

Paid Item (PAID) Tutorial: Understanding an Open With Entry Message (CA1100) for a PAID Check Adjustment

The following scenarios are designed to better assist you with understanding the information on an Open With Entry Message (CA1100) when you have been charged, as the source, for a PAID.

- Case Scenario #1 You are 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
- Case Scenario #7 PAID incident reported by the Depositing Institution

The PAID Tutorial: <u>Check Adjustments Case Submission Requirements (PDF)</u> provides various scenarios on submitting a PAID. Also, refer to the <u>Check Adjustments Quick Reference Guide</u> for case submission requirements for all investigation types (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 <u>Encoding Error</u> (ENC) and not required for a <u>Non-Cash Item</u> (NCH) or a single PAID adjustment?

Federal Reserve Financial Services (FRFS) also offers 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 <u>Federal Reserve Bank Webinars</u> on FRBservices.org[®].

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

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

Case Scenario #1 - You are source for both items

In this scenario, your institution is the source for both items. The Case Comments (COM1) field will generally read: Item presented or returned twice. You are the source for both items.

We will charge a quality fee to the Depositing Bank for quality issues with work deposited with FRFS. For example, when you are source for both items, a quality fee will be accessed to your institution.

Refer to the <u>General Notes</u> section of the <u>Check Adjustments Quick Reference Guide</u> for more information on the Quality Improvement Initiative implemented by FRFS. Also refer to the <u>Check Adjustments Tips</u>, 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.

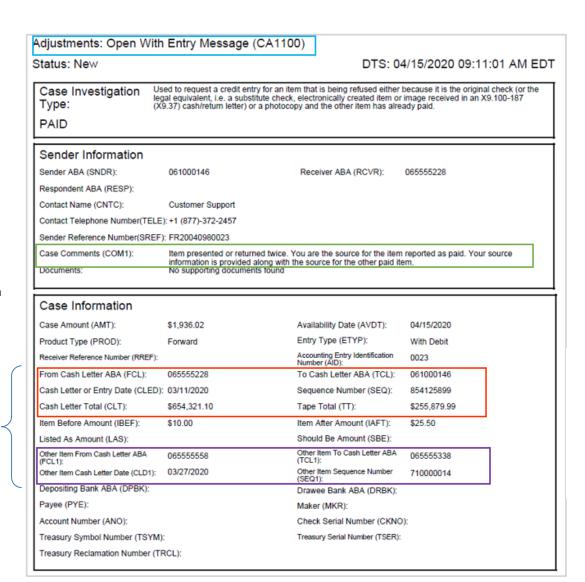
Adjustments: Open With Entry Message (CA1100) Status: New DTS: 04/03/2020 17:00:26 PM EDT Used to request a credit entry for an item that is being refused either because it is the original check (or the Case Investigation legal equivalent, i.e. a substitute check, electronically created item or image received in an X9.100-187 (X9.37) cash/return letter) or a photocopy and the other item has already paid. Type: PAID Sender Information Sender ABA (SNDR): 061000146 Receiver ABA (RCVR): 065555228 Respondent ABA (RESP): Contact Name (CNTC): Customer Support Contact Telephone Number(TELE): +1 (877)-372-2457 Sender Reference Number(SREF): FR20040180013 Case Comments (COM1): Item presented or returned twice. You are the source for both items. Documents: No supporting documents found Case Information Case Amount (AMT): \$1,957,75 Availability Date (AVDT): 04/03/2020 Entry Type (ETYP): Product Type (PROD): Forward With Debit Accounting Entry Identification Receiver Reference Number (RREF): 065555228 From Cash Letter ABA (FCL): To Cash Letter ABA (TCL): 061000146 Cash Letter or Entry Date (CLED): 03/06/2020 147258369 Sequence Number (SEQ): Cash Letter Total (CLT): \$789,456.12 Tape Total (TT): \$25,122.50 Item Before Amount (IBEF): \$100.00 Item After Amount (IAFT): \$10.00 Should Be Amount (SBE): Listed As Amount (LAS): Other Item To Cash Letter ABA (TCL1): Other Item From Cash Letter ABA 065555228 061000146 Other Item Cash Letter Date (CLD1): 02/28/2020 Other Item Sequence Number Depositing Bank ABA (DPBK): Drawee Bank ABA (DRBK): Pavee (PYE): Maker (MKR): 5556324 Check Serial Number (CKNO): 12345 Account Number (ANO): Treasury Symbol Number (TSYM): Treasury Serial Number (TSER): Treasury Reclamation Number (TRCL):

As source for both items, your routing number (RTN) will appear in both the From Cash Letter ABA (FCL) and the Other Item From Cash Letter ABA (FCL1) fields.

