

Paid Item (PAID) Tutorial: Check Adjustments Case Submission Requirements

Outlined below are several common scenarios you may encounter regarding a [Paid Item](#). To better assist you with submitting a PAID adjustment, refer to the applicable scenario.

- [Case Scenario #1 - Federal Reserve Financial Services \(FRFS\) is source for both items](#)
- [Case Scenario #2 - Single item, two different sources](#)
- [Case Scenario #3 - Multiple items, two different sources](#)
- [Case Scenario #4 - Single item, paid over the counter](#)
- [Case Scenario #5 - Single item, Encoding Error \(ENC\) on one of the items](#)
- [Case Scenario #6 - Single item, paid three or more times](#)

As you may know, when a Federal Reserve Bank (FRFS) is the source for both items, the Receiving Institution can report either the first or the second item as already PAID. FRFS may not be the source for both items, but they **must be the source for the item being refused**.

The reporting time frame for a same day entry is within six calendar months, provided case submission requirements are met. Timeliness of the request will be determined by the date of the item reported as already PAID. The PAID investigation type (ITYP) does not apply when one source is an ACH item.

Refer to the [Check Adjustments Quick Reference Guide](#) for case submission requirements for all ITYPS as they may have changed in recent years. For example, did you know a copy of the item is no longer allowed for an [Encoding Error](#) (ENC) and not required for a [Non-Cash Item](#) (NCH) or a single [Paid Item](#) (PAID) adjustment?

FRFS also offer Check Adjustments webinar training on topics ranging from case submission requirements for electronic adjustments to proper usage of some of the most common ITYPS you may encounter in today's processing environment as the Submitter or Receiver of each ITYP covered. For more information visit [Federal Reserve Bank Webinars](#) on FRBservices.org®.

Please contact the Support Center at (833) 377-7827 should you have questions.

A description of the cash/return letter information required for the already PAID (refused) item and the other (accepted) item is located at the end of this [tutorial](#).

The Federal Reserve Banks will charge a quality fee for cases submitted with incorrect or incomplete information which resulted in the prevention of automatic resolution of the request. Refer to the [General Notes](#) section of the [Check Adjustments Quick Reference Guide](#) for more information on the Quality Improvement Initiative implemented by FRFS. Also refer to the [Check Adjustments Tips](#), designed, in part, to increase accuracy in submitting adjustments, such as tip #9: Ensure accurate information is submitted on adjustment cases and avoid quality fees.

Case Scenario #1 - FRFS is source for both items

When FRFS is the source for both items, that Federal Reserve’s routing number (RTN) **must** appear in the **From Cash Letter ABA (FCL)** and the **Other Item From Cash Letter ABA (FCL1)** fields. The Receiving Institution’s RTN **must** appear in the **To Cash Letter ABA (TCL)** and the **Other Item To Cash Letter ABA (TCL1)** fields.

Enter source information for the item you received in a cash/return letter **from FRFS**; the item being refused because it is already PAID.

Enter source information for the other (accepted) item you received in a cash/return letter **from FRFS**.

Case Information	
Case Amount (AMT)* \$ 1,957.75	
Product Type (PROD)* Forward	Entry Type (ETYP)* Credit
Receiver Reference Number (RREF)	Accounting Entry Identification Number (AID)
From Cash Letter ABA (FCL)* 061000146	To Cash Letter ABA (TCL)* 065555338
Cash Letter or Entry Date (CLEd)* 3/6/2020	Sequence Number (SEQ)* 159742586
Cash Letter Total (CLT)* \$ 1,245,874.35	Tape Total (TT)* \$ 124,859.35
Item Before Amount (IBEF)* \$ 587.36	Item After Amount (IAFT)* \$ 65.77
Listed As Amount (LAS)	Should Be Amount (SBE)
Other Item From Cash Letter ABA (FCL1)* 061000146	Other Item To Cash Letter ABA (TCL1)* 065555338
Other Item Cash Letter Date (CLD1)* 2/28/2020	Other Item Sequence Number (SEQ1)* 123654789

Note: The sequence number fields **must** correspond to the item being refused and the other (accepted) item. Both fields, **Sequence Number (SEQ)** and **Other Item Sequence Number (SEQ1)**, would rarely be the same.

