

FedGlobal[®] ACH Payments Service Origination Manual

Updated:
September 27, 2023

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Introduction

FedGlobal ACH Payments is an enhanced suite of international ACH services established to complement FedACH® Services. The portfolio of international ACH services provides a significant increase in the number of countries reachable and payment options available from FedACH. Ultimately, broader country reach, as well as flexibility with payment options allows the Federal Reserve Banks to offer an efficient means of cross-border ACH payments to all originating depository financial institutions (ODFIs).

Purpose

This manual is intended to assist financial institutions in establishing an international ACH origination program using the Federal Reserve Banks' FedGlobal ACH Payments Service. The manual will provide an overview of the service, processing, and implementation requirements, as well as country and/or region-specific requirements for the purposes of originating international ACH payments. It is a living document that will be revised as service enhancements are identified and implemented.

Your account executive can assist you in implementing a successful international ACH origination program. To determine the appropriate contact, please visit FRBservices.org/contactus/account-executives.html.

This *FedGlobal ACH Service Origination Manual* should be used in conjunction with Federal Reserve Bank [Operating Circular \(OC\) 4](#) and the [Nacha® Operating Rules](#). Since these rules may be updated or modified periodically, it is important to retain a current copy for reference.

- The Nacha Operating Rules can be referenced for a definition of terms used in this manual.
- The Federal Reserve's Operating Circulars can be obtained by visiting FRBservices.org/resources/rules-regulations/operating-circulars.html

The content of this manual does not in any way constitute legal advice. It is important that ODFIs understand the specific risk and requirements involved in originating payments to foreign countries and should consult with risk management, compliance, and legal staff before originating such payments. Specifically, an ODFI that originates international ACH payments warrant under Additional ODFI Warranties for Outbound IAT Entries of the Nacha Rules that it is in compliance with the laws and payment system rules of the receiving country.

Document History

September 27, 2023: Updated RDFI bank number listings for Mexico.

June 21, 2023: Updated RDFI bank number listings for Mexico and Panama. Removed references to FedGlobal ACH Canada and Europe services.

October 6, 2022: Updated RDFI bank number listings for Panama in Appendix IX.

September 28, 2022: Updated RDFI bank number listings for Mexico in Appendix VIII.

July 1, 2022: Updated RDFI bank number listings for Mexico in Appendix VIII. Removed FedGlobal ACH Formatting Aid references due to decommission on June 30, 2022.

Overview

General Description

FedGlobal ACH Payments supports the Federal Reserve's mission to ensure an efficient, effective, and accessible retail payments system and offers a single processing stream to financial institutions for sending and receiving domestic and international ACH credit and debit¹ items using domestic FedACH deadlines.

For payments originated in the U.S. and sent through FedGlobal ACH Payments, the Federal Reserve Bank of Atlanta serves as the U.S. Gateway Operator (GO) and works with the appropriate foreign gateway operator (FGO). It is important to remember that each country is governed by its own domestic clearing rules and practices. Some of the prominent differences between the U.S. and foreign country payments systems are highlighted in the appropriate section of the manual to assist you in planning and implementing your service offering.

Cross-border payments are formatted using the Nacha Standard Entry Class (SEC) code IAT (international ACH transaction). The Company/Batch Header Record contains information specific to cross-border payments, including data related to foreign exchange, origination and destination country, and currency codes. Consequently, these entries can be included in the same file as domestic ACH transactions but must be batched separately. The IAT SEC code and fields in the Company Batch Header Record allow cross-border payments to be readily identified. For efficiency purposes, ODFIs need to limit their batches to fewer than 500 records. Detailed record layouts are provided in Appendix I and II of this manual.

Nacha Operating Rules allow for transactions to be originated in three types of currency value exchange: fixed-to-variable (FV), variable-to-fixed (VF) or fixed-to-fixed (FF). The FedGlobal ACH Payments Service accommodates fixed-to-variable (FV) and/or fixed-to-fixed (FF) for outbound payments destined to foreign countries depending on the agreement with the FGO. These foreign exchange options include:

- **FV: USD to foreign currency.** U.S. dollars are converted to a variable amount of destination currency based on a competitive foreign exchange rate provided as part of the payment flow.
- **FF: USD to USD.** U.S. dollars are both sent and received to USD denominated accounts. This applies to countries that allow USD accounts and are permitted in FedGlobal ACH.
- **FF: foreign currency to foreign currency.** This option, known as F3X¹, enables the ODFI to manage its own foreign exchange to participating countries. Settlement is conducted outside of the ACH network through a foreign correspondent. This option requires a separate service enrollment form with the Federal Reserve Banks to be able to participate.

FedGlobal ACH Payments also offers the ability to send funds between deposit accounts in the U.S. and destination countries.

ODFI Compliance Obligations

Federal Reserve Operating Circular 4 applies to all FedACH transactions and contains provisions that apply specifically to all FedGlobal ACH Services. The Nacha Operating Rules apply to all FedGlobal ACH countries to the extent that the Nacha Operating Rules do not conflict with Operating Circular 4. Nacha's Operating Rules outlines the obligations of Gateway Operators including responsibilities and warranties.

¹ F3X is patented by the Federal Reserve Bank of Atlanta: U.S. Patent No. 7,580,886.

A GO serves as the entry point to, or exit point from, the United States for payment transactions. A FGO means a gateway operator that acts as an entry point to or exit point from a foreign country. The Nacha Operating Rules allow for flexibility through the U.S. GO/FGO agreement to allocate processing responsibilities, assign warranties and liabilities, establish an accord for the handling of foreign exchange, define settlement procedures, and determine the legal basis for their business relationship.

Additionally, U.S. ODFIs are responsible for complying with applicable U.S. law as well as incorporating FedGlobal ACH services into applicable compliance policies and procedures. It is recommended that U.S. ODFIs have the following:

- a) Have a compliance officer and a compliance program that includes policies and procedures designed to ensure the USODFI's compliance with the Bank Secrecy Act, and with U.S. laws, regulations, and bank supervisory policies regarding anti money laundering, anti terrorism financing, know your customer, customer identification programs, data security and data privacy, OFAC requirements, and mandatory consumer protections;
- b) Adopt and adhere to policies and procedures that ensure that all Cross-border transactions are handled in compliance with the USODFI's compliance policies and procedures, with due regard for the enhanced OFAC requirements for international ACH transactions;
- c) Perform due diligence with respect to all persons, entities and associated data in every Cross-border transaction to ensure compliance with OFAC regulations, and directly involve the USODFI's compliance staff in resolving any issues regarding any Cross-border Item that appears as if it may be a prohibited transaction under OFAC regulations;
- d) Monitor all Cross-border transactions for indications of suspicious activity, including but not limited to structuring such transactions to avoid recordkeeping or reporting requirements or USGO's limits on transaction amounts;
- e) File Suspicious Activity Reports and/or Currency Transaction Reports as required by applicable laws or regulations.

Information on OFAC regulations can be found at the OFAC web site: treas.gov/ofac/ and the Nacha Operating Rules.

It is important to note that either the GO or the FGO may refuse to handle IAT items originated by any participating U.S. ODFI that they believe poses a compliance risk, such as originating items that include parties on the OFAC list. The quality and accuracy of the information provided by the originator are key to both the ODFI's and RDFI's ability to successfully meet compliance obligations.

RDFI Compliance-Related Inquiries

Financial institutions that receive IAT items that entered the U.S. through FedGlobal ACH may from time to time require additional information about the payment originator. To determine if the IAT item entered the U.S through FedGlobal ACH, the RDFI can cross-reference the ODFI routing number in the [E-Payments Routing Directory](#) to verify if the Originating Gateway Operator is part of FedGlobal ACH Payments. By calling the contact number listed, the RDFI will reach [FedACH and Check Services Customer Support](#). The RDFI should state that it is requesting assistance with a compliance-related issue. FedACH will coordinate these inquiries with the Originating Gateway Operating and will make reasonable efforts to facilitate initial communication between the depository financial institutions on both ends of the IAT item.

FedGlobal ACH Payments Compliance

While cross-border ACH is inherently riskier than ACH payments made between counterparties within the United States, U.S. laws and regulations provide guidance to ODFIs on carrying out cross-border payments in a compliant manner. As an originator of IAT items outside the United States on behalf of U.S. ODFIs, FedGlobal ACH Payments seeks to support regulatory compliance by carrying out a series of compliance-related activities.

The Federal Reserve Bank of Atlanta, the U.S. Gateway Operator for FedGlobal ACH Payments, maintains a compliance officer and compliance program aimed at ensuring that payments transacted over the FedGlobal ACH service are compliant with U.S. laws and regulations. The objective of the compliance program is to: 1) detect attempts to abuse the Federal Reserve Banks' FedGlobal ACH services for money laundering; 2) prevent such abuse; and 3) report the attempted abuse to the requisite authorities.

The Federal Reserve Bank of Atlanta's compliance program includes: 1) transaction monitoring for Anti-Money Laundering and OFAC compliance at the aggregate level; 2) transaction monitoring for limits on the payment value by originator, where applicable; 3) establishing compliance obligations for payment processing in agreements with gateway operators and third-party service providers; and, 4) due diligence reviews of service offerings that include evaluations of gateway operators and third-party service providers as well as country risk assessments.

Transaction monitoring for Anti-Money Laundering may include post processing reviews of payments by ODFI, RDFI, originator, country of destination and origin, concentrations of payment activity and unusual patterns of activity. U.S. regulatory authorities will be notified of potentially suspicious payment activity. OFAC monitoring is conducted on items entering the U.S. ACH network through FedGlobal ACH Payments as requested by OFAC and the RDFI and OFAC are notified of potentially suspicious items. The transaction monitoring is conducted on a post transaction basis because FedACH as an ACH operator cannot separate out or pend suspicious items on a flow-through basis.

As a gateway operator, the Federal Reserve Bank of Atlanta includes in each FedGlobal ACH Payments agreement with processors and Foreign Gateway Operators requirements that processors and Foreign Gateway Operators: 1) have a compliance officer; 2) establish and follow compliance policies and procedures; 3) be FATF compliant; 4) follow applicable record keeping requirements per local laws; and 5) follow applicable reporting requirements on illegal or suspicious transactions/activities per local laws.

Due diligence activities also include a risk assessment of the foreign gateway partners and any third-party service providers involved in carrying out the service, a country risk assessment of the countries which receive, or which may originate payments into FedGlobal ACH Payments. The counter-party risk assessment evaluates operational risks, service level risks, and overall compliance risk. The country risk assessment evaluates risks presented the country or countries reached. Identified risks have been documented and mitigation procedures have been put in place. As examples, risk mitigation measures would include transaction monitoring and stipulations in legal agreements.

The service offerings provided by FedGlobal ACH Payments have successfully met the criteria established by the Federal Reserve Bank of Atlanta's compliance program.