Use the cash/return letter and **other item** information to locate when and how your institution received credit for the items you deposited with FRFS.

Case Scenario #2 - Single item, two different sources

In this scenario, your institution is the source for the item being refused because it has already PAID and a different institution is the source for the other (accepted) item. Your RTN appears in the From Cash Letter ABA (FCL) field and another institution's RTN appears in the Other Item From Cash Letter ABA (FCL1) field. The Case Comments (COM1) field will generally read: Item presented or returned twice. You are the source for the item reported as paid. Your source information is provided along with the source for the other paid item.



Use the cash/return letter information to locate when and how your institution received credit for the item being refused because it has already paid.

The other item date and sequence number shows when and how the other (accepted) item was sent to the Paying Institution.

Case Scenario #3 - Multiple items, two different sources

In this scenario, your institution is the source for the items being refused because they have already PAID and a different institution is source for the other items. Your RTN appears in the From Cash Letter ABA (FCL) field and another institution's RTN appears in the Other Item From Cash Letter ABA (FCL1) field. The Case Comments (COM1) field will generally read: Multiple items presented or returned twice. You are the source for the item reported as paid.

Adjustments: Open With Entry Message (CA1100) Status: New DTS: 04/15/2020 09:41:10 AM EDT Used to request a credit entry for an item that is being refused either because it is the original check (or the Case Investigation legal equivalent, i.e. a substitute check, electronically created item or image received in an X9.100-187 (X9.37) cash/return letter) or a photocopy and the other item has already paid. Type: PAID Sender Information Sender ABA (SNDR): 061000146 Receiver ABA (RCVR): 065555228 Respondent ABA (RESP): Contact Name (CNTC): Customer Support Contact Telephone Number(TELE): +1 (877)-372-2457 Sender Reference Number(SREF): FR20040980025 Case Comments (COM1): Multiple items presented or returned twice. You are the source for the item reported as paid. Documents: File Name SupportingDocumentation.pdf Case Information Case Amount (AMT): \$22,789,21 Availability Date (AVDT): 04/15/2020 Entry Type (ETYP): Product Type (PROD): Forward With Debit Accounting Entry Identification Number (AID): Receiver Reference Number (RREF): From Cash Letter ABA (FCL): To Cash Letter ABA (TCL): 061000146 Cash Letter or Entry Date (CLED): 03/20/2020 Sequence Number (SEQ): 321654978 Cash Letter Total (CLT): \$1.838.757.22 Tape Total (TT): \$124.506.34 Item Before Amount (IBEF): \$18.00 Item After Amount (IAFT): \$2,278.65 Should Be Amount (SBE): Listed As Amount (LAS): Other Item To Cash Letter ABA (TCL1): Other Item From Cash Letter ABA (FCL1): 06555558 065555338 Other Item Sequence Number (SEQ1): Other Item Cash Letter Date (CLD1): 03/25/2020 245412544 Depositing Bank ABA (DPBK): Drawee Bank ABA (DRBK): Pavee (PYE): Maker (MKR): Account Number (ANO): Check Serial Number (CKNO): Treasury Serial Number (TSER): Treasury Symbol Number (TSYM): Treasury Reclamation Number (TRCL):

Use the cash/return letter information and attachment to locate when and how your institution received credit for the items being refused because they've already paid.

The other item date and sequence numbers (see attachment) shows when and how the other items were sent to the Paying Institution.