Case Scenario #2 - Single item, two different sources

When you have been charged for a single PAID from two different sources, the RTN in the **From Cash Letter ABA (FCL)** and the **Other Item From Cash Letter ABA (FCL1)** fields **must** be different. For example, if a paying bank receives an item in an X9.100-187 (X9.37) image file from FRB Atlanta and again from RTN 0655-5555-8, the item received from FRB Atlanta **must** be the item being refused. Provide information for the item being refused in the **From Cash Letter ABA (FCL)** and cash/return letter fields, as noted below, and information for the other (accepted) item received from 0655-5555-8 **must** be provided in the **Other Item fields**.

Supporting documentation is allowed but **not required** for a single paid item.

It is **not** necessary to upload an attachment (i.e., a copy of the item, a listing or report of the cash/return letter information, etc.) for a single PAID.

Sender Information	
Sender ABA (SNDR)* 065555338	Receiver ABA (RCVR)* 061000146
Respondent ABA (RESP)	
Contact Name (CNTC)* TB Tester	
Contact Telephone Number (TELE)* +1 (555) 555-5555	Ext. 5555
Sender Reference Number (SREF)* PAIDSCEN2	
Case Comments (COM1)	
<div style="border: 1px solid red; padding: 5px; display: inline-block;"> Upload File <small>Max: 9 files</small> <small>Click to upload a file</small> </div>	

Enter source information for the item you received in a cash/return letter **from FRFS**; the item being refused because it is already PAID.

Case Information	
Case Amount (AMT)* \$ 1,936.02	
Product Type (PROD)* Forward	Entry Type (ETYP)* Credit
Receiver Reference Number (RREF)	Accounting Entry Identification Number (AID)
From Cash Letter ABA (FCL)* 061000146	To Cash Letter ABA (TCL)* 065555338
Cash Letter or Entry Date (CLED)* 3/11/2020	Sequence Number (SEQ)* 123578456
Cash Letter Total (CLT)* \$ 1,024,587.52	Tape Total (TT)* \$ 100,274.33
Item Before Amount (IBEF)* \$ 389.55	Item After Amount (IAFT)* \$ 1,745.31
Listed As Amount (LAS)	Should Be Amount (SBE)
Other Item From Cash Letter ABA (FCL1)* 065555558	Other Item To Cash Letter ABA (TCL1)* 065555338
Other Item Cash Letter Date (CLD1)* 3/27/2020	Other Item Sequence Number (SEQ1)* 710000014

Enter source information for the other (accepted) item.

Case Scenario #3 - Multiple items, two different sources

When you have been charged with multiple items, **consisting of six or more items from the same bundle total**, they can be grouped together on a single adjustment request for the total amount. A listing of the items involved is **required**. Five items or less, paid in the same bundle total, **must** be reported separately as single paid items; refer to Scenario #2.

When the items are from two different sources, the RTN in the **From Cash Letter ABA (FCL)** and the **Other Item From Cash Letter ABA (FCL1)** fields **must** be different. For example, if a paying bank receives 17 duplicate items in an X9.100-187 (X9.37) image file from FRB Atlanta totaling \$22,789.21 and again from RTN 0655-5555-8, the items received from FRB Atlanta **must** be the items being refused. Provide information for the items being refused in the **From Cash Letter ABA (FCL)** and cash/return letter fields, as noted below, and information for the other (accepted) items received from 0655-5555-8 **must** be provided in the **Other Item fields**.

Example of the listing **required** as supporting documentation when a PAID involves multiple items.

It **must** include the MICR information and sequence numbers for each item.

EXAMPLE OF MULTIPLE PAID ITEMS LISTING						
	Amount	Routing #	Account #	Check #	MM/DD/YYYY Item Sequence #	MM/DD/YYYY Item Sequence #
1	\$1,145.40	065555338	15458945	73454	145278644	245412544
2	\$62.00	065555338	54878754	4512	148354535	264557243
3	\$5,147.50	065555338	584587	34587	151430426	283701942
4	\$369.47	065555338	545786	8845	154506317	302846641
5	\$250.00	065555338	223446	15203	157582208	321991340
6	\$754.00	065555338	225664	302412	160658099	341136039
7	\$187.54	065555338	110505	18403	163733990	360280738
8	\$65.25	065555338	1311758	6335	166809881	379425437
9	\$1,741.20	065555338	151987	1383	169885772	398570136
10	\$8,421.60	065555338	17234178	11.1	172961663	417714835
11	\$224.30	065555338	1929537	88223	176037554	436859534
12	\$1,434.52	065555338	30541	87845	179113445	456004233
13	\$689.20	065555338	30544	4571	182189336	475148932
14	\$322.41	065555338	545375	6210	185265227	494293631
15	\$131.12	065555338	122485	3815	188341118	513438330
16	\$652.00	065555338	245575	36874	191417009	532583029
17	\$1,191.70	065555338	1543578	3548	194492900	551727728
	\$ 22,789.21					

Only a listing of the items is **required** for multiple paid items. It is **not necessary** to upload any additional attachments (i.e., a copy of the items, a listing or report of the cash/return letter information, etc.) for a multiple PAID.