Dodd-Frank 1073 Compliance

In 2013, the Consumer Financial Protection Bureau (CFPB) implemented Section 1073 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank 1073). The rule, which amends Regulation

E, focuses primarily on disclosure, error resolution, and cancelation requirements for remittance transfer providers facilitating outbound cross-border consumer initiated electronic transfers of funds.

Dodd-Frank 1073 establishes requirements for exact disclosures in most cases. However, estimated disclosures are allowed under certain circumstances.

Effective July 21, 2020, the CFPB amended Regulation E pertaining to certain protections for consumers sending U.S. outbound international money transfers or remittance transfers (“Remittance Rule”). The Regulation E amended provisions on U.S. outbound cross-border transactions only pertain to consumer remittances and have no impact on non-consumer payments (i.e., business, corporate, government). The FedGlobal ACH Payments can still be used for these transactions. The following highlights the amended provisions.

- Increase in safe harbor threshold from 100 to 500 transfers annually
- New, permanent exception that permits insured institutions to estimate the exchange rate for a remittance transfer to a particular country if, among other things, the designated recipient will receive funds in the country’s local currency and the insured institution made 1,000 or fewer remittance transfers in the prior calendar year to that country when the designated recipients received funds in the country’s local currency
- New, permanent exception will permit insured institutions to estimate covered third-party fees for a remittance transfer to a designated recipient’s institution if, among other things, the insured institution made 500 or fewer remittance transfers to that designated recipient’s institution in the prior calendar year

The Regulation E amended provisions may have potential impacts for certain FedGlobal ACH Payments subscribers. The most prevalent of these pertains to responsibilities of institutions to provide exact foreign exchange (FX) disclosures.

Although FedGlobal ACH Payments does not support exact FX disclosure for consumer remittances requiring US dollar to local currency conversion, institutions should consult with their legal, compliance, or supervisory authority to assess the impact of the amended provisions and when FedGlobal ACH Payments can be used. In consideration of guidelines in the final rule for the safe harbor threshold and number of remittances transferred in the prior year, the following FedGlobal ACH Payments - FX Disclosure Matrix for Consumer Remittances has been provided to assist subscribers with assessing when FedGlobal ACH Payments can be used for consumer remittances.

FedGlobal ACH Payments - FX Disclosure Matrix for Consumer Remittances

Services	Payment Type by Destination Currency	FX Disclosure			Comments
		Exact FX	Estimated FX	Not Applicable	
Mexico	MXN				<i>exception due to FedGlobal ACH central bank partnership.</i>
Mexico F3X*	MXN				<i>FX set by originating institution</i>
Panama	USD				<i>FX not applied for USD payments</i>

*F3X is a messaging service which enables a financial institution to originate payments in foreign currency to receiver accounts in the same currency.

With FedGlobal ACH Payments, financial institutions are enabled with information around foreign fees, foreign taxes, and the date of funds availability, as well as estimated foreign exchange rates. Additionally, the service bolsters error resolution by assisting with the tracing of transactions where an error has occurred. Customers should consult their legal/compliance department to determine whether their institution is able to use estimates and how the information provided by the FedGlobal ACH Payments service can help satisfy disclosure obligations.

Risks

Federal Reserve Operating Circular 4 and the Nacha Operating Rules stipulate the rights, obligation, and warranties with respect to the U.S. payments system. Differences in the U.S. and foreign country payments systems may pose operational risk to an ODFI. Credit risk also exists with respect to return items, including but not limited to the following example:

- Return timeframes may be extended due to differences in country regulations, causing the originator to absorb extended temporal foreign exchange (FX) currency exposure and extended temporal credit risk of unsuccessful return charge back. Originators should also note that a different FX rate can be applied to the originated item and the return. This difference varies by the destination currency and country.
- Financial institution accounts are denominated in a particular currency. It is the responsibility of the ODFI and originator to determine the currency that the receiver's account is denominated in and to properly format the IAT fields. Otherwise, there is the potential that if the receiving depository financial institution receives a cross-border ACH item denominated in the incorrect currency, the receiving depository financial institution may convert the item into the appropriate currency and post the item to the receiver's account, instead of returning the item back to the foreign gateway operator. This is generally the case if there is a standing agreement between the receiving financial institution and its customer to provide the foreign exchange conversion. However, this not a requirement in some destination countries. This foreign exchange conversion is outside the scope of the FedGlobal ACH Payments service. If the receiving depository financial institution does return the item, the foreign exchange rate used does fall under the FedGlobal ACH Payments service. Ultimately, it is important for the ODFI to work with the originator to determine the appropriate destination currency related to the receiver's account.

Rules Differences

As noted earlier, the Federal Reserve Banks and the appropriate FGO serve as conduits to their domestic payment systems to process and deliver international ACH payments. ACH items originated in the United

States are governed by U.S. laws and rules (including the Nacha Rules), until they cross the border into another country. Once they arrive in the foreign country, foreign country local laws and rules apply.

Examples of rule differences include but may not be limited to the following:

- Different return time frames by country.
- Ability to hold local (destination) currency and/or U.S. dollar currency accounts.
- Regulatory requirements in foreign countries vary. The IAT format enables all participating U.S. financial institutions to provide the necessary and regulatory compliant information in the appropriate fields to be delivered to receiving financial institutions in foreign countries. If the

information provided in the IAT fields is inaccurate or non-specific, the foreign gateway operator and/or the receiving financial institution may find it necessary to return the item. Therefore, it is important for the originating financial institution to work with the originator to be able to accurately format as well as provide quality information in the IAT records.

Prenotifications and Notifications of Change (NOC)

Prenotes are only supported to Panama. NOCs are only supported to Panama. To verify account information for a new receiver, a forward IAT credit for \$2.00 may be sent. If the information for the receiver is incorrect, the receiving financial institution may return the item within the appropriate time frame for the receiving country.

ODFI Recalls and Reversals

Reversals are not supported in FedGlobal ACH Payments. If an error is detected after a file has been submitted, the U.S. ODFI should contact the originator, which in turn should work with the receiver to request a refund of the duplicated funds. In addition, the U.S. ODFI can contact FedACH, who can provide contact information for the foreign RDFI. Please refer to the Customer Support section for FedACH and Check Services Customer Support contact information.

The U.S. ODFI and/or originator are responsible for contacting the foreign RDFI or the beneficiary to request a refund of the item.

Holiday Processing

Foreign country banking holidays are not identical to U.S. banking holidays. ODFIs occasionally transmit items through FedACH for settlement on a foreign country banking holiday. When this occurs, FedACH will process the items, send to the FGO, and settle against the ODFI's settlement account on the specified settlement date. The FGO will process, deliver, and settle the items to the foreign receiving financial institutions on the next banking day after the holiday. For payments that require a foreign exchange rate conversion, the foreign exchange rate applied will be the date of the foreign settlement date, which may be different than the U.S. settlement date. For a list of the foreign country's holidays, please refer to the following URL for a list of bank holidays throughout the world:

bank-holidays.com/index.htm

Supplementary holiday schedules for FedGlobal ACH Payments participating countries may be found in the appropriate section of the manual.

Customer Support

ODFI Item Trace

To initiate an item trace on a FedGlobal ACH Payments transaction, U.S. ODFIs should contact FedACH and Check Services Customer Support. The Federal Reserve Banks will work with the appropriate FGO to answer inquiries and a response should be provided within 3 business days. Transactions in amounts less than \$20.00 may not be traced beyond FedACH (the U.S. GO) for FedGlobal ACH Payments. It is important to note that U.S. ODFIs are responsible for any investigation fees should they be assessed by foreign RDFIs or downstream payment participants.

Implementation Requirements

Service Request Form

FedGlobal ACH Payments is available to ACH originating depository financial institutions upon request. Prior to participation, a financial institution will need to complete and return the Service Request Form(s) to their Account executive. The Request Form(s) for FedGlobal ACH Payments country destinations and the F3X service are available in Part 6A and Part 6A Section B, respectively, of the FedACH Participation Agreement located at FRBservices.org/forms/ach/index.html#fedachagreement. For questions regarding the Service Request Form(s), financial institutions should contact their Account executive.

Pre-production Testing

To ensure that payments flow properly, an ODFI must complete testing with FedACH. To begin the testing process, financial institutions should complete the Service Request Form and submit it to their account executive. Once the completed form has been received, a FedACH testing coordinator will contact the financial institution to schedule testing.

The test involves the ODFI creating an ACH file that contains a mixture of valid and invalid forward items. FedACH testing is open anytime between Tuesday and Friday. The purpose of testing is to verify the ODFI's ability to successfully originate payments to be processed and delivered through the service using the IAT SEC code.

Following a prepared test script, the ODFI submits several valid and invalid 1 and 2-day items using the standard entry class code IAT. After FedACH processes the items, FedACH will create and send the ODFI a file containing returns, which the ODFI can receive and process. Upon the completion of a successful test, participants establish a date to begin sending payments to the appropriate country. Please note that pre-production test files are not delivered to destination countries for further validation.

Know Your Customer Questionnaire

As a condition of using the FedGlobal ACH Payments service, participants are required to complete a Know Your Customer (KYC) Questionnaire prior to production. The KYC Questionnaire will be forwarded to the institution for completion during the due diligence and setup process. The institution's Anti-Money Laundering (AML) Compliance Officer or another appropriate official will need to respond to the KYC Questionnaire and include their contact information. The completed KYC Questionnaire must be signed by an officer listed on the institution's Official Authorization List (OAL) that is on file with the Federal Reserve Banks. On a periodic basis and as directed, the KYC Questionnaire must be resubmitted to remain enrolled in the service.

FedGlobal ACH Payments Geographic Reach

Region	Country	Payment Type			FX Options /Funds Available to RDFI*				
North America		Inbound Credits	Outbound Credits	Outbound Debits		FF-USD	FF-foreign currency (F3X)	FV	
	Mexico		✓				D+1	D+1	
Central America	Country	Payment Type			FX Options /Funds Available to RDFI*				
		Inbound Credits	Outbound Credits	Outbound Debits		FF-USD	FF-foreign currency (F3X)	FV	
	Panama		✓			D+1			

*Funds availability based on 1-Day item origination. Refer to each country/region's section for actual cut off and delivery timeframes.

Country/Region Requirements

MEXICO

Processing

Service Description

The Federal Reserve Bank of Atlanta and Banco de México, known as Banxico, act as the gateway operators and serve as conduits to their domestic payments systems to accomplish straight-through processing of payments. The Mexico service supports both forward ACH 1-day and 2-day credits originated in the U.S. and destined to any receiver's account. Both payment options to Mexico offer funds availability to the receiver on the U.S. settlement day.