PAID SOR EXAMPLE OF MULTIPLE PAID ITEMS LISTING RT Number | Amount tem Amount Account # Check # ECL Seq # Amount Before Amount After 065555228 \$1,838,757.22 8175422245 \$1,145.40 15458945 73454 321654978 \$18.00 \$641.23 8176278543 54878754 4512 321664875 \$145.44 \$74.45 \$62.00 8177134841 \$5,147.50 584587 34587 321674772 45.55 \$578.45 8177991139 \$369,47 545786 8845 321684669 \$339,48 \$647.54 \$250.00 \$52.44 8178847437 321694566 \$57.45 223446 15203 \$754.00 225664 302412 321704463 \$5.00 \$100.00 8179703735 \$248.00 8180560033 \$187.54 110509 18403 321714360 \$1.677.00 818141633 \$65.25 1311758 6335 321724257 \$264.00 \$852.44 8182272629 \$1,741,20 151987 1383 321734154 \$33.38 \$487.48 321744051 \$104.58 8183128927 \$8,421,60 17234178 11.1 \$100.00 8183985225 \$224.30 1929537 88223 321753948 \$54.00 \$2,936.07 8184841523 \$1,434.52 30541 87845 321763845 3487.11 \$229.50 8185697821 \$689.20 30544 4571 321773742 497.42 \$1,453,80 8186554119 \$322.41 545375 6210 321783639 628.48 \$1,660.01 8187410417 \$131.12 122485 3815 321793536 \$759.54 \$1,866.22 8188266715 245575 36874 321803433 890.60 \$2,072.43 8189123013 \$1,191.70 154357 3548 321813330 \$1,021.66 \$2,278.65 \$22,789.21 Other SOR RT Number | Amount Sequence # Item Amount Account # Check # ECL Seq # **Amount Before** Amount After 065555558 \$1,084,166.44 7301453542 \$1,145.40 15458945 7345 245412544 \$18.00 \$641.23 7301542132 \$62.00 54878754 4512 264557243 \$145.44 \$74.45 7301630722 \$5.147.50 584587 34587 283701942 \$45.55 \$578,45 7301719312 \$369.47 545786 \$647.54 8845 302846641 \$339.48 \$250.00 7301807902 223446 321991340 \$57.45 \$52.44 15203 \$754.00 7301896492 225664 302412 341136039 \$5.00 \$100.00 \$187.54 110505 7301985082 18403 360280738 \$1.677.00 \$248.00 7302073672 \$65.25 1311758 6335 379425437 \$264.00 \$852.44 7302162262 \$1.741.20 151987 1383 398570136 \$33.38 \$487,48 7302250853 \$8,421,60 17234178 11.1 417714835 104.58 \$100.00 7302339442 \$224.30 1929537 88223 436859534 \$54.00 \$2,936.07 7302428032 \$1,434,52 30541 87845 456004233 487.11 \$229.50 7302516622 \$689,20 30544 4571 475148932 328.67 \$1,281.91

545375

122485

245575

154357

6210

3815

36874

3548

494293631

513438330

532583029

551727728

\$375.35

\$468.72

\$515.40

422.03

\$1,402.18

\$1,522.45

\$1,642.72

\$1,763.00

The attached documentation lists the dollar amount, MICR information and sequence numbers for each item.

7302605212

7302693802

7302782392

7302870982

\$322.41

\$131.12

\$652.00

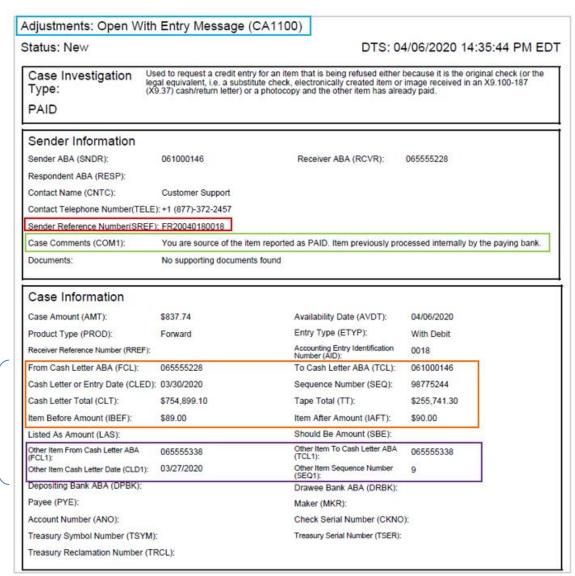
\$1,191.70

\$22,789.21

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

In this scenario, your institution is the source for the item being refused because it has already PAID and the other item was deposited directly with the Paying Institution. Your RTN appears in the From Cash Letter ABA (FCL) field and the Paying Institution's RTN appears in the Other Item From Cash Letter ABA (FCL1) and Other Item To Cash Letter ABA (TCL1) fields; indicating the item was received internally. The Case Comments (COM1) field will generally read: You are source of the item reported as PAID. Item previously processed internally by the paying bank.

Should your institution choose to deal directly with the Paying Institution, 0655-5533-8, you can refer to FRFS's Sender's Reference (SREF) number, i.e., FR20040180018.

