

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: [Check Adjustments Case Submission Requirements \(PDF\)](#) provides various scenarios on submitting a PAID. Also, refer to the [Check Adjustments Quick Reference Guide](#) 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 [Encoding Error](#) (ENC) and not required for a [Non-Cash Item](#) (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 [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 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 [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.

Adjustments: Open With Entry Message (CA1100)	
Status: New	DTS: 04/03/2020 17:00:26 PM EDT
Case Investigation Type:	Used to request a credit entry for an item that is being refused either because it is the original check (or the 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.
PAID	
Sender Information	
Sender ABA (SNDR): 061000146	Receiver ABA (RCVR): 06555228
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
Product Type (PROD): Forward	Entry Type (ETYP): With Debit
Receiver Reference Number (RREF):	Accounting Entry Identification Number (AID): 0013
From Cash Letter ABA (FCL): 06555228	To Cash Letter ABA (TCL): 061000146
Cash Letter or Entry Date (CLED): 03/06/2020	Sequence Number (SEQ): 147258369
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
Listed As Amount (LAS):	Should Be Amount (SBE):
Other Item From Cash Letter ABA (FCL1): 06555228	Other Item To Cash Letter ABA (TCL1): 061000146
Other Item Cash Letter Date (CLD1): 02/28/2020	Other Item Sequence Number (SEQ1): 963852741
Depositing Bank ABA (DPBK):	Drawee Bank ABA (DRBK):
Payee (PYE):	Maker (MKR):
Account Number (ANO): 5556324	Check Serial Number (CKNO): 12345
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.**

Adjustments: Open With Entry Message (CA1100)		Status: New		DTS: 04/15/2020 09:11:01 AM EDT	
Case Investigation Type:		Used to request a credit entry for an item that is being refused either because it is the original check (or the 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.			
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): FR20040980023					
Case Comments (COM1):		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.			
Documents:		No supporting documents found			
Case Information					
Case Amount (AMT): \$1,936.02		Availability Date (AVDT): 04/15/2020			
Product Type (PROD): Forward		Entry Type (ETYP): With Debit			
Receiver Reference Number (RREF):		Accounting Entry Identification Number (AID): 0023			
From Cash Letter ABA (FCL): 065555228		To Cash Letter ABA (TCL): 061000146			
Cash Letter or Entry Date (CLED): 03/11/2020		Sequence Number (SEQ): 854125899			
Cash Letter Total (CLT): \$654,321.10		Tape Total (TT): \$255,879.99			
Item Before Amount (IBEF): \$10.00		Item After Amount (IAFT): \$25.50			
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): 03/27/2020		Other Item Sequence Number (SEQ1): 710000014			
Depositing Bank ABA (DPBK):		Drawee Bank ABA (DRBK):			
Payee (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 (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		
Case Investigation Type: PAID	Used to request a credit entry for an item that is being refused either because it is the original check (or the 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.		
Sender Information Sender ABA (SNDR): 061000146 Receiver ABA (RCVR): 06555228 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: <table border="1"> <tr> <th>File Name</th> </tr> <tr> <td>SupportingDocumentation.pdf</td> </tr> </table>	File Name	SupportingDocumentation.pdf
File Name			
SupportingDocumentation.pdf			
Case Information Case Amount (AMT): \$22,789.21 Availability Date (AVDT): 04/15/2020 Product Type (PROD): Forward Entry Type (ETYP): With Debit Receiver Reference Number (RREF): Accounting Entry Identification Number (AID): 0025 From Cash Letter ABA (FCL): 06555228 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 Listed As Amount (LAS): Should Be Amount (SBE): Other Item From Cash Letter ABA (FCL1): 06555558 Other Item To Cash Letter ABA (TCL1): 06555338 Other Item Cash Letter Date (CLD1): 03/25/2020 Other Item Sequence Number (SEQ1): 245412544 Depositing Bank ABA (DPBK): Drawee Bank ABA (DRBK): Payee (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 **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	Sequence #	Item Amount	Account #	Check #	ECL Seq #	Amount Before	Amount After
06555228	\$1,838,757.22	8175422245	\$1,145.40	15458945	73454	321654978	\$18.00	\$641.23
		8176278543	\$62.00	54878754	4512	321664875	\$145.44	\$74.45
		8177134841	\$5,147.50	584587	34587	321674772	\$45.55	\$578.45
		8177991139	\$369.47	545786	8845	321684669	\$339.48	\$647.54
		8178847437	\$250.00	223446	15203	321694566	\$57.45	\$52.44
		8179703735	\$754.00	225664	302412	321704463	\$5.00	\$100.00
		8180560033	\$187.54	110505	18403	321714360	\$1,677.00	\$248.00
		8181416331	\$65.25	1311758	6335	321724257	\$264.00	\$852.44
		8182272629	\$1,741.20	151987	1383	321734154	\$33.38	\$487.48
		8183128927	\$8,421.60	17234178	11.1	321744051	\$104.58	\$100.00
		8183985225	\$224.30	1929537	88223	321753948	\$54.00	\$2,936.07
		8184841523	\$1,434.52	30541	87845	321763845	\$487.11	\$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	\$652.00	245575	36874	321803433	\$890.60	\$2,072.43
		8189123013	\$1,191.70	1543578	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
06555558	\$1,084,166.44	7301453542	\$1,145.40	15458945	73454	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	8845	302846641	\$339.48	\$647.54
		7301807902	\$250.00	223446	15203	321991340	\$57.45	\$52.44
		7301896492	\$754.00	225664	302412	341136039	\$5.00	\$100.00
		7301985082	\$187.54	110505	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
		7302250852	\$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
		7302605212	\$322.41	545375	6210	494293631	\$375.35	\$1,402.18
		7302693802	\$131.12	122485	3815	513438330	\$422.03	\$1,522.45
		7302782392	\$652.00	245575	36874	532583029	\$468.72	\$1,642.72
		7302870982	\$1,191.70	1543578	3548	551727728	\$515.40	\$1,763.00
			\$22,789.21					