Mexican Payments System Overview

Sistema de Pagos Electrónicos Interbancarios, known as SPEI, is the real-time gross settlement system owned and operated by the Central Bank of Mexico, Banco de México (Banxico). Payments processed through SPEI are settled in the accounts of Banxico. The Banco de México Act of 1993 defines the responsibilities and powers of the Central Bank. Under this Act, Banco de México shall promote the financial system's sound development and the proper functioning of the payments system, being empowered to regulate financial operations and payment systems, including funds transfer systems operated by banks or other firms.

ACH items originated in the United States are governed by U.S. laws and rules (including the Nacha Rules), until they cross the border into another countries. Once they arrive in Mexico, Mexican laws, and the rules of SPEI apply. Examples of rule differences include but may not be limited to the following:

- Prenotes and NOCs are not supported in Mexico.
- Return times for Mexico are shorter than in the U.S for credit items. In SPEI, timeframes for returns are the same business day as the day of receipt. If these transactions are not received within the same business day, they will need to be handled individually and outside of the SPEI network.
- Mexican financial institutions do not distinguish between checking and savings accounts.

In Mexico, banking institutions are identified by a three-digit number assigned by the Asociación de Banqueros de México (ABM) which is the Mexican Bankers Association. ABM has a website: abm.org.mx, but a bank number catalogue is not published. Noted in Appendix VIII is a list of the financial institutions that can be reached through FedGlobal ACH Payments.

Mexican Receiver Account Numbers

There are two types of account numbers that ODFIs can use to originate a cross-border item to Mexico: checking account number, known as the CLABE, or a debit card account number.

1. The CLABE (Clave Bancaria Estandarizada) is a standardized bank code that was established by the Mexican banking system for checking account numbers. It is an 18-digit number that uniquely identifies account holders and guarantees the correct posting of the electronic funds transfer operations throughout the SPEI processing platform. The CLABE replaced the previous numbering scheme for checking accounts, which was an 11-digit number. The receiver can easily identify his or her CLABE as it appears on the customer's checking account statement, or it can also be

obtained directly from the bank in Mexico that offers the account.

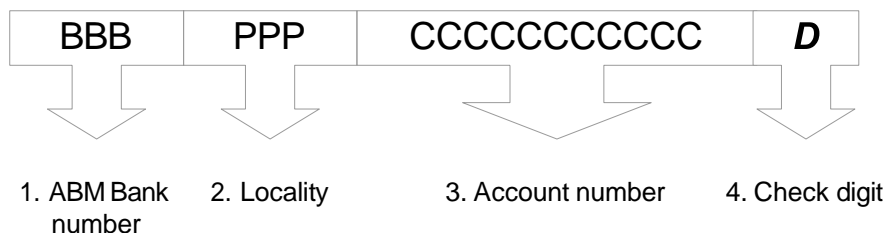
An originator must ensure that it receives the 18-digit CLABE associated with the checking accounts held by receivers in Mexico to ensure that the payments can be processed. Items containing the previous 11-digit checking account number can no longer be processed successfully.

- The second numbering scheme pertains to debit card accounts. Debit card account numbers have 16-digit numeric positions. They are not affected by the CLABE requirement, which applies only to checking accounts. Please note that debit card account numbers change if the card is lost or cancelled. All debit card accounts have a CLABE account number associated with it; therefore, it is recommended that the ODFI ask for the CLABE account number.

Calculating a CLABE Check Digit

A CLABE check digit calculator is available at

FRBservices.org/resources/financial-services/ach/fedglobal-processing.html



CLABE structure

- 1. BBB** ABM Bank Number; 3 digits.
- 2. PPP** Locality; 3 digits.
- 3. CCCCCCCCCCC** Checking Account number; 11 digits.
- 4. D** Check digit, 1 digit.

Calculating the check digit: Example

As an example, take the CLABE where the first 17 positions are: 10315012415234578. In this case we have:

- The check digit process involves a weight factor (3 7 1 3 7 1 3 7 1 3 7 1 3 7 1 3 7 etc.). Multiply each of the first 17 digits of the CLABE by its corresponding weight. Record only the digit in the “ones” position. For example, in the 5th position, there is a $5 * 7 = 35$. Only record the “5”.
 - Sum the results of step 1. ($3+0+3+3+5+0+3+4+4+3+5+2+9+8+5+1+6 = 64$)
 - Take the last digit of the sum, which in this example is **4**.
 - Subtract the figure from Step 3 from the number 10. ($10-4 = 6$; the check digit of the CLABE is 6.)
- Please note: If the last digit of the sum from Step 3 is 0, the check digit of the CLABE will be 0 as 10-0 is equal to 0.**

	Position	1	2	3	4	5	6	7	8	9	1	1	1	1	1	1	1	
											0	1	2	3	4	5	6	7
A	17 Digits	1	0	3	1	5	0	1	2	4	1	5	2	3	4	5	7	8
B	Weight	3	7	1	3	7	1	3	7	1	3	7	1	3	7	1	3	7
Ai*Bi	Product	3	0	3	3	5	0	3	4	4	3	5	2	9	8	5	1	6
	Addition result	64																
PR	Preliminary result	4																
10-PR	Check Digit	6																

Foreign Exchange Options

As most accounts in Mexico are denominated in Mexican pesos, the Mexico service supports payments to be received in accounts denominated only in pesos. There are a small percentage of bank accounts denominated in U.S. dollars or other foreign currency and currently not supported in this service. Therefore, the Mexico service allows for the ability to send cross-border items using the fixed-to-variable (FV – USD to pesos), known as Directo a Mexico®, or fixed-to-fixed (FF – pesos to pesos), known as the F3X service.

For the FV process, the items are originated in a fixed amount of USD and paid in a variable amount of Mexican pesos based upon a daily exchange rate applied by Banxico. The exchange rate applied is on the date the items are processed by Banxico. On a daily basis, Banxico establishes the foreign exchange rate that is posted on the FedGlobal ACH Payments foreign exchange rate website shortly after 13:00 ET each day. Daily and historical foreign exchange rate information is available at FRBservices.org/app/fedachfx/. All settlement with U.S. participants is in U.S. dollars for the FV process.

For the F3X process, the items are originated and received in a fixed amount of pesos, enabling the ODFI to manage its own foreign exchange rate with its customers. Settlement is conducted outside of the ACH network through a foreign correspondent, known as the Mexican Correspondent Financial Institution (MCFI). This foreign exchange option requires a separate service request form with the Federal Reserve Banks to be able to participate. Please contact your Account executive for this service request form. Additionally, the ODFI must enter into and maintain an account with a MCFI that is authorized to participate in SPEI, and that is capable of originating and receiving payments through the SPEI system. SPEI is the Mexican real time settlement system owned and operated by Banxico. A list of MCFIs is included in the following section, Mexican Payment System Overview.

There are two processing streams involved for the F3X Service. The first processing stream consists only of the transmission of F3X ACH messages between the ODFI and Banxico via FedACH. Once the ODFI transmits the F3X ACH messages to FedACH, FedACH will edit, process, and send the messages to Banxico. Banxico then will edit and hold the F3X messages pending certain actions taken by the ODFI through an MCFI in the second processing stream of this service. This first phase does not involve any kind of settlement between the ODFI, FedACH and Banxico.

The second processing stream involves the ODFI requesting the MCFI to send a payment order to Banxico via the SPEI System that satisfies certain formatting, informational and settlement requirements as set forth in this service manual and the SPEI Rules. Assuming the payment order from the MCFI satisfies these requirements, Banxico will link this payment order with corresponding F3X ACH messages it receives from FRB and will then send all corresponding items via SPEI to the appropriate receivers' account at the Mexican RDFIs in accordance with the information contained in the F3X ACH messages. The ODFI is considered the initiator of the payment instruction. The MCFI serves as the ODFI's settlement correspondent of pesos in Mexico and the SPEI participant that is instructing Banxico as the providing participant to disburse cross-border items according to the SPEI Rules.

Payment and Settlement Flows

This section describes both processing and delivery schedules for the Mexico Service. ODFIs submit a Nacha formatted file that may contain both domestic and cross-border transactions to FedACH. Cross-

border items need to be batched separately within a file. Additionally, ODFIs will need to batch FV items and F3X items separately. FedACH edits the file and validates that receipt is from an eligible participant. The deposit deadline for cross-border items is 02:15 ET. Banxico translates the Nacha formatted items into the Mexican SPEI format and converts the U.S. dollar amounts into Mexican pesos if the items are FV. Subsequently, Banxico distributes the transaction to RDFIs in Mexico with funds availability to the receiver no later than 15:30 ET.

Fixed-to-Variable (FV – USD to Mexican pesos) Items

This section describes the FV exchange option for credit transactions, which includes both account-to-account and account-to-receiver. The ODFI or Sending Point (SP) deposits as ACH input file with FedACH, which receives and processes the file. The deposit deadline is 02:15 ET on FedACH processing Day 0². FedACH acknowledges receipt of the file for the ODFI/SP, creates the accounting entries, and makes available settlement information to the ODFI and Banxico. Subsequently, Banxico reformats the items, converts the U.S. dollar amounts into Mexican pesos at 13:30 ET and exchanges the payments with the Mexican banks. All settlement with U.S. participants is in U.S. dollars.

The same exchange rate process is used for account-to-account and account-to-receiver payments to Mexico.

Fixed-to-Fixed (FF – pesos to pesos) Items – F3X Service

This section describes an ODFI sending payments to Mexican receivers using the F3X service option. The F3X ACH messages are deposited by the ODFI/SP by 2:15 ET on Day 0, received and processed by FedACH and forwarded to Banxico by 06:00 ET on Day 1 where the items are converted into the Mexican SPEI format.

Separately, the ODFI instructs its MCFI to submit a SPEI payment order to Banxico with the total peso amount of the appropriate F3X Messages the ODFI has transmitted to FedACH on that day with the same settlement date. The settlement date used is indicated in the Company Batch Header in an F3X message if that day is a banking day for Banxico, and the following Banxico banking day if the settlement date in the F3X message is a Mexican holiday. The ODFI must instruct its MCFI to submit the SPEI payment order to Banxico with sufficient time to allow the MCFI to meet the 12:30 ET deadline.

The ODFI can submit the settlement instruction to the MCFI in two ways – “pooled” settlement or “batched” settlement. For “pooled” settlement, the ODFI will submit one payment order with the total pesos amount for all F3X batches transmitted to FedACH that have the same settlement date. For “batched” settlement, the ODFI will submit one payment order with the total pesos amount for each F3X batch transmitted to FedACH that has the same settlement date for that day. The MCFI will then submit a SPEI formatted payment order with sufficient time to arrive at Banxico no later than 12:30 ET with the corresponding pesos amount.

Each SPEI payment order will need to contain the following information for Banxico to appropriately link the F3X ACH messages with the settlement payment order:

- SPEI payment type: Third Party to Third Party (consumer to consumer)
- SPEI payment order to be sent to Banxico (SPEI code: 001)

² The convention of “Day 0” and “Day 1” is used to distinguish the “day” in which processing occurs versus the “day” in which settlement takes place and reflects the FedACH processing day cycle (e.g. start of Day “0” at 03:00 ET Monday through close of Day “0” at 02:15 ET on Tuesday).