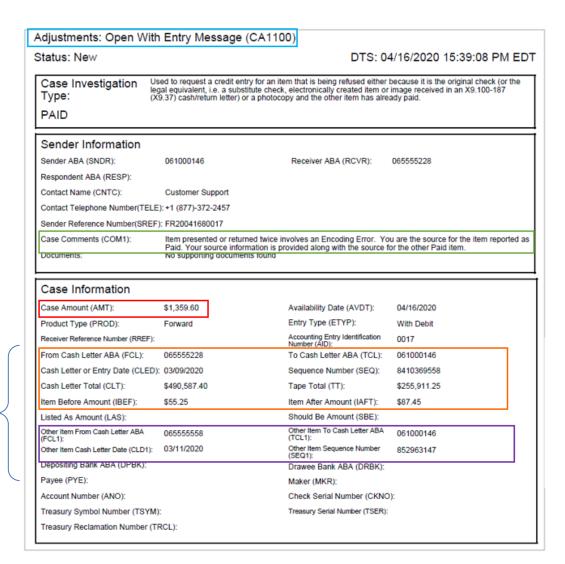


Use the cash/return letter information to locate when and how your institution received credit for the item being refused because it has already paid.

The other item date shows when the other item was received internally by the Paying Institution.

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

In this scenario, you are source for the item being refused because it has already PAID, a different institution is the source for the other item, the item has an Encoding Error (ENC) and the ENC has not been corrected. Your RTN appears in the From Cash Letter ABA (FCL) field and a different RTN appears in the Other Item From Cash Letter ABA (FCL1) field. The Case Comments (COM1) will generally read: Item presented or returned twice involves an Encoding Error. You are the source for the item reported as Paid. Your source information is provided along with the source for the other Paid item.



Use the cash/return letter information to locate when and how your institution received credit for the item being refused because it has already paid.

The other item date and sequence number shows when and how the other item was sent to FRFS.

When an ENC occurs on one of the items and an ENC adjustment was made, the Case Comments (COM1) field will generally read: Item presented or returned twice involves an Encoding Error. You are the source for the item reported as Paid. Your source information is provided along with the source for the other paid item. ENC Adjustment functioned on (date) FRFS reference number (FRYYMMDDXXXXXX).

Adjustments: Open With Entry Message (CA1100) Status: New DTS: 04/16/2020 16:04:16 PM EDT Used to request a credit entry for an item that is being refused either because it is the original check (or the Case Investigation legal equivalent, i.e. a substitute check, electronically created item or image received in an X9.100-187 (X9.37) cash/return letter) or a photocopy and the other item has already paid. Type: PAID Sender Information Sender ABA (SNDR): 061000146 Receiver ABA (RCVR): 065555228 Respondent ABA (RESP): Contact Name (CNTC): Customer Support Contact Telephone Number(TELE): +1 (877)-372-2457 Sender Reference Number(SREF): FR20041680016 Case Comments (COM1): Item presented or returned twice involves an Encoding Error. You are the source for the item reported as Paid. Your source information is provided along with the source for the other Paid item. ENC Adjustment functioned on 2-28-2020 FRB reference number FR20022840000.

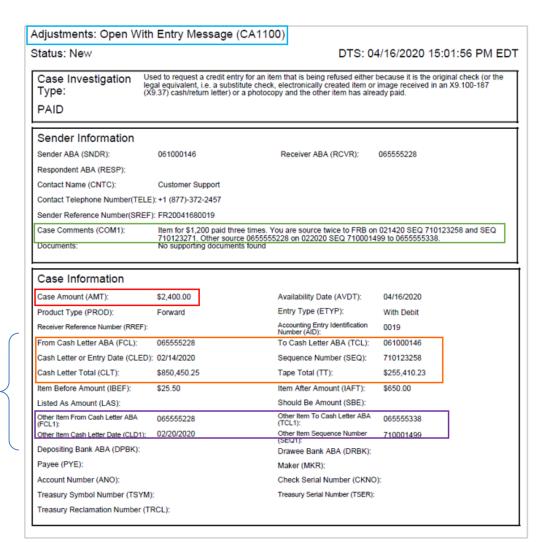
No supporting accuments round Documents Case Information Case Amount (AMT): \$1.627.50 Availability Date (AVDT): 04/16/2020 Product Type (PROD): Entry Type (ETYP): With Debit Accounting Entry Identification Number (AID): Receiver Reference Number (RREF): 0016 From Cash Letter ABA (FCL): 065555228 To Cash Letter ABA (TCL): 061000146 Cash Letter or Entry Date (CLED): 02/20/2020 Sequence Number (SEQ): 895623147 Cash Letter Total (CLT): \$525,623,25 Tape Total (TT): \$95.858.33 Item Refore Amount (IRFF): \$254.65 Item After Amount (IAFT): \$17.52 Should Be Amount (SBE): Listed As Amount (LAS): Other Item From Cash Letter ABA (FCL1): Other Item To Cash Letter ABA (TCL1): 06555558 061000146 Other Item Cash Letter Date (CLD1): Other Item Sequence Number (SEQ1): 879546213 Depositing Bank ABA (DPBK): Drawee Bank ABA (DRBK): Pavee (PYE): Maker (MKR): Account Number (ANO): Check Serial Number (CKNO): Treasury Symbol Number (TSYM): Treasury Serial Number (TSER) Treasury Reclamation Number (TRCL):

