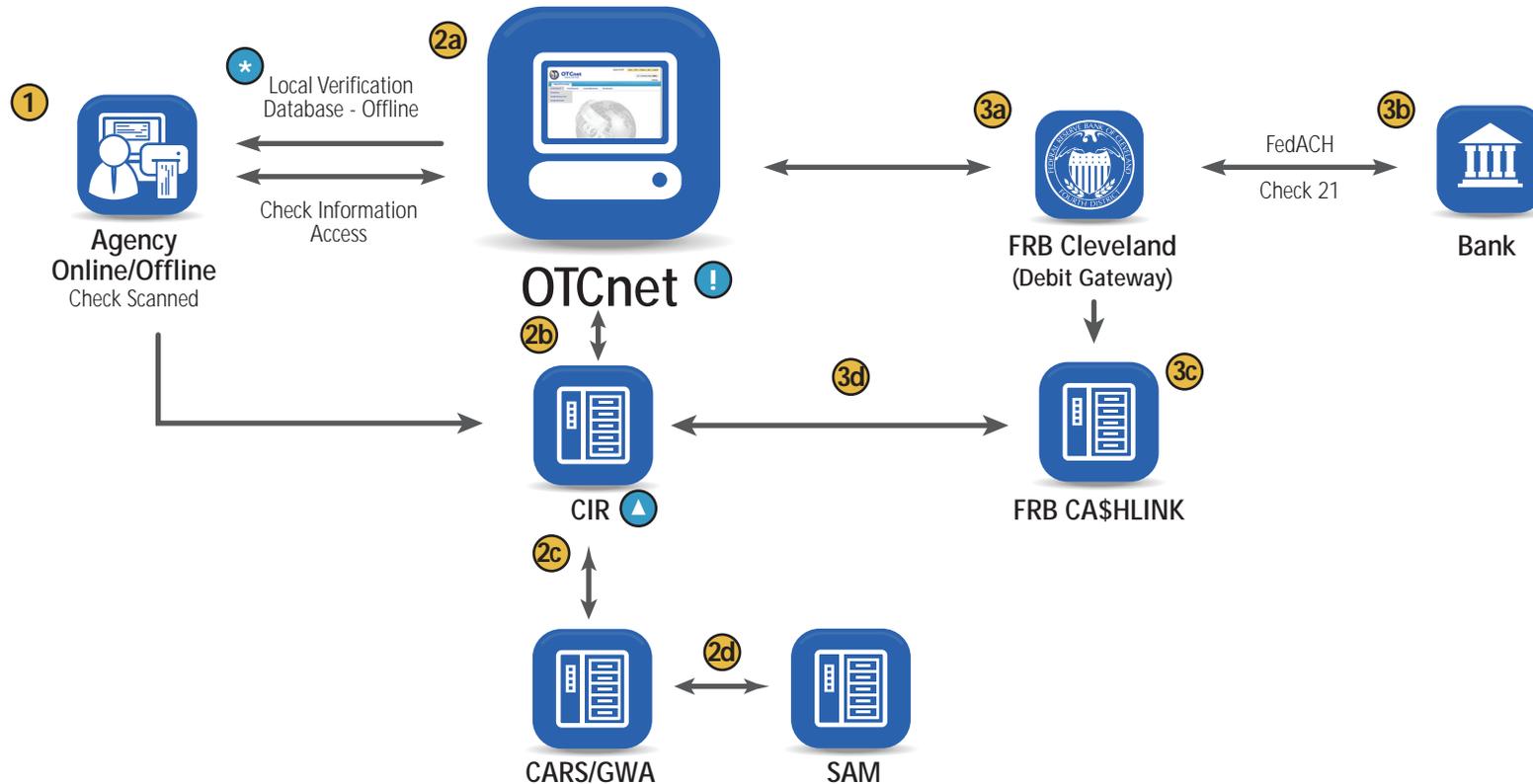


OTCnet

Check Capture, Check Processing, and Reporting Flow



1 The check scanner captures an image of the front and back of each check. OTCnet Online: image available immediately. OTCnet Offline: image stored locally. You can access Collections Information Repository (CIR) to retrieve deposit information.

2a The captured image of the check is stored for seven years in OTCnet. You can search the check images as well as the check capture and transaction date throughout the CIRA Query feature in OTCnet.

2b OTCnet sends deposit voucher information to CIR.

2c CIR sends accounting entries with Treasury Account Symbol/Business Event Type Code (TAS/BETC) or Classification Keys (C-Keys) to Central Accounting Reporting System/Government Wide Accounting (CARS/GWA).

2d CARS/GWA invokes Shared Account Module (SAM) to either validate, translate or default the TAS/BETC based on the accounting information received on the transaction.

3a OTCnet will send the captured check data to Debit Gateway at the Federal Reserve Bank Cleveland (FRB-C). FRB-C/Debit Gateway sends the data to the appropriate Financial Institutions (FIs) either through FedACH (personal check) or where Check 21 (non-personal check) where the check was written.

3b The FI where the check was written shows the account was debited.

3c FRB-C sends the accounting information to FRB CASHLINK and makes your reporting information available (e.g. SF215 and SF5515) the next business day in OTCnet.

3d FRB CASHLINK sends the deposit information to CIR.

***** If your agency uses the Master Verification Database (MVD) (which provides downloads of prior negative check information and blocked items) and is working offline, the information is passed to the agency's Local Verification Database (LVD) when each batch is closed. The LVD is then used to determine the check writer's status and implement your agency's bad check policy if applicable.

! OTCnet only captures TAS strings and C-Keys in Release 1.3 and above.

▲ CIR is formerly the Transaction Reporting System (TRS).