Sender Information

Sender ABA (SNDR)* 06555338 Receiver ABA (RCVR)* 061000146

Respondent ABA (RESP)

Contact Name (CNTC)*
TB Tester

Contact Telephone Number (TELE)* Ext.
+1 (555) 555-5555 5555

Sender Reference Number (SREF)*
PAIDSCENE3

Case Comments (COM1)

Upload File
Example Multiple Paid Items.pdf
Max 9 files Click to upload a file

Download	File Name	Delete
	Example Multiple Paid Items.pdf	

Request credit for the total amount of the PAID (refused) items.

Case Information

Case Amount (AMT)* \$ 22,789.21

Product Type (PROD)* Forward Entry Type (ETYP)* Credit

Receiver Reference Number (RREF) Accounting Entry Identification Number (AID)

From Cash Letter ABA (FCL)* 061000146	To Cash Letter ABA (TCL)* 06555338
Cash Letter or Entry Date (CLED)* 3/20/2020	Sequence Number (SEQ)* 145278644
Cash Letter Total (CLT)* \$ 1,838,757.22	Tape Total (TT)* \$ 124,506.34
Item Before Amount (IBEF)* \$ 18.00	Item After Amount (IAFT)* \$ 1,255.47

Listed As Amount (LAS) Should Be Amount (SBE)

Other Item From Cash Letter ABA (FCL1)* 065555558	Other Item To Cash Letter ABA (TCL1)* 06555338
Other Item Cash Letter Date (CLD1)* 3/25/2020	Other Item Sequence Number (SEQ1)* 245412544

Enter source information for the items you received in a cash/return letter from FRFS; the items being refused because they have already PAID*.

Enter source information for the other (accepted) items**.

*In the **Sequence Number (SEQ)** field, enter the first sequence number on the listing assigned to the items by FRB Atlanta. In the **Item Before Amount (IBEF)** field, enter the dollar amount of the item listed on the bundle total before the **first** item involved. If the item involved is the first item, then enter .00. In the **Item After Amount (IAFT)** field, enter the dollar amount of the item listed on the bundle total after the **last** item involved. If the item involved is the last item, then enter .00.

** In the **Other Item Sequence Number (SEQ1)** field, enter one of the sequence numbers on the listing assigned to the items by the other source.

Case Scenario #4 - Single item, paid over the counter

When you have a PAID in which one item was received over the counter (within your institution) and one item was received via a cash/return letter from FRFS, your RTN **must** be provided in the **Other Item From Cash Letter ABA (FCL1)** and **Other Item To Cash Letter ABA (TCL1)** fields as well as the **To Cash Letter ABA (TCL)** field.

The item you received in a cash/return letter from FRFS **must** be the item being refused. Provide information for the item being refused in the **From Cash Letter ABA (FCL)** and cash/return letter fields as noted below:

Enter source information for the item you received in a cash/return letter **from FRFS**; the item being refused because it is already PAID.

Enter your RTN in both other item ABA fields. Enter the date the item was received internally (over the counter) in the other item date field and enter a single digit in the other item sequence field.

Case Information	
Case Amount (AMT)* \$ 837.74	
Product Type (PROD)* Forward	Entry Type (ETYP)* Credit
Receiver Reference Number (RREF)	Accounting Entry Identification Number (AID)
From Cash Letter ABA (FCL)* 061000146	To Cash Letter ABA (TCL)* 065555338
Cash Letter or Entry Date (CLEDD)* 3/30/2020	Sequence Number (SEQ)* 112655473
Cash Letter Total (CLT)* \$ 1,000,457.58	Tape Total (TT)* \$ 134,587.21
Item Before Amount (IBEF)* \$ 583.47	Item After Amount (IAFT)* \$ 245.68
Listed As Amount (LAS)	Should Be Amount (SBE)
Other Item From Cash Letter ABA (FCL1)* 065555338	Other Item To Cash Letter ABA (TCL1)* 065555338
Other Item Cash Letter Date (CLD1)* 3/27/2020	Other Item Sequence Number (SEQ1)* 9

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

When an encoding error (ENC) occurs on one of the items, the amount for which to submit the PAID request depends on whether or not the ENC has been adjusted. If the ENC has **not** been corrected, submit a PAID request for the amount of the incorrectly encoded item.

