

2018 Electronic Check Collection Fee Schedule

FedForward® Deposit Fees and Deadlines

Product/Tier ¹	Deadlines/Fees							
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Standard Image Cash Letter²

SAME DAY AVAILABILITY³

Deposit Deadline Cash Letter Fee	9:00 PM ET Su-Th \$4.00		1:00 AM ET M-F \$6.00		5:00 AM ET M-F \$8.00		9:30 AM ET M-F \$10.00	
	Billing Code	Per Item Fee	Billing Code	Per Item Fee	Billing Code	Per Item Fee	Billing Code	Per Item Fee
	FedReceipt Endpoints							
Tier 1	50000	\$0.007	50060	\$0.018	50120	\$0.057	50180	\$0.072
Tier 2	50001	\$0.017	50061	\$0.028	50121	\$0.067	50181	\$0.082
Tier 3	50002	\$0.027	50062	\$0.038	50122	\$0.077	50182	\$0.092
Tier 4	50009	\$0.037	50069	\$0.048	50129	\$0.087	50189	\$0.102
Substitute Check Endpoints	50003	\$0.200	50063	\$0.200	50123	\$0.200	50183	\$0.200

Premium Image Cash Letter²

SAME DAY AVAILABILITY³

Deposit Deadline Cash Letter Fee	9:00 PM ET Su-Th \$30.00		1:00 AM ET M-F \$30.00		5:00 AM ET M-F \$30.00		9:30 AM ET M-F \$30.00	
	Billing Code	Per Item Fee	Billing Code	Per Item Fee	Billing Code	Per Item Fee	Billing Code	Per Item Fee
	FedReceipt Endpoints							
Tier 1	50410	\$0.003	50420	\$0.014	50430	\$0.053	50440	\$0.068
Tier 2	50411	\$0.013	50421	\$0.024	50431	\$0.063	50441	\$0.078
Tier 3	50412	\$0.023	50422	\$0.034	50432	\$0.073	50442	\$0.088
Tier 4	50419	\$0.033	50429	\$0.044	50439	\$0.083	50449	\$0.098
Substitute Check Endpoints	50413	\$0.200	50423	\$0.200	50433	\$0.200	50443	\$0.200

Deferred Image Cash Letter

NEXT DAY AVAILABILITY³

Deposit Deadline Cash Letter Fee			1:00 AM ET M-F \$4.00		5:00 AM ET M-F \$4.00		9:30 AM ET M-F \$4.00	
			Billing Code	Per Item Fee	Billing Code	Per Item Fee	Billing Code	Per Item Fee
	FedReceipt Endpoints							
Tier 1			51500	\$0.007	51510	\$0.009	51520	\$0.011
Tier 2			51501	\$0.017	51511	\$0.019	51521	\$0.021
Tier 3			51502	\$0.027	51512	\$0.029	51522	\$0.031
Tier 4			51509	\$0.037	51519	\$0.039	51529	\$0.041
Substitute Check Endpoints			51503	\$0.200	51513	\$0.200	51523	\$0.200

Dollar-Culled Image Cash Letter

SAME DAY AVAILABILITY³ (Items of \$1,000 or higher, except those that are drawn on Substitute Check endpoints)

Deposit Deadline Cash Letter Fee	9:00 PM ET Su-Th \$4.00		1:00 AM ET M-F \$6.00		5:00 AM ET M-F \$8.00	
	Billing Code	Per Item Fee	Billing Code	Per Item Fee	Billing Code	Per Item Fee
	FedReceipt Endpoints					
Tier 1	52020	\$0.009	52160	\$0.020	52100	\$0.059
Tier 2	52021	\$0.019	52161	\$0.030	52101	\$0.069
Tier 3	52022	\$0.029	52162	\$0.040	52102	\$0.079
Tier 4	52029	\$0.039	52169	\$0.050	52109	\$0.089

NEXT DAY AVAILABILITY³ (Items of less than \$1,000, plus those items \$1,000 or higher that are drawn on Substitute Check endpoints)

Deposit Deadline	9:00 PM ET Su-Th		1:00 AM ET M-F		5:00 AM ET M-F	
	Billing Code	Per Item Fee	Billing Code	Per Item Fee	Billing Code	Per Item Fee
	FedReceipt Endpoints					
Tier 1	52030	\$0.009	52170	\$0.009	52110	\$0.011
Tier 2	52031	\$0.019	52171	\$0.019	52111	\$0.021
Tier 3	52032	\$0.029	52172	\$0.029	52112	\$0.031
Tier 4	52039	\$0.039	52179	\$0.039	52119	\$0.041
Substitute Check Endpoints	52033	\$0.200	52173	\$0.200	52113	\$0.200

