FedACH® Services

The FedACH Services product suite includes a wide range of easy-to-use transaction and information services.

- Provides an easily accessible, cost-effective, and convenient method for exchanging payments
- Provides a broad range of processing choices to maximize profitability and operating efficiency
- Helps you mitigate ACH risk
- Allows you to interact with your FedACH data to easily review daily and historical trends

Expansive File Delivery Options

FedACH Origination and Receipt, the core services for clearing ACH payments, provide financial institutions with scheduled file delivery.

- Select from multiple sorting options, including by item type and/or settlement date, that allow you to group and send multiple items in a variety of ways
- Route files to different receiving points by having certain files delivered to your institution and other files delivered to your processor(s)

Comprehensive Online Tools

Send and receive ACH files through our FedLine® Solutions that deliver innovative product offerings for organizations of all sizes. Online features offer you additional flexibility to process your electronic payments.

- Provide up-to-date ACH payment and participant information
- Monitor the status of critical ACH files and batches
- Request an online trace to determine the disposition of an item and respond promptly to customer inquiries
- Evaluate the number and dollar amount of items in queue
- Request a file or advice remake online

Derived Return and Notification of Change (NOC) Functionality via Multiple FedLine Solutions Packages

Enables you to look up a previously received entry, assign the appropriate return reason code or NOC code, then originate the entry back into the network. Returns can be derived for the previous two calendar years.

FedPayments® Insights Service

Our analytics tool with visualization and drill-down capabilities makes your FedACH information more accessible and provides operational and business value.

- View six years of summary-level and two years of detailed-level information available immediately upon service activation
- Retrieve multiple primary reports with associated drill-down analysis
- Download results to Excel
- Interact in a dynamic way with your ACH data to easily review daily and historical trends
- Obtain fast and accurate information to gain valuable business insights on ACH payment trends and behavior
- Access a more complete view of your institution's ACH information with all payment data including government and commercial transactions that settled through FedACH

FedACH Risk® Origination Monitoring Service

Control ACH payments originated by your customers regardless of the network entry point or ACH software.

- Originating depository financial institutions (ODFIs) can monitor ACH batches with selected routing transit numbers and company IDs
- Self-administer monitoring criteria
- Monitor at the batch level based on either a single processing day or multiple exposure days

FedACH Risk RDFI Alert Service

Available to any RDFI that receives FedACH transactions, regardless of the receiving point or file delivery setup of the financial institution or its service provider.

- Proactively manage potential risks as a receiving depository financial institution (RDFI) and provide ACH information to your receivers
- Obtain information-only notice of unusual or noteworthy conditions within an RDFI's incoming FedACH files, batches, and items

FedACH SameDay Service

Accomplishes processing, editing, distribution and settlement of virtually any ACH payment during the current processing day.

FedPayments Reporter Service

FedPayments Reporter Service for FedACH enables you to automatically search ACH transactions for ACH information, convert the data into human-readable reports and machine-readable files, and distribute the information within your institution or directly to your business customers.

- Generate reports automatically on a fixed schedule or request reports on demand
- Provide payment remittance detail to your customers including health care providers
- Receive reports in assorted file formats
- Receive automated email notifications
- Retrieve reports via an encrypted email portal
- Send reports to a FedLine Solution to facilitate population of online banking sites

FedACH Exception Resolution Service

The Exception Resolution Service enables you to manage ACH exception cases.

- Initiate, view, and respond to cases electronically and securely
- Securely exchange supporting documentation for exception cases
- Automatically route cases to the other enrolled party
- Prevent the creation of duplicate cases
- Access a 13-month archive of exception cases
- Retrieve a daily report of open exception cases
- Integrate with other applications by uploading and downloading ACH exception case messages

The FedACH Advantage
Federal Reserve Financial Services is committed to developing innovative options to meet your changing needs. As a trusted ACH operator, our combination of high dependability, security, and efficiency enables you to provide the best ACH services to your customers.

Where Can I Get More Information?
To learn more about FedACH Services, visit the Contact page on FRBservices.org® for contact information for your relationship manager.

THE **FEDERAL RESERVE**
Financial Services