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

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.

Adjustments: Open With Entry Message (CA1100)	
Status: New	DTS: 04/06/2020 14:35:44 PM EDT
Case Investigation Type: PAID	Used to request a credit entry for an item that is being refused either because it is the original check (or the 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.
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): FR20040180018	
Case Comments (COM1):	You are source of the item reported as PAID. Item previously processed internally by the paying bank.
Documents:	No supporting documents found
Case Information	
Case Amount (AMT): \$837.74	Availability Date (AVDT): 04/06/2020
Product Type (PROD): Forward	Entry Type (ETYP): With Debit
Receiver Reference Number (RREF):	Accounting Entry Identification Number (AID): 0018
From Cash Letter ABA (FCL): 065555228	To Cash Letter ABA (TCL): 061000146
Cash Letter or Entry Date (CLE): 03/30/2020	Sequence Number (SEQ): 98775244
Cash Letter Total (CLT): \$754,899.10	Tape Total (TT): \$255,741.30
Item Before Amount (IBEF): \$89.00	Item After Amount (IAFT): \$90.00
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): 03/27/2020	Other Item Sequence Number (SEQ1): 9
Depositing Bank ABA (DPBK):	Drawee Bank ABA (DRBK):
Payee (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 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.**

Adjustments: Open With Entry Message (CA1100)	
Status: New	DTS: 04/16/2020 15:39:08 PM EDT
Case Investigation Type: PAID	Used to request a credit entry for an item that is being refused either because it is the original check (or the 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.
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): FR20041680017	
Case Comments (COM1): Documents.	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. No supporting documents found
Case Information	
Case Amount (AMT): \$1,359.60	Availability Date (AVDT): 04/16/2020
Product Type (PROD): Forward	Entry Type (ETYP): With Debit
Receiver Reference Number (RREF):	Accounting Entry Identification Number (AID): 0017
From Cash Letter ABA (FCL): 065555228	To Cash Letter ABA (TCL): 061000146
Cash Letter or Entry Date (CLED): 03/09/2020	Sequence Number (SEQ): 8410369558
Cash Letter Total (CLT): \$490,587.40	Tape Total (TT): \$255,911.25
Item Before Amount (IBEF): \$55.25	Item After Amount (IAFT): \$87.45
Listed As Amount (LAS):	Should Be Amount (SBE):
Other Item From Cash Letter ABA (FCL1): 065555558	Other Item To Cash Letter ABA (TCL1): 061000146
Other Item Cash Letter Date (CLD1): 03/11/2020	Other Item Sequence Number (SEQ1): 852963147
Depositing Bank ABA (DPBK):	Drawee Bank ABA (DRBK):
Payee (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.

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

Case Investigation Type: PAID
Used to request a credit entry for an item that is being refused either because it is the original check (or the 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.