2018 Electronic Check Collection Fee Schedule

Endpoint-Culled Image Cash Letter⁴

SAME DAY AVAILABILITY³

<i>Deposit Deadline</i> <i>Cash Letter Fee</i>	12:00 PM ET M-F \$10.00	
	Billing Code	Per Item Fee
FedReceipt Endpoints - Non-Premium Delivery Routing Numbers		
Tier 1	51601	\$0.077
Tier 2	51602	\$0.087
Tier 3	51603	\$0.097
Tier 4	51604	\$0.107

NEXT DAY AVAILABILITY³

<i>Deposit Deadline</i>	12:00 PM ET M-F	
	Billing Code	Per Item Fee
FedReceipt Endpoints - Premium Delivery Routing Numbers		
Tier 1	51611	\$0.016
Tier 2	51612	\$0.026
Tier 3	51613	\$0.036
Tier 4	51614	\$0.046
Substitute Check Endpoints	51619	\$0.200

Standard Daily Fee A Image Cash Letter²

SAME DAY AVAILABILITY³

Daily Fixed Fee - \$250 (Billing Code 50403) <i>Deposit Deadline</i>	1:00 AM ET M-F		9:30 AM ET M-F	
	Billing Code	Per Item Fee	Billing Code	Per Item Fee
FedReceipt Endpoints				
Tier 1	50480	\$0.003	51481	\$0.018
Tier 2	50481	\$0.014	51482	\$0.029
Tier 3	50482	\$0.024	51483	\$0.039
Tier 4	50489	\$0.035	51484	\$0.050
Substitute Check Endpoints	50483	\$0.200	51486	\$0.200

Standard Daily Fee B Image Cash Letter²

SAME DAY AVAILABILITY³

Daily Fixed Fee - \$400 (Billing Code 50404) <i>Deposit Deadline</i>	5:00 AM ET M-F		9:30 AM ET M-F	
	Billing Code	Per Item Fee	Billing Code	Per Item Fee
FedReceipt Endpoints				
Tier 1	50490	\$0.003	51491	\$0.018
Tier 2	50491	\$0.014	51492	\$0.029
Tier 3	50492	\$0.024	51493	\$0.039
Tier 4	50499	\$0.035	51494	\$0.050
Substitute Check Endpoints	50493	\$0.200	51496	\$0.200

2018 Electronic Check Collection Fee Schedule

Premium Daily Fee A Image Cash Letter⁵

SAME DAY AVAILABILITY³

<i>Daily Fixed Fee - \$900 (Billing Code 50390)</i> <i>Deposit Deadline</i> <i>Cash Letter Fee</i>	5:00 AM ET M-F		12:00 PM ET M-F \$25.00	
	Billing Code	Per Item Fee	Billing Code	Per Item Fee
FedReceipt Endpoints				
Tier 0	51410	\$0.002	51420	\$0.012
Tier 1	51411	\$0.006	51421	\$0.016
Tier 2	51412	\$0.014	51422	\$0.024
Tier 3	51413	\$0.024	51423	\$0.034
Tier 4	51414	\$0.036	51424	\$0.046
Substitute Check Endpoints	51416	\$0.200	51426	\$0.200

Premium Daily Fee B Image Cash Letter⁵

SAME DAY AVAILABILITY³

<i>Daily Fixed Fee - \$1,900 (Billing Code 50380)</i> <i>Deposit Deadline</i> <i>Cash Letter Fee</i>	5:00 AM ET M-F		12:00 PM ET M-F \$25.00	
	Billing Code	Per Item Fee	Billing Code	Per Item Fee
FedReceipt Endpoints				
Tier 0	51430	\$0.002	51440	\$0.012
Tier 1	51431	\$0.004	51441	\$0.014
Tier 2	51432	\$0.012	51442	\$0.022
Tier 3	51433	\$0.022	51443	\$0.032
Tier 4	51434	\$0.034	51444	\$0.044
Substitute Check Endpoints	51436	\$0.200	51446	\$0.200

Premium Daily Fee C Image Cash Letter⁵

SAME DAY AVAILABILITY³

<i>Daily Fixed Fee - \$3,500 (Billing Code 50350)</i> <i>Deposit Deadline</i> <i>Cash Letter Fee</i>	5:00 AM ET M-F		12:00 PM ET M-F \$25.00	
	Billing Code	Per Item Fee	Billing Code	Per Item Fee
FedReceipt Endpoints				
Tier 0	50360	\$0.002	50370	\$0.012
Tier 1	50361	\$0.002	50371	\$0.012
Tier 2	50362	\$0.010	50372	\$0.020
Tier 3	50363	\$0.020	50373	\$0.030
Tier 4	50364	\$0.032	50374	\$0.042
Substitute Check Endpoints	50369	\$0.200	50379	\$0.200

