

ANONYMOUS

Proposal and Comment Information

Title: Check Services - Request for Information and Comment on the Future of the Federal Reserve Banks' Check Services, OP-1874

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Submitter Information

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The Federal Reserve is our main check processor (check services); we receive our daily check files from the FRB as well as handling our check adjustments, large item returns. In addition, they store all of our customers images. It is a huge benefit to have the Federal Reserve as our processor, it cuts down on the turnaround for adjustments, return item credits etc. Checks have decreased in volume however checks will never be eliminated by both businesses and consumers who prefer checks for all of their needs or as an alternative payment option.