Sender Information

Sender ABA (SNDR): 061000146 Receiver ABA (RCVR): 06555228
 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.
 Documents: No supporting documents found

Case Information

Case Amount (AMT): \$1,627.50	Availability Date (AVDT):	04/16/2020
Product Type (PROD): Forward	Entry Type (ETYP):	With Debit
Receiver Reference Number (RREF):	Accounting Entry Identification Number (AID):	0016
From Cash Letter ABA (FCL): 06555228	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 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): 06555558	Other Item To Cash Letter ABA (TCL1):	061000146
Other Item Cash Letter Date (CLD1): 02/24/2020	Other Item Sequence Number (SEQ1):	879546213
Depositing Bank ABA (DPBK):	Drawee Bank ABA (DRBK):	
Payee (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 065555228 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.

Adjustments: Open With Entry Message (CA1100)		DTS: 04/16/2020 15:01:56 PM EDT	
Status: New			
Case Investigation Type:	Used to request a credit entry for an item that is being refused either because it is the original check (or the 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.		
PAID			
Sender Information			
Sender ABA (SNDR):	061000146	Receiver ABA (RCVR):	06555228
Respondent ABA (RESP):			
Contact Name (CNTC):	Customer Support		
Contact Telephone Number(TELE):	+1 (877)-372-2457		
Sender Reference Number(SREF):	FR20041680019		
Case Comments (COM1):	Item for \$1,200 paid three times. You are source twice to FRB on 021420 SEQ 710123258 and SEQ 710123271. Other source 065555228 on 022020 SEQ 710001499 to 065555338.		
Documents:	No supporting documents found		
Case Information			
Case Amount (AMT):	\$2,400.00	Availability Date (AVDT):	04/16/2020
Product Type (PROD):	Forward	Entry Type (ETYP):	With Debit
Receiver Reference Number (RREF):		Accounting Entry Identification Number (AID):	0019
From Cash Letter ABA (FCL):	06555228	To Cash Letter ABA (TCL):	061000146
Cash Letter or Entry Date (CLE):	02/14/2020	Sequence Number (SEQ):	710123258
Cash Letter Total (CLT):	\$850,450.25	Tape Total (TT):	\$255,410.23
Item Before Amount (IBEF):	\$25.50	Item After Amount (IAFT):	\$650.00
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):	02/20/2020	Other Item Sequence Number (SEQ1):	710001499
Depositing Bank ABA (DPBK):		Drawee Bank ABA (DRBK):	
Payee (PYE):		Maker (MKR):	
Account Number (ANO):		Check Serial Number (CKNO):	
Treasury Symbol Number (TSYM):		Treasury Serial Number (TSER):	
Treasury Reclamation Number (TRCL):			

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.

Adjustments: Open With Entry Message (CA1100)	
Status: New	DTS: 04/16/2020 16:15:20 PM EDT
Case Investigation Type:	Used to request a credit entry for an item that is being refused either because it is the original check (or the 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.
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): FR20041680018	
Case Comments (COM1):	Item presented for payment twice. Refer to your sender reference number Paid04062020 to locate difference in your office.
Documents:	No supporting documents found
Case Information	
Case Amount (AMT): \$20,536.19	Availability Date (AVDT): 04/16/2020
Product Type (PROD): Forward	Entry Type (ETYP): With Debit
Receiver Reference Number (RREF):	Accounting Entry Identification Number (AID): 0018
From Cash Letter ABA (FCL): 065555228	To Cash Letter ABA (TCL): 061000146
Cash Letter or Entry Date (CLEDD): 04/06/2020	Sequence Number (SEQ): 522565440
Cash Letter Total (CLT): \$789,123.50	Tape Total (TT): \$350,255.10
Item Before Amount (IBEF): \$452.10	Item After Amount (IAFT): \$320.00
Listed As Amount (LAS):	Should Be Amount (SBE):
Other Item From Cash Letter ABA (FCL1): 065555228	Other Item To Cash Letter ABA (TCL1): 061000146
Other Item Cash Letter Date (CLD1): 04/06/2020	Other Item Sequence Number (SEQ1): 655865440
Depositing Bank ABA (DPBK):	Drawee Bank ABA (DRBK):
Payee (PYE):	Maker (MKR):
Account Number (ANO):	Check Serial Number (CKNO):
Treasury Symbol Number (TSYM):	Treasury Serial Number (TSER):
Treasury Reclamation Number (TRCL):	

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.