Use the cash/return letter information to locate when and how your institution received credit for the item being refused because it has already paid.

The other item date and sequence number shows when and how the other item was sent to FRFS.

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

In this scenario, the same item paid multiple times and you are source each time. The Case Comments (COM1) will generally state how many times the item was deposited and provide additional information; for example: Item for \$1,200 paid three times. You are source twice to FRFS on 021420 SEQ 710123258 and SEQ 710123271 and again to 0655555228 on 022020 SEQ 710001499.

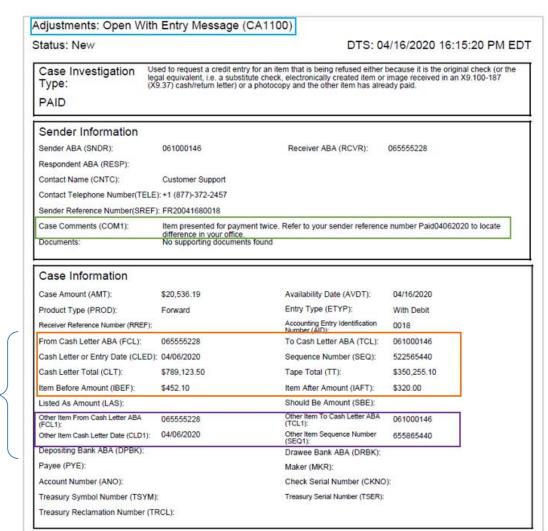


Use the cash/return letter information to locate when and how your institution received credit for the item being refused because it has already paid.

The other item date and sequence number shows when and how the other item was sent to the Paying Institution.

Case Scenario #7 – PAID incident reported by the Depositing Institution

In this scenario, your institution created a duplicate incident, notified FRFS and a service request for information was generated to document the incident. When the Receiving Institution reports the PAID, the debit entry is passed to your institution. The Case Comments (COM1) field will generally state your internal reference number; for example: Item presented for payment twice. Refer to your sender reference number xxxxxxxx to locate difference in your office.



As source for both items, your routing number (RTN) will appear in both the From Cash Letter ABA (FCL) and the Other Item From Cash Letter ABA (FCL1) fields.

Use the Case
Comments
(COM1),
cash/return letter
and other item
information to
locate when and
how your institution
received credit for
the items you
deposited with the
FRB.

Cash/Return Letter Field Descriptions

When you receive a debit entry (CA1100 message) for a PAID, your institution may not be the source for both items but you will always be **source for the item being refused because it is already PAID.** Cash/return letter information for how you deposited that item(s) with FRFS appears in the fields noted below:

- From Cash Letter ABA (FCL) The RTN of the Originator of the cash/return letter; this will always be your RTN.
- To Cash Letter ABA (TCL) The RTN of the Receiver of the cash/return letter; this will always be FRFS (0610-0014-6).
- Cash Letter or Entry Date (CLED) The cash/return letter date the item(s) was deposited by your institution. 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 your institution. 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 involved. If the item involved is the first item, then you may see .00.
- **Item After Amount (IAFT)** 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 you may see .00.

Source information for the other (accepted) item(s) is 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.
- Other Item Cash Letter Date (CLD1) The cash/return letter date the other item(s) was deposited. 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. 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.

The financial services logo and "FRBservices.org" are service marks of the Federal Reserve Banks. A list of marks related to financial services products that are offered to financial institutions by the Federal Reserve Banks is available at FRBservices.org/terms/index.html.