-PDCF	Credit adjustments of \$1,000,000 or greater to previously processed PDCF loan entries-	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.



Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
8294X	Loan Large Adjustment-PPPLF	Credit adjustments of \$1,000,000 or greater to previously processed PPPLF loan entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.
8295X	Loan Large Adjustment-PMCCF	Credit adjustments of \$1,000,000 or greater to previously processed PMCCF loan entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.
8296X	Loan Large Adjustment-SMCCF	Credit adjustments of \$1,000,000 or greater to previously processed SMCCF loan entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.
8297X	Loan Large Adjustment-Main Street	Credit adjustments of \$1,000,000 or greater to previously processed Main Street loan entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
8298X	Loan Large Adjustment-MSELF	Credit adjustments of \$1,000,000 or greater to previously processed MSELF loan entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.
8401X	Account Deficiency Charge	Debits to financial institutions for deficiencies in the maintenance of master accounts.	At 7:00 p.m. ET.
8402X	Overnight Overdraft Charge	Debits to financial institutions for account overdrafts occurring at the close of business.	At 7:00 p.m. ET.
8404X	Other Service Charge	Used for non-priced service charges or credits and to charge Treasury Agencies for services provided both priced and non-priced.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
8406X	Account Charge Reversal	Reversals or adjustments to any account charge entries (84XXX) except 8405X.	At 7:00 p.m. ET.
8410X	Interest Payment - Reserves	Credits to financial institutions for interest payments on Reserve balances maintained.	At 7:00 p.m. ET.
8415X	Reversal –Interest	Debit or credit adjustments to interest payments on Reserve balances maintained.	At 7:00 p.m. ET.
8420X	Term Deposit Facility Debits	Debits to financial institutions for deposits made in participation of the Term Deposit Facility (TDF) program.	At 7:00 p.m. ET.
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. ET.
8422X	Term Deposit Facility Interest	Credits to financial institutions for interest payments made in participation of the Term Deposit Facility (TDF) program.	At 8:30 a.m. ET

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
8423X	Term Deposit Facility Adjustment	Debit or credit adjustments to financial institutions for transactions made in participation of the Term Deposit Facility (TDF) program.	At 7:00 p.m. ET.
8450X	Account Charge/Payment Direct Compensation	Account Charges and Payments Direct Compensation entry adjustment InterFRB, float related, and non-float related.	At 7:00 p.m. ET.
8470X	Civil Money Penalty	Transactions to pass money collected for Civil Money Penalties to the U.S. Treasury.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
8490X	Account Charge Large Adjustment	Credit adjustments of \$1,000,000 or greater to previously processed account charge entries.	Credits Only - Post on next clock hour after receipt by Federal Reserve's accounting system, beginning at 11:00 a.m. ET. and hourly thereafter.

Transaction Code	Transaction Description	Definition	Daylight Overdraft/Posting Times
8496X	ACH Float Charge	Debit or Credit to financial institutions for ACH float, as well as adjustment for transactions previously processed using this code.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
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.	At 7:00 p.m. ET.
8501X	Federal Reserve Service Charges	Debits and credits for Federal Reserve Financial Service Fees.	At 7:00 p.m. ET.

## **Legal Notices**

### **Warranty**

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### **Defined Terms**

Defined terms 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.

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