Retail Payments Premium Receiver Deposit Discount⁶

FedForward	52999	(\$0.001)		
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Separately Sorted Treasury / Postal Money Order / Savings Bond Image Cash Letters⁷

Postal Money Orders	No Charge			
Treasury Items	No Charge			
Savings Bonds	No Charge			

FedForward Footnotes

- ¹ Deposits that miss a given deadline will be processed at the next published deadline for that product type, with the corresponding fees and availability, unless explicitly noted below.
- ² Cash letters that miss the last deposit deadline for this product, but are deposited by 12:00 PM ET M-F, will be treated as Endpoint-Culled Image Cash Letter deposits, with the corresponding fees and availability.
- ³ Same Day availability means that the depositor receives credit at the next available posting time within the same business day. Next Day availability means that the depositor receives credit at the first posting time of the following business day. The posting times are defined in "The Federal Reserve Policy on Payment System Risk" (PSR policy), as amended effective September 15, 2017 (https://www.federalreserve.gov/paymentsystems/files/psr_policy.pdf).
- ⁴ All items in Endpoint-Culled Image Cash Letter deposits will be reviewed, and items drawn on Non-Premium Delivery endpoints will be placed in a Same Day availability cash letter, while items drawn on Premium Delivery and Substitute Check endpoints will be placed in a Next Day availability cash letter. Depositors will pay one \$10.00 Cash Letter Fee per cash letter deposited into this product.
- ⁵ Premium Daily Fee A, B & C cash letters deposited at the 12:00 PM ET deadline will be charged a \$25 fixed fee per cash letter, in addition to the Daily Fixed Fee. Also, any items in a Premium Daily Fee A, B or C cash letter deposited at the 12:00 PM ET deadline that are drawn on Premium Delivery or Substitute Check endpoints will be culled out and placed in a Next Day availability cash letter, and will be assessed the appropriate Endpoint-Culled Image Cash Letter item fees and availability.
- ⁶ Retail Payments Premium Receivers (RPPRs) are those customers who have all of their active routing numbers set up to receive both forward and return checks electronically (including PDF), and who also meet the qualifications for FedACH Premium Receiver status. Discount applies to electronically deposited forward items, except those in separately sorted image cash letters consisting of Treasury items, Postal Money Orders, or eligible Savings Bonds.
- ⁷ Separately sorted image cash letters consisting of Treasury items, Postal Money Orders, or eligible Savings Bonds may be deposited at no charge at all FedForward deadlines.

2018 Electronic Check Collection Fee Schedule

FedReturn® Deposit Fees and Deadlines

Product/Tier ⁸	Deadlines/Fees					
Standard Image Cash Letter						
SAME DAY AVAILABILITY⁹						
<i>Deposit Deadline</i> <i>Cash Letter Fee</i>	9:00 PM ET Su-Th \$4.00		1:00 AM ET M-F \$6.00		12:30 PM ET M-F \$6.00	
	Billing Code	Per Item Fee	Billing Code	Per Item Fee	Billing Code	Per Item Fee
FedReceipt Endpoints						
Tier 1	52000	\$0.15	52060	\$0.45	52100	\$0.15
Tier 2	52001	\$0.21	52061	\$0.51	52101	\$0.21
Tier 3	52002	\$0.62	52062	\$0.92	52102	\$0.62
Tier 4	52009	\$0.82	52069	\$1.12	52109	\$0.82
PDF Endpoints	52006	\$1.03	52066	\$1.33	52106	\$1.03
Substitute Check Endpoints	52003	\$1.50	52063	\$1.50	52103	\$1.50
Premium Daily Fee A Image Cash Letter						
SAME DAY AVAILABILITY⁹						
Daily Fixed Fee - \$400 (Billing Code 53110)			1:00 AM ET M-F		12:30 PM ET M-F \$25.00	
<i>Deposit Deadline</i> <i>Cash Letter Fee</i> ¹⁰			Billing Code	Per Item Fee	Billing Code	Per Item Fee
FedReceipt Endpoints						
Tier 0			53000	\$0.01	53100	\$0.03
Tier 1			53001	\$0.05	53101	\$0.07
Tier 2			53002	\$0.10	53102	\$0.12
Tier 3			53003	\$0.52	53103	\$0.54
Tier 4			53004	\$0.72	53104	\$0.74
PDF Endpoints			53005	\$0.93	53105	\$0.95
Substitute Check Endpoints			53006	\$1.50	53106	\$1.50
Quality Improvement Initiatives						
Return Exceptions—Items Qualified to the Federal Reserve as BOFD	52205	\$15.00				
Retail Payments Premium Receiver Deposit Discount¹¹						
FedReturn	52999	(\$0.045)				

FedReturn Footnotes

⁸ Deposits that miss a given deadline will be processed at the next published deadline for that product type, with the corresponding fees and availability.