- ODFI account number (“CLABE” number) assigned by Banxico after the FedGlobal ACH Payments enrollment process. The account number will be generated by Banxico and communicated to the ODFI by email.
- Unique reference code included in the F3X ACH messages for the ACH batch(es) to be settled. This reference code will need to comply with the coding requirements described in Appendix IV and be placed in the “Concepto del Pago” field of the SPEI payment order

Once the SPEI payment orders have been received and reconciled, Banxico will edit and transmit SPEI payments to the appropriate Mexican RDFIs as specified by the instructions contained in the F3X ACH messages, no later than 15:30 ET on the Banxico settlement date. This means that F3X items to Mexico in advance of the 12:30 ET cut-off time frame will be forwarded to MRDFIs earlier than items which require foreign exchange conversion.

No settlement occurs between the ODFI and FedACH. Settlement only occurs between the ODFI and the MCFI, the MCFI and Banxico, and between Banxico and the Mexican RDFI’s. Settlement from Banxico to the Mexican RDFIs is on the same day as the ODFI settlement date as indicated in the F3X messages, provided it is a banking day in Mexico. The receivers’ accounts are also credited on the same day as this settlement date for the full amount of the payment (as the service structure requires that no fees be taken from the par amount of the transaction entry).

Holiday Schedule

Mexican banking holidays are not all identical to U.S. banking holidays, and ODFIs occasionally transmit items through FedACH for settlement on a Mexican holiday. When an ODFI submits items for settlement on a national Mexican holiday that is not a U.S. holiday, FedACH will process the items and settle against the ODFI’s settlement account on the specified settlement date for the FV process, and Banxico will process, deliver, and settle the items to the receivers in Mexico on the next Mexican banking day after the holiday. For the F3X service, the ODFI will need to initiate the SPEI payment order on the next Mexican banking day after the holiday.

Mexican Banking Holidays
New Year’s Day
Constitution Day
Benito Juárez's Birthday
Holy Thursday
Good Friday
Labor Day
Independence Day
Day of the Dead
Mexican Revolution Day
Virgin of Guadalupe Day
Christmas Day

Exception Processing

Return Items

When Mexico receives ACH files from FedACH, they are processed and distributed to receiving institutions through the Mexican payments system. Subsequently, the Mexican RDFI may find it necessary to return an item.

The procedures noted below outline the steps involved in two return item scenarios: items returned/rejected by Banxico and items returned by a Mexican RDFI. The items will be returned using one of the following U.S. Nacha Return Reason codes.

Code	Reason
R02	Account Closed
R03	No Account/Unable to Locate Account
R04	Invalid Account Number Structure
R06	Returned per ODFI's Request
R16	Account Frozen
R17	File Record Edit Criteria
R80	IAT Coding Error
R81	Non-Participant in IAT Program
R82	Invalid Foreign Receiving DFI Identification
R84	Entry not Processed by OGO

Items returned by Banxico

Upon receipt of items from FedACH, Banxico may be unable to process some payments and will return these payments. For the FV process Banxico will return the cross-border items prior to applying the foreign exchange rate conversion. Items may be returned because the Mexican ABM or the CLABE account number is invalid or incorrect. It is critical that ODFIs ensure that items returned for edit failures are corrected before they are retransmitted. This will avoid having items reject multiple times for the same edit error.

For the F3X process, Banxico may return a cross-border item for the same reasons as the FV process, in addition to the following return scenarios related to inability to link the F3X ACH messages to the settlement payment order, or not receiving adequate funds by the MCFI. Refer to the end of this section for specifications related to the SPEI payment order returns.

- a. **Insufficient Pooled Settlement.** If the SPEI payment order for “pooled” settlement from the MCFI does not contain funds in an amount that is equal to or exceeds the sum of all the F3X ACH messages that have the appropriate settlement date from the ODFI, then Banxico will return all the F3X ACH messages back to FedACH in the Nacha format with the return reason code “R83” and will return the funds received from the MCFI by SPEI payment order to the MCFI.
- b. **Insufficient Batched Settlement.** If the SPEI payment order for “batched” settlement from the MCFI does not contain funds in an amount that is equal to or exceeds the sum of all the F3X ACH messages contained in a batch that is linked to the payment order, then Banxico will return all the F3X ACH messages contained in the batch back to FedACH in the Nacha format with the return reason code “R83” and will return the funds received from the MCFI by SPEI payment order to the MCFI.

- c. **Mismatched Batches or Lack of ODFI CLABE number.** If the Company Entry Description Field in a batch of F3X ACH messages Banxico receives from the ODFI and the “Concepto del Pago” field in the SPEI settlement message received from the MCFI do not match (“Mismatched Batches”), then Banxico will return the F3X ACH messages contained in such mismatched batches and generate the corresponding returns to FedACH in the Nacha format with return reason code “R83”. Similarly, Banxico will return all F3X ACH messages contained in batches for which there is no corresponding payment order from a MCFI that contains the matching ODFI CLABE number. Banxico will return all funds received from the MCFI related to any mismatched event to the MCFI through SPEI.
- d. **Mismatched funding.** If the field “Concepto del Pago” included into the SPEI payment order coming from the MCFI does not comply with the structure specified in Appendix V, settlement for those transactions will be returned to the MCFI through SPEI.
- e. **Excess of Funds.** In the event there are more than sufficient funds to cover all F3X ACH messages that Banxico has received from an ODFI through FedACH that have the appropriate settlement date, Banxico will return the difference between the funds received from that ODFI through the MCFI and the total amount of payment orders Banxico submitted to Mexican RDFIs based on the information contained in the corresponding F3X ACH messages (“Excess”). Settlement for those transactions will be returned to the MCFI by 14:00 ET through SPEI.
- f. **Funds received from the MCFI after 12:30 ET.** All the SPEI payment orders related to the F3X process received after 12:30 ET will be returned to the MCFI through SPEI payment orders. If Banxico receives these funds before 17:00 ET, Banxico will return the resultant SPEI payment orders to the MCFI no later than 17:30 ET on the same banking day. If Banxico receives the funds after 17:00 ET, Banxico will forward the resultant SPEI payment orders to the MCFI on the following banking day, at 10:00 ET. Banxico will return the F3X ACH messages contained in such mismatched batches and generate the corresponding returns to FedACH in the Nacha format with return reason code “R83”.

Items returned by the RDFI or receiver

All items processed by Banxico to the receiving institution may be returned if the RDFI is unable to post the items (e.g., account closed, invalid account number). Items will generally be returned no later than the business day following receipt by the first organizational unit that is able to make or act upon a decision to accept an item.

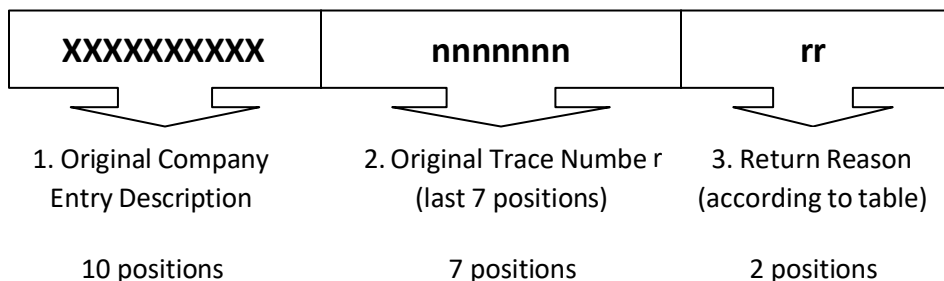
For all returns, if the Mexican RDFI submits the return to Banxico before 17:00 ET, Banxico will forward the return to FedACH no later than 17:30 ET on the same Banxico banking day. FedACH will then make the return items available to the US ODFI by 22:00 ET on the same banking day. If the Mexican RDFI submits the return to Banxico after 17:00 ET, Banxico will forward the return to FedACH no later than 10:00 ET on the following Banxico banking day, and FedACH will then make the return items available to the US ODFI by 13:00 ET that same banking day. It is important to note that for cross-border items using the FV process, Banxico will re-convert the payment bank into U.S. dollars prior to sending the items to

FedACH. The foreign exchange rate used will not be the same as the original forward item and therefore the U.S. dollar amount returned may not be the same as originally sent.

For the F3X service, return settlement will follow the same channels as the forward process. At the same time Banxico transmits return items to FedACH, Banxico will settle with the MCFI for such returns by making a SPEI payment for each MRDFI return Banxico forwarded to the USODFI via FedACH on that day. Settlement for those transactions will be returned to the MCFI through SPEI according to the following information.

SPEI Format Returns for the F3X Service

Banxico will include in the additional information of the SPEI instructions, field "Concepto del pago", the reason for the return.



Return reason code	Concept	Settlement message	"Concepto del pago" field in SPEI message	Occurs when
01	Mismatched Funding: Inability to link the SPEI Payment Order with the ACH Messages for due to a format error in the "Concepto del Pago" field	In this case there is not a specific batch Id nor trace Number: Banxico will use the original Concepto del Pago coming from the MCFI	<u>1F3X12345600000001</u>	The field "Concepto del Pago" included into the SPEI message coming from the MCFI does not comply with the structure specified in Appendix IV. Settlement schedule in SPEI: no later than 14:00 ET (13:00 Mexican Central Time)
02	Mismatched Batch: Inability to link the Payment Order with the ACH	The original Concepto del Pago will be returned to the MCFI, with the corresponding exception code.	<u>1F3X12345600000002</u>	<u>For pooled settlement:</u> The batch counter included into the SPEI message coming from the MCFI is minor to the number of USODFI's

	message due to inconsistency between "Concepto del Pago" and "Company Entry Description" fields.	In this case there is not a specific Trace Number, Banxico will use a 7 zeroes string.		<p>batches to be settled on that date.</p> <p><u>For batch settlement:</u> There is no correspondence between the field "Concepto del Pago" included into the SPEI message coming from the MCFI, and the batches IDs to be settled for the USODFI on that day.</p> <p>File Reject: A whole file has been rejected because Banxico does not have any ID from the batches included in that file.</p> <p>Settlement schedule in SPEI: no later than 14:00 ET. (13:00 Mexican Central Time)</p>
03	Excess of funds	As the excess funds are not the return of a SPEI Payment Order from a MRDFI, Banxico will insert 7 zeroes in the original "Concepto del Pago" field plus the exception code "03"	<u>1F3X12345600000000</u>03	<p>The MCFI has sent more funds than necessary for settlement.</p> <p>Settlement schedule in SPEI: no later than 14:00 ET. (13:00 Mexican Central Time)</p>
04	Insufficient funds	The original "Concepto del Pago" will be returned to the MCFI, with the corresponding exception code.	<u>1F3X12345600000000</u>04	<p>The amount settled is smaller than the amount expected. All the batches included in the SPEI Payment Order will be sent back. The items included in the ACH return file will have the exception code "R83".</p>

