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Tips for Understanding Adjustment Messages

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Q: What does it mean when I receive a CA1000 message from the Federal Reserve?

A: It is a request to open a case without an entry. Each CA1000 request needs to be responded to with a CA5000 (information response case resolution) within 20 business days.

Q: What happens when I submit a CA1000 message?

A: A CA1000 message is the only valid message that can be used by a financial institution to request a credit or debit entry. If the request is timely, you will receive a CA5000 or a CA5100 (adjustment with the entry). If it is untimely, you will receive either a CA2000, which is an acknowledgment showing our sender's reference number (SREF), or a CA5000.

Q: What does it mean when I receive a CA2000 message from the Federal Reserve?

A: A CA2000 acknowledges a CA1000 "case open" received from you. The CA2000 will provide a SREF, which serves as the case number assigned by the Federal Reserve to your adjustment. Questions regarding that adjustment case should be referenced by the SREF.

Q: What does it mean when I receive a CA5000 message from the Federal Reserve?

A: It is a response to an information request (CA1000). No entry is involved. CA5000 messages can be used by both the Fed and financial institutions. They close and resolve the case.

Q: How should I respond to a CA1100 message?

A: The Federal Reserve does not expect a response to a CA1100. This message is not a request initiated by your institution; rather, it is an adjustment sent to your institution by the Federal Reserve that includes accounting information. An entry is made to your statement with the Fed's SREF.

Q: What does it mean when I receive a CA5100 message from the Federal Reserve?

A: It is a response with an entry to your request for a debit or a credit. The entry will be on your statement and identified by the SREF provided on your request.

➔ **Refer to the *Check Adjustment Quick Reference Guide* at www.frbfinancialservices.org for more information about adjustment messages.**

Find more tips at www.minneapolisfed.org under "Services for Financial Institutions."

Minneapolis Check Customer Service 1-800-283-2830