For example, assume one of the presentment/return items was charged to you incorrectly as \$1,359.60 and should have been \$2,359.60. However, at some point you were also charged for the correct amount of the item, \$2,359.60 and you have **not** been adjusted for the ENC. Submit a PAID request for \$1,359.60.

Request credit for the incorrectly encoded amount.

Enter source information for the **incorrectly encoded** item you received in a cash/return letter from FRFS; the item being refused because it is already PAID.

Enter source information for the correctly encoded (accepted) item.

Case Amount (AMT)* \$ 1,359.60	
Product Type (PROD)* Forward	Entry Type (ETYP)* Credit
Receiver Reference Number (RREF)	Accounting Entry Identification Number (AID)
From Cash Letter ABA (FCL)* 061000146	To Cash Letter ABA (TCL)* 065555338
Cash Letter or Entry Date (CLED)* 3/10/2020	Sequence Number (SEQ)* 111224674
Cash Letter Total (CLT)* \$ 1,078,536.41	Tape Total (TT)* \$ 245,864.35
Item Before Amount (IBEF)* \$ 65.21	Item After Amount (IAFT)* \$ 441.23
Listed As Amount (LAS)	Should Be Amount (SBE)
Other Item From Cash Letter ABA (FCL1)* 061000146	Other Item To Cash Letter ABA (TCL1)* 065555338
Other Item Cash Letter Date (CLD1)* 3/11/2020	Other Item Sequence Number (SEQ1)* 159885643

When an ENC occurs on one of the items and an ENC adjustment was made, the PAID request should be submitted for the correct amount of the item. Additionally, the ENC adjustment should be referenced in the **Case Comments (COM1)** field.

For example, assume one of the presentment/return items was charged to you incorrectly as \$627.50 and should have been \$1,627.50. An ENC adjustment entry was made to you for \$1,000.00. However, at some point you were also charged for the correct amount of the item, \$1,627.50. Submit a PAID request for \$1,627.50 referencing the ENC in the **Case Comments (COM1)** field.

Enter information regarding the PAID situation; include FRFS's Sender's Reference (SREF) Number from the ENC.

Sender Information

Sender ABA (SNDR)* 06555338 Receiver ABA (RCVR)* 061000146


Respondent ABA (RESP)

Contact Name (CNTR)*
TB Tester

Contact Telephone Number (TELE)* Ext.
+1 (555) 555-5555 5555

Sender Reference Number (SREF)*
PAIDSCENE5B

Case Comments (COM1)
Item paid twice, once as 627.50 should be 1627.50 and again as 1627.50. ENC received on your SREF FR20022840000.

Upload File 
Max 9 files Click to upload a file

Request credit for the correctly encoded amount.

Case Information

Case Amount (AMT)* **\$ 1,627.50**

Product Type (PROD)* **Forward** Entry Type (ETYP)* **Credit**

Receiver Reference Number (RREF) Accounting Entry Identification Number (AID)

From Cash Letter ABA (FCL)* 061000146	To Cash Letter ABA (TCL)* 06555338
Cash Letter or Entry Date (CLED)* 2/20/2020	Sequence Number (SEQ)* 154368124
Cash Letter Total (CLT)* \$ 1,223,544.84	Tape Total (TT)* \$ 89,475.27
Item Before Amount (IBEF)* \$ 254.65	Item After Amount (IAFT)* \$ 17.52

Listed As Amount (LAS) Should Be Amount (SBE)

Other Item From Cash Letter ABA (FCL1)* 061000146	Other Item To Cash Letter ABA (TCL1)* 06555338
Other Item Cash Letter Date (CLD1)* 2/24/2020	Other Item Sequence Number (SEQ1)* 7114425365

Enter source information for the **correctly encoded** item you received in a cash/return letter **from FRFS**; the item being refused because it is already PAID.

Enter source information for the **incorrectly encoded** (accepted) item.

Case Scenario #6 - Single item, paid three or more times

When an item PAID three or more times, you can submit one request for the net amount of the outage referencing in the **Case Comments (COM1)** field the number of times you were charged. The item being refused (reported already PAID) **must** be the item you received from FRFS.

For example, if you were charged three times for a \$1,200.00 item where FRB Atlanta (0610-0014-6) was the source for two of the items and RTN 0655-5522-8 was the source for one of the items, submit a request for \$2,400.00 and note in the **Case Comments (COM1)** that you were charged three times, twice by FRB Atlanta and once by 0655-5522-8.