				Settlement schedule in SPEI: no later than 14:00 ET. (13:00 Mexican Central Time)
05	Returns from the MRDFIs	The field "Concepto del Pago" included in the SPEI Message from Banxico to the MCFI will contain the original Company Entry Description, the original trace number (last 7 digits) and the corresponding exception code for each item.	<u>1F3X1234561234567</u> 05	When the MRDFI cannot post the funds, it must return the items and Banxico must generate a Payment Order to the MCFI for each item returned. Settlement schedule in SPEI: No later than 17:30 ET (16:30 Mexican Central Time), provided that said return is received no later than 17:00 ET (16:00 Mexican Central Time), or on the following Banking Day at 10:00 ET (9:00 Mexican Central Time), if the return is received after 17:00 ET (16:00 Mexican Central Time)
06	Item/Batch rejects When they do not comply with standard edits	The original "Concepto del Pago" will be included in the SPEI Payment Order to the MCFI, with the corresponding exception code. In this case there is not a specific Trace Number, Banxico will use a 7 zeroes string.	<u>1F3X1234560000000</u> 06	There has been batch/ item rejected by Banxico Settlement schedule in SPEI: no later than 14:00ET (13:00 Mexican Central Time)
07	Funds Received after deadline	The original "Concepto del Pago" will be returned to the MCFI, with the	<u>1F3X1234560000000</u> 07	The Payment Order related to F3X settlement was received after 12:30 ET

		corresponding exception code.		(11:30 Mexican Central Time). Settlement schedule in SPEI: on the same day no later than 17:30 ET (16:30 Mexican Central Time), provided that said Payment Order was received no later than 17:00 ET (16:00 Mexican Central Time), or on the following Banking Day at 10:00 ET (9:00 Mexican Central Time), if the payment is received after 17:00 ET (16:00 Mexican Central Time).
13	Not a participant in the F3X Service	The original "Concepto del Pago" will be included in the return to the Correspondent Participant.	<u>N/A</u>	When the USODFI is not identified as a participant in the F3X Service, a return to the Correspondent Participant will be generated.

Other Information

Operational Tools

SELF-SERVICE ITEM TRACE WEBSITE

banxico.org.mx/cep/ Banxico has established a website which enables a US ODFI to trace SPEI payment orders for the last 3 business days between Banxico and the Mexican RDFI as well as between the MCFI and Banxico (for the F3X Service). To trace payment orders, the US ODFI should enter the last 7 digits of the trace number contained in the IAT Entry Detail Record in addition to the appropriate sending and receiving Mexican institutions. For the FV process, the sending institution is Banxico (ABM 001) and the receiving institution is the appropriate Mexican RDFI corresponding to the cross-border ACH item. For the F3X process, the sending institution is the MCFI, while the receiving institution is Banxico (ABM 001). Refer to Appendix VIII for more information about using the self-service item trace website.

The US ODFI may also contact the FedACH and Check Services Customer Support to initiate a formal item trace. The Federal Reserve Banks will work with Banxico to answer inquiries and a response should be provided within one to four business days. For the F3X process, if inquiries relate to settlement delivery, US ODFIs should contact the MCFI, who can contact Banxico for a resolution.

Marketing Tools

DIRECTO A MEXICO WEBSITE

The Federal Reserve Banks and Banco de Mexico have developed a Directo a México website to support the brand and extend it more broadly into the marketplace. Accessible at sdacbanxico.wixsite.com/directo-a-mexico?lang=en , this website offers information in Spanish and English tailored to both consumers and financial institutions. It also includes daily information on the foreign exchange rate used, FAQs, and a branch locator tool for active and participating U.S. ODFIs.

PANAMA

Processing

Service Description

The Federal Reserve Banks, Banco Nacional de Panama and Telered S.A. work together to serve as conduits to their domestic payments systems to accomplish straight-through processing of payments. Banco Nacional de Panama acts as the foreign gateway operator, while Telered acts as the processing and information service provider and agent for all cross-border items in Panama. The Panama Service supports forward ACH 1-day and 2-day credits originated in the U.S. and destined to any receiver's account at a commercial bank in Panama.

As Panama's official currency is U.S. dollars, there is no foreign exchange conversion process. Therefore, the Panama service allows for the fixed-to-fixed (FF- USD to USD) foreign exchange process. All settlement between all parties in the U.S. and Panama is in U.S. dollars.

Panamanian Payments System Overview

In Panama, the ACH network was established in 1998 and is maintained, regulated, and operated by Telered's *ACH Directo* service. ACH Directo uses the Nacha Rules as a basis for the Panama ACH network and has been an affiliated Nacha member since 1997. Today the network has more than 30-member financial institutions and more than 3,500 originators. Banco Nacional de Panama, which is the central bank, provides the settlement for payments processed to the Panamanian RDFIs.

As noted earlier, ACH items originated in the U.S. are governed by U.S. laws and rules (including OC4 and the Nacha Rules) until they cross the border into Panama. Once they arrive in Panama, Panamanian laws, and the rules of the local ACH network apply. While ACH Directo follows the Nacha Rules, there are some variations.

Examples of rule differences include but may not be limited to the following:

- Panama allows credit card payments through the local ACH network as demand credit transactions. The credit card number will appear on the account number field.
- Returned transactions will be processed on the same day as received by the local ACH operator. If these transactions are not received within the processing windows, they will need to be handled individually and outside of the ACH network.

Banking institutions in Panama are identified by 9-digit numbers assigned by the Bank Superintendency in Panama. Noted in Appendix IX is a list of the financial institutions that can be reached through FedGlobal ACH Payments.

Payment and Settlement Flows

This section describes both processing and delivery schedules for the Panama Service. ODFIs submit a Nacha formatted file that may contain both domestic and cross-border transactions to FedACH. Cross-border items need to be batched separately within a file. FedACH edits the file and validates that receipt is from an eligible participant. The deposit deadline for cross-border items is 02:15 ET. Files are transmitted to Telered following standard FedACH processing delivery windows and no later than 06:00 ET. Telered applies the necessary edits and subsequently distributes the transaction to RDFIs in Panama.

Transactions are delivered to Panama RDFIs according to standard Panama ACH delivery schedules and payments are posted to the receivers' accounts after 16:30 Panama time on the following business day.

Settlement for cross-border transactions between ODFIs and FedACH occurs in U.S. dollars and is reflected on the ACH End-of-Day Advice and Reserve Account Statement as domestic items are today. The Panamanian receiver's account is credited for the full amount of the transaction; the service structure requires that no fees be deducted by the receiving institution from the principal amount of the transaction entry.

Fixed-to-Fixed (FF – USD to USD) Items

This section describes an ODFI or Sending Point (SP) sending cross-border credit transactions to Panamanian receivers using the FF payment option. The ODFI/SP deposits as ACH input file with FedACH, which receives and processes the file. The deposit deadline is 02:15 ET on FedACH processing Day 0³. FedACH acknowledges receipt of the file for the ODFI/SP, creates the accounting entries, and makes available settlement information to the ODFI and Banco Nacional de Panama. Telered receives the Panamanian items in the file from FedACH by 06:00 ET on Day 1. As there is no foreign exchange, the items are delivered to the Panamanian banks in U.S. dollars.

Holiday Schedule

Panamanian banking holidays are not all identical to U.S. banking holidays, and ODFIs occasionally transmit items through FedACH for settlement on a Panamanian holiday. When an ODFI submits items for settlement on a national Panamanian holiday that is not a U.S. holiday, FedACH will process the items and settle against the ODFI's settlement account on the specified settlement date, and Telered will process, deliver and settle the items to the receivers in Panama on the next Panamanian banking day after the holiday.

Panamanian Banking Holidays
New Year's Day
Martyr's Day
Carnival Monday
Carnival Tuesday
Ash Wednesday
Good Thursday
Good Friday
Labor Day
Independence from Colombia
Flag's Day
Colon Patriots Day
Declaration of Independence at Los Santos
Independence from Spain
Mother's Day
Christmas Eve
Christmas Day
New Year's Eve

³ The convention of "Day 0" and "Day 1" is used to distinguish the "day" in which processing occurs versus the "day" in which settlement takes place and reflects the FedACH processing day cycle (e.g. start of Day "0" at 03:00 ET Monday through close of Day "0" at 02:15 ET on Tuesday).

Prenotification and Notification of Change (NOCs)

Prenotes are supported in the Panama Service and may be initiated to help ensure that subsequent entries to a receiver's account at a Panamanian RDFI are posted appropriately. Teleread complies with the prenotification requirements outlined in the Nacha Operating Rules.

NOC processing is supported in the Panama Service and NOCs may be initiated to notify ODFIs in the U.S. that previously valid information contained in a posted entry has become outdated and should be changed. Teleread complies with the NOC format specifications outlined in the Nacha Rules.

Exception Processing

Return Items

When Panama receives files from FedACH, they are processed and distributed to receiving institutions through the Panamanian payments system. Subsequently, the Panamanian RDFI may find it necessary to return an item.

The procedures noted below outline the steps involved in two return item scenarios: items returned/rejected by Teleread and items returned by a Panamanian RDFI. The items will be returned using one of the following U.S. Nacha Return Reason codes.

Code	Reason
R02	Account Closed
R03	No Account/Unable to Locate Account
R04	Invalid Account Number
R06	Returned per ODFI's Request
R07	Authorization Revoked by Customer
R08	Payment Stopped
R09	Uncollected Funds
R12	Account Sold to Another DFI
R14	Representative Payee Deceased or Unable to Continue in that Capacity
R15	Beneficiary or Account Holder (Other Than Representative Payee) Deceased
R16	Account Frozen
R17	File Record Edit Criteria
R20	Non-Transaction Account
R21	Invalid company identification
R22	Invalid individual ID number
R23	Credit refused by receiver
R24	Duplicate Entry
R80	IAT Entry Coding Error
R81	Non-Participant in IAT Program
R82	Invalid Foreign Receiving DFI Identification
R84	Entry Not Processed By OGO

Items returned by Telereid

Upon receipt of items from FedACH, Telereid may be unable to process some payments and will return these payments. Items may be returned because the Panamanian RTN and account numbers within the addenda records are not within Telereid's defined edit range. It is critical that ODFIs ensure that items returned for edit failures are corrected before they are retransmitted. This will avoid having items reject "multiple times" for the same edit error.

Items returned by the RDFI or receiver

Items processed by Telereid to the receiving institution may be returned if the RDFI is unable to post the items (e.g., account closed, invalid account number). Items will generally be returned no later than the business day following receipt by the first organizational unit that is able to make or act upon a decision to accept an item.

