

AVAILABILITY SCHEDULE FOR ELECTRONIC CHECK SERVICES

MICR-Line Information

Electronic transmission and availability of MICR-line information is dependent upon worktype and the specific MICR or electronic product subscribed to. Fine sort inclusion items will be available with other items by the Early/Peak deadline. SDS inclusion items will be sent as a separate transmission by 2:00pm CT. The delivery schedule is:

<i>Product</i>	<i>Work Type</i>	<i>Availability</i>
Early MICR Information	All	To be arranged
MICR Information, MICR Presentment, MICR Presentment Plus and Truncation	RCPC, Country	8:30 a.m. CT
	HDGS	10:00 a.m. CT
	City	Noon CT

Key Account Information

The availability of dollar and item totals for specific accounts or account ranges is:

<i>Work Type</i>	<i>Information Availability</i>
RCPC, Country	8:30 a.m.
HDGS	10:00 a.m.
City	Noon

Image Archive

We provide several choices of archive length: 3 days, 7 days, 60 days or 7 years. Truncation customers are stored for 7 years, while MICR Plus items are stored for 7 days. Customers can choose to archive items for 60 days also.

The Federal Reserve Bank stores all archived images on RAID for 60 days. After 60 days, images that will be stored for 7 years are migrated to an automated tape library.

FedImage Retrievals

We encourage customers to use the FedImage viewing capability on Fedline for the Web. You can easily retrieve images of your items that have been archived at the Federal Reserve Bank. Images that are less than 61 days old are available for immediate viewing on Fedline for the Web. Images older than 60 days take slightly longer to retrieve as they are stored in our automated tape library. These older images are delivered within a few minutes via email, fax or to a mailbox as the customer chooses.

Manual Image Retrievals

Customers may also submit image retrieval requests to Check Customer Support via fax at 612-204-6215. We will retrieve images within the same day if the request is received by 3:00 p.m. CT and email or fax the image to you.

Information Retrievals

Information retrievals are defined as 1) item photocopy requests submitted by MICR Presentment Plus (non-image) subscribers, 2) a request submitted by a Truncation or Image Archival subscriber for an actual physical item (rather than a photocopy) while still available, or 3) a request for an item clearing prior to August 1, 1997 (retrieved from microfilm.) The same guidelines and response times indicated under "Image Retrievals" apply for Information

Retrievals. *Items truncated prior to August 1997 will require three business days. As we archive items for 7 years, no items older than 7 years are retrievable.

Image Services

Image capture, archival and delivery services are available as enhancements to other MICR/electronic products as well as with separate On-U's Image Capture products. Basic On-U's Image Capture service provides next-day processing. Premium service provides same day processing. On-U's image retention is: 1 to 60 days or 61 days to 7 years dependent upon customer request. The dispatch schedule for Basic and Premium Image and On-U's services is as follows:

<u>Product</u>	<u>Description</u>
Image Capture	Images available in archive 2 hours after presentment.
Image Delivery	Media shipment next day following capture *
	Media shipment same day as capture (as requested by customer) will be charged a premium capture surcharge
Basic On-U's Image	Items received by 8:00 a.m.; images available in archive by 10:00 a.m. next day. *
Premium On-us Image	Items received by 8:00 a.m.; images available in archive by 2:00 p.m. same day. *

- Turnaround times on large volume deposits need to be negotiated with Customer Support staff.

Return Item Requests and Large Dollar Return Item Notifications

Payor banks subscribing to MICR Presentment Plus or Truncation services may request return of an item presented to them electronically. Return requests may be submitted via FedLine or FAX and will be processed on the same business day if the request is received at FRB Minneapolis by the deadline listed below. However, credit is passed and credit availability calculations begin on the following business day.

<u>Method of Return Request</u>	<u>Deadline</u>
FedLine or FAX	2:00 p.m. CT

For Payor subscribers, a request to return an item of \$2,500 or more also serves as a request for notice of nonpayment (Large Dollar Return Item Notification) to be delivered to the depository bank. The notice will be delivered according to the following schedule:

<u>Return Request Received</u>	<u>Notification Sent</u>
12:00 noon CT	4:00 p.m. CT same day
After 12:00 noon CT	4:00 p.m. CT following day