One of the items received from FRB Atlanta **must** be the item being refused. Provide information for the item being refused in the **From Cash Letter ABA (FCL)** and cash/return letter fields as noted below:

You **must** make sure information for each item is provided in the comment and cash/return letter fields; include all dates and sequence numbers.

Sender Information		Receiver ABA (RCVR)*
Sender ABA (SNDR)*	065555338	061000146
Respondent ABA (RESP)		
Contact Name (CNTC)*	TB Tester	
Contact Telephone Number (TELE)*	+1 (555) 555-5555	Ext.
Sender Reference Number (SREF)*	PAIDSCENE6	
Case Comments (COM1)	Item for 1200.00 paid three times. FRB source twice on 021820 SEQ 136922415 and SEQ 137245741. Other source 065555228 on 022020 SEQ 710001499.	
Upload File	Click to upload a file	
Max: 9 files		

Request credit for the net amount.

Enter source information for the item you received in a cash/return letter from FRFS; the item being refused because it is already PAID.

Enter source information for the other (accepted) item.

Case Information	
Case Amount (AMT)* \$ 2,400.00	Entry Type (ETYP)* Credit
Product Type (PROD)* Forward	Accounting Entry Identification Number (AID)
Receiver Reference Number (RREF)	
From Cash Letter ABA (FCL)* 061000146	To Cash Letter ABA (TCL)* 06555338
Cash Letter or Entry Date (CLED)* 2/18/2020	Sequence Number (SEQ)* 136922415
Cash Letter Total (CLT)* \$ 1,140,458.45	Tape Total (TT)* \$ 100,058.72
Item Before Amount (IBEF)* \$ 33.32	Item After Amount (IAFT)* \$ 1,756.33
Listed As Amount (LAS)	Should Be Amount (SBE)
Other Item From Cash Letter ABA (FCL1)* 06555228	Other Item To Cash Letter ABA (TCL1)* 06555338
Other Item Cash Letter Date (CLD1)* 2/20/2020	Other Item Sequence Number (SEQ1)* 710001499

Cash/Return Letter Field Descriptions

As previously noted, FRFS may not be the source for both items but they **must** be the source for the item being refused because it is already PAID. Information for the item(s) being refused **must** always appear in the fields noted below:

- **From Cash Letter ABA (FCL)** - The RTN of the Originator of the cash/return letter; this would always be FRFS (0610-0014-6).
- **To Cash Letter ABA (TCL)** - The RTN of the Receiver of the cash/return letter; this would always be your RTN.
- **Cash Letter or Entry Date (CLED)** - The cash/return letter date the item(s) was received from FRFS; this date determines the timeliness of the case. In an X9.100-187 (X9.37) image file, this information is located in record 10, field 5.
- **Sequence Number (SEQ)** - The sequence number assigned to the item by FRFS. In an X9.100-187 (X9.37) image file, this information is located in a forward cash letter in record 25, field 8 and in a return letter in record 31, field 10.
- **Cash Letter Total (CLT)** - The cash/return letter total in which the item(s) involved is contained. In an X9.100-187 (X9.37) image file, this information is located in record 90, field 5.
- **Tape Total (TT)** - The tape total in which the item(s) involved is contained. In an X9.100-187 (X9.37) image file, this information is located in record 70, field 3.
- **Item Before Amount (IBEF)** - The dollar amount of the item listed on the bundle total before the (first) item(s) involved. If the item involved is the first item, then enter .00.
- **Item After Amount (IAFT)** - The dollar amount of the item listed on the bundle total after the (last) item(s) involved. If the item involved is the last item, then enter .00.

Source information for the other (accepted) item(s) **must** be provided in the following **Other Item** fields:

- **Other Item From Cash Letter ABA (FCL1)** - The RTN of the Originator of the other cash/return letter.
- **Other Item To Cash Letter ABA (TCL1)** - The RTN of the Receiver of the other cash/return letter; this would always be your RTN.
- **Other Item Cash Letter Date (CLD1)** - The cash/return letter date the other item(s) was received. In an X9.100-187 (X9.37) image file, this information is located in record 10, field 5.
- **Other Item Sequence Number (SEQ1)** - The sequence number assigned to the other item(s). In an X9.100-187 (X9.37) image file, this information is located in a forward cash letter in record 25, field 8 and in a return letter in record 31, field 10.

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