Appendix I – IAT Format Origination Matrix / Account to Account Payments

ACH File Header (Same as Domestic File Header)				
IAT Company Batch Header				
Field #	Field Name	FedGlobal ACH Inclusion Requirement	Mexico	Panama
1	Record Type Code	M	'5' Always	'5' Always
2	Service Class Code	M	'220' - Credits only '200' - Mixed credits and debits	'220' - Credits only '200' - Mixed credits and debits
3	IAT Indicator	O	Blank - (Note: <u>Must</u> include 'IATCOR' for NOCs only)	Blank - (Note: <u>Must include</u> 'IATCOR' for NOCs <u>only</u>)
4	FX Indicator	M	FV (Fixed to variable)	FF (Fixed-to- fixed)
5	FX Reference Indicator	R	'3' Always	'3' Always
6	FX Reference	R	Blank	Blank
7	ISO Destination Country Code	M	MX	PA
8	Originator Identification	M	Assigned by ODFI for each originator	Assigned by ODFI for each originator
9	Standard Entry Class Code	M	'IAT' Always	'IAT' Always
10	Company Entry Description	M	Provided by originator	Provided by originator

11	ISO Originating Currency Code	M	USD	USD
12	ISO Destination Currency Code	M	MXN	USD
13	Effective Entry Date	R	YYMMDD'	YYMMDD'
14	Settlement Date	Inserted by ACH Operator	Blank	Blank
15	Originator Status Code	M	'1' Always	'1' Always
16	GO Identification/ODFI Identification	M	Routing transit number of ODFI	Routing transit number of ODFI
17	Batch Number	M	Start at ODFI designated number	Start at ODFI designated number

IAT Entry Detail Record				
Field #	Field Name	FedGlobal ACH Inclusion Requirement	Mexico	Panama
1	Record Type Code	M	6' Always	6' Always
2	Transaction Code	M	'22' - Checking Credits '32' - Savings Credits	'22' - Checking Credits '32' - Savings Credits '52' - Loan Credits
3	GO Identification/RDFI Identification	M	091050700	091050807
4	Check Digit	M	Combined with Field #3 above	Combined with Field #3 above
5	Number of Addenda Records	M	Total number of Addenda	Total number of Addenda
6	'RESERVED'	N/A	Blank	Blank
7	Amount	M	Amount of payment	Amount of payment

8	Foreign Receiver's Acct No. /DFI Acct No.--M	M	Account number of receiver (Note: Use 18 digits for CLABE # and 16 digits for Debit card #)	Account number of receiver
9	'RESERVED'	N/A	Blank	Blank
10	Gateway Operator OFAC Screening Indicator	O	Blank	Blank
11	Secondary OFAC Screening Indicator	O	Blank	Blank
12	Addenda Record Indicator	M	'1' Always	'1' Always
13	Trace Number	M	Assigned by ODFI	Assigned by ODFI

First IAT Addenda Record				
Field #	Field Name	FedGlobal ACH Inclusion Requirement	Mexico	Panama
1	Record Type Code	M	'7' Always	'7' Always
2	Addenda Type Code	M	'10' Always	'10' Always
3	Transaction Type Code	R	<u>Type of payment:</u> ANN, BUS, DEP, LOA, MIS, MOR, PEN, RLS, SAL, TAX	<u>Type of payment:</u> ANN, BUS, DEP, LOA, MIS, MOR, PEN, RLS, SAL, TAX
4	Foreign Payment Amount	R	For FV payments this field should be '0'.	This field should contain the USD amount or may be blank
5	Foreign Trace Number	O	Insert blanks or zeros	Insert blanks or zeros

6	Receiving Company Name/Individual Name	M	Provided by originator (customer name).	Provided by originator (customer name).
7	'RESERVED'	N/A	Blank	Blank
8	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record	Last 7 digits used for the trace number in the Entry Detail Record

Second IAT Addenda Record				
Field #	Field Name	FedGlobal ACH Inclusion Requirement	Mexico	Panama
1	Record Type Code	M	'7' Always	'7' Always
2	Addenda Type Code	M	'11' Always	'11' Always
3	Originator Name	M	Originator's Name	Originator's Name
4	Originator Street Address	M	Originator's physical address	Originator's physical address
5	'RESERVED'	N/A	Blank	Blank
6	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record	Last 7 digits used for the trace number in the Entry Detail Record

Third IAT Addenda Record				
Field #	Field Name	FedGlobal ACH Inclusion Requirement	Mexico	Panama
1	Record Type Code	M	'7' Always	'7' Always
2	Addenda Type Code	M	'12' Always	'12' Always
3	Originator City & State/Province	M	Originator's City, State/Province location (Note: Use an asterisk "*" to separate each element and a backslash "\" at the end of the record)	Originator's City, State/Province location (Note: Use an asterisk "*" to separate each element and a backslash "\" at the end of the record)

4	Originator Country & Postal Code	M	Originator's Country & Zip code (Note: <u>Must use a valid ISO Code from Appendix VI as the country name.</u> Also, use an asterisk "*" to separate each element and a backslash "\" at the end of the record)	Originator's Country & Zip code (Note: <u>Must use a valid ISO Code from Appendix VI as the country name.</u> Also, use an asterisk "*" to separate each element and a backslash "\" at the end of the record)
5	'RESERVED'	N/A	Blank	Blank
6	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record	Last 7 digits used for the trace number in the Entry Detail Record

Fourth IAT Addenda Record				
Field #	Field Name	FedGlobal ACH Inclusion Requirement	Mexico	Panama
1	Record Type Code	M	'7' Always	'7' Always
2	Addenda Type Code	M	'13' Always	'13' Always
3	Originating DFI Name	M	ODFI's name	ODFI's name
4	Originating DFI Identification Number Qualifier	M	01' Always (National Clearing System)	01' Always (National Clearing System)
5	Originating DFI Identification	M	ODFI's routing transit number	ODFI's routing transit number
6	Originating DFI Branch Country Code	M	'US' - Two-character ISO code assigned to the ODFI's country	'US' - Two-character ISO code assigned to the ODFI's country
7	'RESERVED'	N/A	Blank	Blank
8	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record	Last 7 digits used for the trace number in the Entry Detail Record

Fifth IAT Addenda Record				
Field #	Field Name	FedGlobal ACH Inclusion Requirement	Mexico	Panama

1	Record Type Code	M	'7' Always	'7' Always
2	Addenda Type Code	M	'14' Always	'14' Always
3	Receiving DFI Name	M	RDFI's name	RDFI's name
4	Receiving DFI Identification Number Qualifier	M	'01' Always (National Clearing System)	'01' Always (National Clearing System)
5	Receiving DFI Identification	M	Foreign RDFI's routing transit number (3-digit ABM of RDFI)	Foreign RDFI's routing transit number (9- digits of RDFI)
6	Receiving DFI Branch Country Code	M	MX	PA
7	'RESERVED'	N/A	Blank	Blank
8	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record	Last 7 digits used for the trace number in the Entry Detail Record

Sixth IAT Addenda Record

Field #	Field Name	FedGlobal ACH Inclusion Requirement	Mexico	Panama
1	Record Type Code	M	'7' Always	'7' Always
2	Addenda Type Code	M	'15' Always	'15' Always
3	Receiver Identification Number	O	Used by the Originator to identify the Receiver or may be used for tracing purposes	Used by the Originator to identify the Receiver or may be used for tracing purposes
4	Receiver Street Address	M	Receiver's physical address	Receiver's physical address
5	'RESERVED'	N/A	Blank	Blank
6	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record	Last 7 digits used for the trace number in the Entry Detail Record

Seventh IAT Addenda Record				
Field #	Field Name	FedGlobal ACH Inclusion Requirement	Mexico	Panama
1	Record Type Code	M	'7' Always	'7' Always
2	Addenda Type Code	M	'16' Always	'16' Always
3	Receiver City & State /Province <i>(Note: Must include each element in the order listed)</i>	M	Receiver's City, State/Province location <i>(Note: Use an asterisk "*" to separate each element and a backslash "\" at the end of the record)</i>	Receiver's City, State/Province location <i>(Note: Use an asterisk "*" to separate each element and a backslash "\" at the end of the record)</i>
4	Receiver Country and Postal Code <i>(Note: Must include each element in the order listed)</i>	M	Receiver's Country & Zip Code <i>(Note: Must use a valid ISO Code from Appendix VI as the country name. Also, use an asterisk "*" to separate each element and a backslash "\" at the end of the record)</i>	Receiver's Country & Zip Code <i>(Note: Must use a valid ISO Code from Appendix VI as the country name. Also, use an asterisk "*" to separate each element and a backslash "\" at the end of the record)</i>
5	'RESERVED'	N/A	Blank	Blank
6	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record	Last 7 digits used for the trace number in the Entry Detail Record

IAT Addenda Record for Remittance Information				
Field #	Field Name	FedGlobal ACH Inclusion Requirement	Mexico	Panama
1	Record Type Code	M	'7' Always	'7' Always
2	Addenda Type Code	M	'17' Always	'17' Always
3	Payment Related Information	O	Free form text	Free form text

4	Addenda Sequence Number	M	Sequence number of Type Code "17" addenda records in ascending order beginning with 0001	Sequence number of Type Code "17" addenda records in ascending order beginning with 0001
5	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record	Last 7 digits used for the trace number in the Entry Detail Record
IAT Company/Batch Control Record (Same as Domestic Batch Control Record Type #8)				

ACH File Control Record (Same as Domestic File Control Record Type #9)

Note: Originators must use a two-character ISO Country Code in fields where the country name must be specified. Failure to use these codes may cause payments to reject or other processing related problems may occur. See Appendix VI for a listing of valid Codes.