⁹ Same Day availability means that the depositor receives credit at the next available posting time within the same business day. The posting times are defined in "The Federal Reserve Policy on Payment System Risk" (PSR policy), as amended effective September 15, 2017 (https://www.federalreserve.gov/paymentsystems/files/psr_policy.pdf).

¹⁰ Premium Daily Fee A cash letters deposited at the 12:30 PM ET deadline will be charged a \$25 fixed fee per cash letter, in addition to the Daily Fixed Fee.

¹¹ Retail Payments Premium Receivers (RPPRs) are those customers who have all of their active routing numbers set up to receive both forward and return checks electronically (including PDF), and who also meet the qualifications for FedACH Premium Receiver status. Discount applies to electronically deposited return items.

2018 Electronic Check Collection Fee Schedule

FedReceipt® Services and Fees

Product/Tier	Fixed Fee	Per Item Fee	Billing Code
FedReceipt Daily¹²			
FedReceipt Daily – Forward	\$1.00	\$0.0005	19650
FedReceipt Daily – Return	\$1.00	\$0.0005	19655
Other Fees			
Accelerated Forward Delivery ^{12,13}	\$5.00	\$0.009	19665
Accelerated Forward Delivery Discounts - Retail Payments Premium Receivers ¹⁴			
450,001 - 900,000 items per month		(\$0.004)	19675
Over 900,000 items per month ¹⁵		(\$0.008)	19676
Accelerated Forward Delivery Discounts - Non-Retail Payments Premium Receivers			
2,500,001 - 10,500,000 items per month		(\$0.004)	19685
Over 10,500,000 items per month		(\$0.008)	19686
Accelerated Returns Delivery ^{12,13,16}			
Level 1	\$25.00	\$0.020	19570
Level 2	\$5.00	\$0.050	19580
Premium Delivery - 8:00 AM ET target ^{13,17}		\$0.017	19668
Premium Delivery - 10:00 AM target ^{13,17}		\$0.013	19666
Premium Delivery - Noon target ^{13,17}		\$0.009	19654
Supplemental MICR ¹³		\$0.003	19667
Electronic Reject Repair			
Basic		\$0.150	19659
Premium		\$0.250	19660
Presentment Point Services¹⁸			
Primary Presentment Point-Basic ¹⁹	\$8.00	\$1.500	19620
Primary Presentment Point-Enhanced ¹⁹	\$17.00	\$2.500	19623
SDS Settlement and Adjustment Services - Basic ²⁰	\$1.50	\$0.009	19661
SDS Settlement and Adjustment Services - Premium ²⁰	\$1.50	\$0.012	19662

FedReceipt Footnotes

¹² Fixed fee is per day per receipt endpoint.

¹³ Fees are in addition to FedReceipt Daily fees. Accelerated Returns Delivery is not available for items delivered via PDF.

¹⁴ Retail Payments Premium Receivers (RPPRs) are those customers who have all of their active routing numbers set up to receive both forward and return checks electronically (including PDF), and who also meet the qualifications for FedACH Premium Receiver status.

¹⁵ Volume at this level qualifies for a waterfall discount which applies to all Accelerated Forward Delivery items.

¹⁶ Choice of pricing level for the Accelerated Returns Delivery service is at the discretion of each customer who subscribes to the service.

¹⁷ Every effort will be made to deliver items by the target delivery time; however, the Reserve Banks have the right to deliver items by your cutoff hour, which can be no earlier than 2:00 PM local time. The 8:00 AM delivery target is expressed in Eastern time, while the 10:00 AM and Noon targets are local time.

¹⁸ Fees apply to FedReceipt customers only.

¹⁹ Fee structure is fixed fee per presentment point RT, plus package fee per presentment.

²⁰ Fixed fee is per package per day.

FedPayments® Reporter Service Fees

Product	Per Report Fee	Billing Code
Reports		
Advanced Notice Return Report (without images)	\$5.00	19801
Advanced Notice Return Report (with images)	\$8.00	19802

Effective September 17, 2018

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