**SAMPLE SOURCE OF ITEM Identification Form**

**Purpose of this Form:**

* For Paper Deposit Bank (depositary bank accepting original paper check for deposit) to request the source of an item from the Paying Bank, in a duplicate scenario
* This information may assist the Paper Deposit Bank in identifying the depositary bank that accepted the check for deposit through a remote deposit capture service (RDC Bank) for purposes of filing an RDC indemnity claim

**Background Information:**

The RDC indemnity in Regulation CC (12 CFR 229.34(f)) provides the Paper Deposit Bank with a claim for losses it incurs due to the check having already been paid. The claim may be brought against a depositary bank that accepted the check for deposit through an RDC service, provided that certain conditions in Regulation CC are satisfied.

Where the Paper Deposit Bank suffers such losses, it will know the identity of the Paying Bank (to which it sent the check for presentment), but it may not know the identity of the RDC Bank(s). The Paying Bank, in turn, should know the identity of the other bank(s) that sent the duplicate check to the Paying Bank for presentment. The Paper Deposit Bank is requesting identification of the depositary bank that was paid for the item (that is, the depositary bank that received settlement or other consideration for the check and did not receive a return of the check unpaid).

**Instructions for Paper Deposit Bank’s Use of this Form:**

* This form should not be used for any other purpose except by the Paper Deposit Bank to request that the Paying Bank identify the depositary bank that was paid for the item
* This form may be used in conjunction with an ECCHO Rules Source of Receipt Item adjustment type through an automated adjustment system; or may be used when making a manual inquiry
* Use of this form is voluntary
* Complete the following form as appropriate, including the following:
	+ Date
	+ Name and ABA routing number of the Paying Bank to which information request is being made
	+ Name and ABA routing number of the Paper Deposit Bank making the information request
	+ Paper Deposit Bank’s case/reference number
* MICR code line from the check that the Paying Bank can use to identify the other depositary bank that is the source of the item that was paid
* Information from the return or adjustment to assist the Paying Bank in locating the item:
	+ If returned, provide the endorsing bank item sequence number which can be found in the X9.100-187 cash letter, Return Addendum D Record (Type 35), Field 5 “Endorsing Bank Item Sequence Number” and the date of return
	+ If adjusted, provide the adjustment case number, adjustment date and the automated adjustment system source
* Sign and provide Paper Deposit Bank’s contact information to facilitate communication and/or for the Paying Bank to return the requested bank information, if the form is received by the Paying Bank via manual inquiry
* Do not complete any information below the line—that is reserved for the Paying Bank to provide requested information
* **Information Being Requested from Paying Bank in order to Identify Source of Item that was Paid:**
	+ Name and routing number for the depositary bank that was paid for the check
	+ Depositary bank’s endorsement date
	+ Presenting institution name and routing number--if the Depositary bank is unknown

**SAMPLE SOURCE OF ITEM Identification Form**

Date: INSERT DATE

**Information Request made to: INSERT PAYING BANK NAME** / **INSERT ABA ROUTING NUMBER**

**Information Request made by: INSERT PAPER DEPOSIT BANK NAME** / **INSERT ABA ROUTING NUMBER**

**Our/Paper Deposit Bank Case/Reference Number:** INSERT NUMBER

**Re: Requesting identification of the other depositary** **bank that is the source of the paid item below, in order to potentially make a Remote Deposit Capture (RDC) Indemnity Claim** *(subject to Regulation CC RDC Indemnity conditions).*

The RDC indemnity in Regulation CC (12 CFR 229.34(f)) provides a depositary bank that accepts the original paper check for deposit (Paper Deposit Bank) with a claim for losses it incurs due to the check having already been paid. The claim may be brought against a depositary bank that accepted the check for deposit through an RDC service, provided that certain conditions in Regulation CC are satisfied. Where the Paper Deposit Bank suffers such losses, it will know the identity of the Paying Bank (to which it sent the check for presentment) but may not know the identity of the other bank(s) within the duplicate scenario.

**Your bank is the Paying Bank for the item below, which was returned or adjusted to our bank (Paper Deposit Bank) because it had been paid. We are requesting information on the identity of the other depositary** **bank that was paid for this item.**

|  |  |
| --- | --- |
| **MICR Code Line from the Check:** |  |
| External Processing Code: |  |
| ABA Routing Number: |  |
| Account Number: |  |
| Serial Number: |  |
| Amount: |  |

|  |  |
| --- | --- |
| **Return Item Information:** |  |
| Endorsing Bank Item Sequence Number: |  |
| Date of Return: |  |

 **OR**

|  |  |
| --- | --- |
| **Adjustment Information:** |  |
| Adjustment Case Number: |  |
| Adjustment Date: |  |
| Source of Adjustment/Adjustment System: |  |

INSERT SIGNATURE

INSERT PHONE NUMBER / EMAIL ADDRESS

If your bank received this form via an automated adjustment system, please attach the completed form to the Source of Receipt Item adjustment. If your bank received this form via a manual inquiry, please return the completed form to:

INSERT CONTACT NAME

INSERT BANK NAME

INSERT CONTACT ADDRESS

**FOR PAYING BANK ONLY TO COMPLETE AND RETURN FOR IDENTIFICATION OF SOURCE OF ITEM THAT WAS PAID.**

*Please provide the identity of the depositary bank that was paid for the check above within 20 business days.*

|  |  |  |
| --- | --- | --- |
| **Name of Depositary Bank Paid for Item**  | **Depositary Bank ABA Routing Number** | **Depositary Bank Endorsement Date** |
|  |  |  |
| **Presenting Institution Information If Depositary Bank is Unknown:** |
| Presenting Institution Name: |
| Presenting Institution RT: |