Appendix II – IAT Format Origination Matrix / F3X Payments

ACH File Header (Same as Domestic File Header)			
IAT Company Batch Header			
Field #	Field Name	FedGlobal ACH Inclusion Requirement	Mexico F3X
1	Record Type Code	M	'5' Always
2	Service Class Code	M	'220' - Credits only '200' - Mixed credits and debits
3	IAT Indicator	O	Blank - (Note: <u>Must include 'IATCOR'</u> for NOCs only)
4	FX Indicator	M	FF (Fixed-to-fixed)
5	FX Reference Indicator	R	1 = FX rate 2 = FX Reference 3 = Space filled
6	FX Reference	R	Formatted to correspond with Field #5
7	ISO Destination Country Code	M	MX
8	Originator Identification	M	Assigned by ODFI for each originator
9	Standard Entry Class Code	M	'IAT' Always
10	Company Entry Description	M	Formatted according to F3X coding requirements (N"F3X"NNNNNN) N = Settlement (1, Pooled or 2, Batch) F3X NNNNNN = Number of batches settled (if Pooled) or Batch Identification
11	ISO Originating Currency Code	M	MXN
12	ISO Destination Currency Code	M	MXN
13	Effective Entry Date	R	YYMMDD'
14	Settlement Date	Inserted by ACH Operator	Blank
15	Originator Status Code	M	'1' Always
16	GO Identification/ODFI Identification	M	Routing transit number of ODFI
17	Batch Number	M	Start at ODFI designated number

IAT Entry Detail Record			
Field #	Field Name	FedGlobal ACH Inclusion Requirement	Mexico F3X
1	Record Type Code	M	6' Always
2	Transaction Code	M	'24' - Zero Dollar Transaction
3	GO Identification/RDFI Identification	M	091050700
4	Check Digit	M	Combined with Field #3 above
5	Number of Addenda Records	M	Total number of Addenda
6	'RESERVED'	N/A	Blank
7	Amount	M	"0" Zero
8	Foreign Receiver's Acct No. /DFI Acct No.--M	M	Account number of receiver (Note: Use 18 digits for CLABE # and 16 digits for Debit card #)
9	'RESERVED'	N/A	Blank
10	Gateway Operator OFAC Screening Indicator	O	Blank
11	Secondary OFAC Screening Indicator	O	Blank
12	Addenda Record Indicator	M	'1' Always
13	Trace Number	M	Assigned by ODFI

First IAT Addenda Record			
Field #	Field Name	FedGlobal ACH Inclusion Requirement	Mexico F3X
1	Record Type Code	M	'7' Always
2	Addenda Type Code	M	'10' Always
3	Transaction Type Code	R	Type of payment: ANN, BUS, DEP, LOA, MIS, MOR, PEN, RLS, SAL, TAX
4	Foreign Payment Amount	R	For FF payments, this field should contain the Peso amount to be paid to the beneficiary.
5	Foreign Trace Number	O	Insert blanks or zeros
6	Receiving Company Name/Individual Name	M	Provided by originator (customer name).
7	'RESERVED'	N/A	Blank
8	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record

Second IAT Addenda Record			
Field #	Field Name	FedGlobal ACH Inclusion Requirement	Mexico F3X
1	Record Type Code	M	'7' Always
2	Addenda Type Code	M	'11' Always
3	Originator Name	M	Originator's Name
4	Originator Street Address	M	Originator's physical address
5	'RESERVED'	N/A	Blank
6	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record

Third IAT Addenda Record			
Field #	Field Name	FedGlobal ACH Inclusion Requirement	Mexico F3X
1	Record Type Code	M	'7' Always
2	Addenda Type Code	M	'12' Always
3	Originator City & State/Province	M	Originator's City, State/Province location (Note: Use an asterisk "*" to separate each element and a backslash "\" at the end of the record)
4	Originator Country & Postal Code	M	Originator's Country & Zip code (Note: <u>Must use a valid ISO Code from Appendix VI as the country name.</u> Also, use an asterisk "*" to separate each element and a backslash "\" at the end of the record)
5	'RESERVED'	N/A	Blank
6	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record

Fourth IAT Addenda Record			
Field #	Field Name	FedGlobal ACH Inclusion Requirement	Mexico F3X
1	Record Type Code	M	'7' Always
2	Addenda Type Code	M	'13' Always
3	Originating DFI Name	M	ODFI's name
4	Originating DFI Identification Number Qualifier	M	'01' Always (National Clearing System)
5	Originating DFI Identification	M	ODFI's routing transit number

6	Originating DFI Branch Country Code	M	'US' - Two-character ISO code assigned to the ODFI's country
7	'RESERVED'	N/A	Blank
8	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record

Fifth IAT Addenda Record

Field #	Field Name	FedGlobal ACH Inclusion Requirement	Mexico F3X
1	Record Type Code	M	'7' Always
2	Addenda Type Code	M	'14' Always
3	Receiving DFI Name	M	RDFI's name
4	Receiving DFI Identification Number Qualifier	M	01' Always (National Clearing System)
5	Receiving DFI Identification	M	Insert Foreign RDFI's routing transit number (3-digit ABM of RDFI)
6	Receiving DFI Branch Country Code	M	MX
7	'RESERVED'	N/A	Blank
8	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record

Sixth IAT Addenda Record

Field #	Field Name	FedGlobal ACH Inclusion Requirement	Mexico F3X
1	Record Type Code	M	'7' Always
2	Addenda Type Code	M	'15' Always
3	Receiver Identification Number	O	Used by the Originator to identify the Receiver or may be used for tracing purposes
4	Receiver Street Address	M	Receiver's physical address
5	'RESERVED'	N/A	Blank
6	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record

Seventh IAT Addenda Record			
Field #	Field Name	FedGlobal ACH Inclusion Requirement	Mexico F3X
1	Record Type Code	M	'7' Always
2	Addenda Type Code	M	'16' Always
3	Receiver City & State /Province	M	Receiver's City, State/Province location (Note: Use an asterisk "*" to separate each element and a backslash "\" at the end of the record)
4	Receiver Country and Postal Code	M	Receiver's Country & Zip Code (Note: Note: <u>Must</u> use a valid ISO Code from Appendix VI as the country name. Use an asterisk "*" to separate each element and a backslash "\" at the end of the record)
5	'RESERVED'	N/A	Blank
6	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record

IAT Addenda Record for Remittance Information			
Field #	Field Name	FedGlobal ACH Inclusion Requirement	Mexico F3X
1	Record Type Code	M	'7' Always
2	Addenda Type Code	M	'17' Always
3	Payment Related Information	O	Free form text
4	Addenda Sequence Number	M	Sequence number of Type Code "17" addenda records in ascending order beginning with 0001
5	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record

IAT Company/Batch Control Record (Same as Domestic Batch Control Record Type #8)

ACH File Control Record (Same as Domestic File Control Record Type #9)

Note: Originators must use a two-character ISO Country Code in fields where the country name must be specified. Failure to use these codes may cause payments to reject or other processing related problems may occur. See Appendix VI for a listing of valid Codes.

Appendix III – Guide to a Successful FedGlobal ACH Payments Launch

The following three steps are provided as a guide for implementing a successful FedGlobal ACH Payments service.

Step 1. Information Gathering

- Contact your account executive for assistance with implementing a successful FedGlobal ACH Payments origination program.
- Review reference materials.
- Review this *FedGlobal ACH Payments Service Origination Manual*
- Ensure backroom operations support FedGlobal ACH Payments.
- Software should accommodate cross-border Standard Entry Class Code IAT.
- Ensure understanding of field responses required for Federal Reserve's FedGlobal ACH Services (outlined in the *FedGlobal ACH Payments Service Origination Manual*).
- Ensure understanding of how the foreign RDFI ABA number and receiver account number are formatted.
- Begin plans for marketing service to customers and assist with enrollment process.

Step 2. Service Set-up and Testing

- Complete the Service Request Form located in [Part 6A of the FedACH Participation Agreement](#)
- Forward the completed Service Request Form to your account executive.
- A FedACH testing coordinator will contact you to schedule format testing and provide a test script.
- Confirm test dates and consult with the coordinator regarding unanswered questions on formatting and testing parameters.
- Conduct testing as scheduled following the scripts.
- Consult with FedACH testing coordinator regarding test results.
- Confirm internal administrative/operational procedures are in place.
- Confirm successful test and production service date with FedACH testing coordinator.

Step 3. Congratulations! You are ready to begin originating international payments.

Appendix IV – Mexico F3X Specifications

USODFI Contact Information

USODFI Name: _____
 USODFI Address: _____
 Enrolled RT Number: _____
 Email address (operational contact): _____

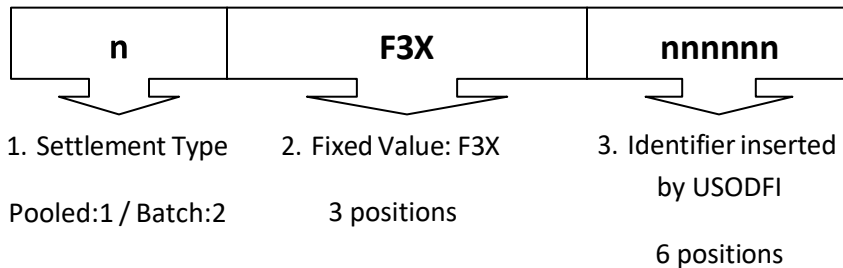
Banxico will assign a CLABE-type reference ID, known as ‘USODFI CLABE Number’. for the USODFI based on the USODFI’s routing transit number in order to link the SPEI settlement with the ACH messages with the Instructions. Banxico will send by e-mail the USODFI CLABE Number to the Federal Reserve within 2 days after of the receipt of the USODFI’s information. The Federal Reserve will notify the USODFI of this USODFI CLABE Number assigned by Banxico.

US ODFI’s Mexican Correspondent Financial Institution Information

MCFI Name: _____
 US ODFI’s Account Number at MCFI (18-digits): _____

Unique F3X Identifier to Link ACH messages with SPEI settlement

The following unique F3X identifier is required to be the Company Entry Description Field of the IAT Batch Header Record, field 10, in addition to the SPEI settlement record, “*concepto de pago*” field.



- When Pooled settlement:

1	to identify pooled settlement
F3X	to identify the F3X service settlement
NNNNNN	to identify the number of batches that are being settled for the USODFI. (Must be 6 <u>numeric</u> positions)

- When Batches settlement:

2	to identify batch settlement
F3X	to identify the F3X service settlement
NNNNNN	unique identifier for each batch that is being settled for each settlement order.

Note: The F3X Identifier or the Fixed Value used in its naming convention should not be placed in the Company Entry Description field of non-F3X payments.

Appendix V – FedGlobal ACH Payments ISO Destination Country and Currency Codes

FedGlobal ACH Service	Country	ISO Destination Country Code	ISO Destination Currency Code
Mexico	Mexico	MX	MXN
Panama	Panama	PA	USD

Appendix VI – Instructions for Tracing Payments in Mexico’s SPEI System

From banxico.org.mx/cep/ complete the following fields:

1. *Fecha en la que realizó el pago / Date of transaction (enter process date of transaction)*
2. *Criterio de búsqueda / Selection criteria (select “Número de referencia”)*
3. *Número de referencia / Reference number (enter the last 7 digits of the reference number)*
4. *Institución emisora del pago / Payment issuing institution (select “Banxico”)*
5. *Institución receptora del pago / Payment receiving institution (select name of RDFI in Mexico)*
6. *Cuenta Beneficiaria* / Beneficiary account (enter beneficiary’s account number)*
7. *Monto del pago* / Payment amount (enter amount of funds to be received)*

*Represents optional field

After completing the fields above, **press “Consultar Pago”** to search for your payment.

Note: For F3X item trace requests, the ABM of the MRDFI must be selected for the “Institución receptora del pago” field and “Banxico” must then be selected for the “Institución emisora del pago” field.

