EXHIBIT 6

FedLine Training for Account Holders

FedLine Training Manual
Federal Reserve Bank of Minneapolis

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Derive a Reversal

If you **receive** a funds transfer message and need to return it to the sender ABA, you can derive the reversal. **You can only derive reversals for current day funds transfers**.

If the original funds transfer is from a previous day, create the reversal manually in either the Standard Entry or Full Detail Screen depending upon the original entry. The subtype code is **08**.

1. Select **FT**—Funds Transfer

2. Select **05**—Derive a Reversal

```
Derive a Reversal                    Funds Transfers                MM/DD/YYYY 16:17:49
--------------------------------------------------------------*M C-F6*-------------------------------------------------

                    THIS SCREEN IS USED TO DERIVE AN OUTGOING MESSAGE
                    BASED ON A PREVIOUSLY RECEIVED INCOMING MESSAGE
                    ==========================================================

Incoming OMAD Sequence Number:

        Dollar comparison type:  eq              Dollar amount:

                Reference field:


        ------------  OR FIRST RECORD FOUND WITH ----------------

                Search Text:


. . . . .
```

3. Key in the Incoming OMAD Sequence Number from the incoming wire.

   OR

   Press **<F4>** until the desired wire is on the screen. Press **<Enter>**

4. FedLine will display the wire. Enter the correct subtype code (**02** for current day reversal).

   ***It is advised that you include the reason for reversal in the FI to FI Info field.

   <TAB> to the Ref-IMAD field and add three zeros between the Lterm and sequence number (if needed). <Enter>

```
Derive a Reversal                    Funds Transfers                    MM/DD/YYYY 16:18:02
--------------------------------------------------------------------------*M C-F6*----------------------------------------------------------
                                          Standard Screen
        Sender ABA:   096600003    Name:   FEDLINE BK THREE
      Receiver ABA:   096400009    Name:   FEDLINE BK ONE              Type Code:  1002
Amount:                  800.00    Bus Function Code:  CTR             Ref #:  0002

Originator:          ID Code:  D   Identifier:  123456789
Name JOHN HENRY                          Adr 3489 CLEVELAND AVE SO
  Adr PO BOX 234                         Adr MPLS, MN 55498

Beneficiary:         ID Code: D    Identifier:  34269
Name JANICE HENRY                        Adr 876 WEST 50TH STREET
  Adr MPLS, MN 55480                     Adr:

Orig to Beneficiary Info:


FI to FI Info:
        Not our customer or account number.

Ref-IMAD  20020730I1P1K  000002
IMAD                                  URC          OMAD
LOC NOTES:                                                          PDM:
CNTL#:  1      STATUS:  ET        Enter/Update Transaction
. . . .
```

5. **<ALT>+<F>** Select **09**—Verify a message **<Enter>**
   or
   <F9>

   Select **09** – Verify a message **<Enter>**

6. **<CTRL E>** Quick Host Communications
   Establish a Session 2

   NOTE: If the original funds transfer message (1031, 1032, 1033, 1631, 1632, and 1633) was a Drawdown, the reversal will be mapped to the "Create a Structured Drawdown" screen.