COMPROBANTE ELECTRÓNICO DE PAGO (CEP) CONSULTA ¿Ya tienes tu CEP y quieres validarlo? U

Aviso de privacidad
Antes de ingresar sus datos le sugerimos consultar el aviso sobre el uso, incorporación, trato y protección que el Banco de México da a los datos personales de los particulares. Más información en <http://www.banxico.org.mx/transparencia/avisos-de-privacidad/avisos-privacidad-transparenc.html>

Aquí usted puede obtener el CEP de un pago realizado a través del SPEI®.

Fecha en la que realizó el pago: 01-08-2020

Criterio de búsqueda: Clave de rastreo ▼

Clave de rastreo: Clave de rastreo

Institución emisora del pago: ABC CAPITAL ▼

Institución receptora del pago: ACCENDO BANCO ▼

Cuenta Beneficiaria * : Cuenta beneficiaria
(CLABE, tarjeta de débito o número de celular)

Pago a Banco * :

Monto del pago * : Monto del pago

Descargar CEP

¿Deseas descargar más de un CEP?

* Si no cuentas con la cuenta beneficiaria y el monto del pago, puedes consultar el estado del pago.

Consultar Pago

Appendix VII - FedGlobal ACH Payments Mexico Service

ABM Numbers for RDFIs

(Participants in SPEI)

ABM #	INSTITUTION NAME	SHORT NAME	INDIVIDUAL (R) COMMERCIAL (RC) ACCOUNTS
001	BANCO DE MÉXICO	BANXICO	RC
006	BANCO NACIONAL DE COMERCIO EXTERIOR, S.N.C.	BANCOMEXT	RC
009	BANCO NACIONAL DE OBRAS Y SERVICIOS PÚBLICOS, S.N.C.	BANOBRAS	RC
019	BANCO NACIONAL DEL EJÉRCITO, FUERZA AÉREA Y LA ARMADA, S.N.C.	BANJERCITO	R
135	NACIONAL FINANCIERA, S.N.C.	NAFIN	RC
166	BANCO DEL BIENESTAR, S.N.C	BABIEN	R
168	SOCIEDAD HIPOTECARIA FEDERAL, S.N.C.	HIPOTECARIA FED	RC
002	BANCO NACIONAL DE MÉXICO, S.A.	BANAMEX	R
012	BBVA BANCOMER, S.A.	BBVA MEXICO	R
014	BANCO SANTANDER (MÉXICO), S.A.	SANTANDER	R
021	HSBC MÉXICO, S.A.	HSBC	R
030	BANCO DEL BAJÍO, S.A.	BAJIO	R
036	BANCO INBURSA, S.A.	INBURSA	R
042	BANCA MIFEL, S.A.	MIFEL	R
044	SCOTIABANK INVERLAT, S.A.	SCOTIABANK	R
058	BANCO REGIONAL DE MONTERREY, S.A.	BANREGIO	R
059	BANCO INVEX, S.A.	INVEX	R
060	BANSI, S.A.	BANSI	R
062	BANCA AFIRME, S.A.	AFIRME	R
072	BANCO MERCANTIL DEL NORTE, S.A.,	BANORTE/IXE	R
106	BANK OF AMERICA MÉXICO, S.A.	BAMSA	R
108	MUFG BANK MEXICO, S.A.	TOKYO	R
110	BANCO JP MORGAN, S.A.,	JP MORGAN	R
112	BANCO MONEX, S.A.	BMONEX	R
113	BANCO VE POR MÁS, S.A.	VE POR MAS	R
127	BANCO AZTECA, S.A	AZTECA	R
128	BANCO AUTOFIN MÉXICO, S.A.	AUTOFIN	R
129	BARCLAYS BANK MÉXICO, S.A.	BARCLAYS	R
130	BANCO COMPARTAMOS, S.A.	COMPARTAMOS	R
132	BANCO MULTIVA, S.A.	BMULTIVA	R
133	BANCO ACTINVER, S.A.	ACTINVER	R
136	INTERCAM BANCO, S.A.	INTERCAM BANCO	R
137	BANCOPPEL, S.A.	BANCOPPEL	R
138	ABC CAPITAL, S.A.	ABC CAPITAL	R
140	CONSUBANCO, S.A.	CONSUBANCO	R
141	VOLKSWAGEN BANK, S.A.	VOLKSWAGEN	R
143	CIBANCO, S.A.	CIBANCO	R
145	BANCO BASE, S.A.	BBASE	R
147	BANKAOOL, S.A.	BANKAOOL	R
148	BANCO PAGATODO, S.A.	PAGATODO	R
150	BANCO INMOBILIARIO MEXICANO, S.A.	INMOBILIARIO	R

151	FUNDACIÓN DONDE BANCO, S.A.	DONDE	R
152	BANCO BANCREA, S.A.	BANCREA	R
154	BANCO FINTEERRA, S.A., INSTITUCIÓN DE BANCA MÚLTIPLE	BANCO FINTEERRA	R
155	INDUSTRIAL AND COMMERCIAL BANK OF CHINA MÉXICO, S.A.	ICBC	R
156	BANCO SADABELL	SADABELL	R
157	BANCO SHINHAN DE MEXICO, S.A, INSTITUCION DE BANCA	SHINHAN	R
158	MIZUHO BANK MÉXICO, S.A.	MIZUHO BANK	R
159	BANCO OF CHINA MEXICO, S.A. INSTITUCIÓN DE BANCA MÚLTIPLE	BANK OF CHINA	R
160	BANCO S3 MEXICO, S.A., INSTITUCION DE BANCA MULTIPLE	BANCO S3	R
600	MONEX CASA DE BOLSA, S.A. DE C.V.	MONEXCB	RC
601	GBM GRUPO BURSÁTIL MEXICANO, S.A.	GBM	RC
602	MASARI CASA DE BOLSA, S.A.	MASARI	RC
605	VALUE, S.A. DE C.V., CASA DE BOLSA	VALUE	RC
608	VECTOR CASA DE BOLSA, S.A. DE C.V.	VECTOR	RC
613	CASA DE BOLSA BASE< S.A. DE C.V.	MULTIVA CBOLSA	RC
616	CASA DE BOLSA FINAMEX, S.A. DE C.V.	FINAMEX	RC
617	VALORES MEXICANOS CASA DE BOLSA, S.A. DE C.V.	VALMEX	RC
620	PROFUTURO G.N.P., S.A. DE C.V.	PROFUTURO	RC
630	INTERCAM CASA DE BOLSA, S.A. DE C.V.	CB INTERCAM	RC
631	CI CASA DE BOLSA, S.A. DE C.V.	CI BOLSA	RC
634	FINCOMÚN, SERVICIOS FINANCIEROS COMUNITARIOS, S.A. DE C.V.	FINCOMUN	RC
638	NU MÉXICO FINANCIERA, S.A. DE C.V., S.F.P.	AKALA	RC
646	SISTEMA DE TRANSFERENCIAS Y PAGOS STP, S.A. DE C.V., SOFOM E.N.R.	STP	RC
652	SOLUCIÓN ASEA, S.A. DE C.V.,	ASEA	RC
653	KUSPIT CASA DE BOLSA, S.A. DE C.V.	KUSPIT	RC
656	UNAGRA, S.A. DE C.V.	UNAGRA	RC
659	OPCIONES EMPRESARIALES DEL NORESTE, S.A. DE C.V., S.F.P.	ASP INTEGRAL OPC	RC
661	SERVICIOS FINANCIEROS ALTERNATIVOS, S.A. DE C.V., S.F.P.	ALTERNATIVOS	RC
670	LIBERTAD SERVICIOS FINANCIEROS, S.A. DE C.V., S.F.P.	LIBERTAD	RC
677	CAJA POPULAR MEXICANA, S.C. DE A.P. DE R.L. DE C.V.	CAJA POP MEXICA	RC
680	CAJA POPULAR CRISTÓBAL COLÓN, S.C. DE R.L. DE C.V.	CRISTOBAL COLON	RC
683	CAJA DE AHORRO DE LOS TELEFONISTAS, S.C. DE A.P. DE R.L. DE C.V.	CAJA TELMEX	RC
684	OPERADORA DE PAGOS MOVILES DE MEXICO, S.A. DE C.V.	TRANSFER	RC
685	FONDO DE GARANTÍA Y FOMENTO PARA LA AGRICULTURA, GANADERÍA Y AVICULTURA	FONDO (FIRA)	RC
686	AFORE INVERCAP, S.A. DE C.V.	INVERCAP	RC
688	CREDICLUB, S.A. DE C.V., S.F.P.	CREDICLUB	RC
689	FONDO MEXICANO DEL PETRÓLEO PARA LA ESTABILIZACIÓN Y EL DESARROLLO	FOMPED	RC
703	TESORED, S.A. DE C.V.	TESORED	RC
706	ARCUS F.I., S.A. DE C.V.	ARCUS	RC
710	ELECTRÓNICO	NVIO	RC

Appendix VIII - FedGlobal ACH Payments Panama Service

Bank Numbers for RDFIs

Institution Name	Identification Number
001 - BANCO NACIONAL	000000013
002 - BANISTMO	000000026
003 - CITIBANK	000000039
007 - Banco General	000000071
018 - DAVIVIENDA	000000181
037 - MULTIBANK	000000372
040 - TOWERBANK	000000408
042 - SCOTIABANK	000000424
051 - BICSA	000000518
071- COOPERATIVA PROFESIONALES	00000712
077 - CAJA DE AHORROS	000000770
091 - PACIFIC BANK	000000916
106 - METROBANK	000001067
108 - BANCO ALIADO	000001083
110 - CREDICORP BANK	000001106
115 - GLOBAL BANK	000001151
116 - BANK OF CHINA	000001164
125 - CANAL BANK	000001258
138 - BAC INTL. BANK	000001384
139 - BCT BANK	000001397
147 - MMG BANK	000001478
149 - ST GEORGES BANK	000001494
150 - BANCO AZTECA	000001504
151 - BCO PICHINCHA PMA	000001517
156 - BANCO DELTA	000001562
157 - BANCO LAFISE	000001575
158 - BANESCO	000001588
159 - CAPITAL BANK	000001591
161 - BANISI	000001614
163 - MERCANTIL BANK	000001630
165 - BBP BANK	000001656
167 - PRIVAL BANK	000001672
169 - BANCO LA HIPOTECARIA	000001698
170 - UNI BANK	000001708
172 - BANCO FICOHSA	000001724
175 - BANCOLOMBIA	000001753
178 - BIBANK PANAMA	000001782
180 - ATLAS BANK	000000180
250 – COOPEDUC	000002503
251 – COOESAN	000002516
252 - CACECHI	000002529
253 - COEDUCO	000002532
254 – COOPEVE	000002545
500 – COOPERATIVA CRISTOBAL	000005005
501 – COOPERATIVA EDIOACC	000005018
502 – COOPERATIVA ECASESO	000005021
503 – COOPRAC	000005034

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