

## Easily calculate your Check 21 financial benefits

Ever wonder about the value associated with improving your funds availability on checks? What happens if interest rates change? How much can you save in monthly transportation costs by taking the paper out of check processing? Over the next five years, what will be the net present value of Check 21-enabled services for you? You can easily calculate any number of hypothetical situations to learn more about your unique business case for Check 21-enabled products with the improved Check 21 Business Value Calculator.

You likely have already tried this free, online tool to help you make informed decisions about FedForward Services. But, we've added FedReceipt Plus and FedReturn<sup>®</sup> ICL to FedForward ICL and FedForward Cull calculations, providing you with a more comprehensive look at what Check 21 can do for you. You now have more information

at your fingertips to compare and contrast various "what-if" scenarios.

Once you input your institution's key costs and operational data, the calculator will display a side-by-side comparison of the estimated costs and savings of Check 21-enabled products. These results are also plotted in a graph to better illustrate the potential benefits and liabilities. You can summarize and save up to three hypothetical business cases, which can be edited, printed or e-mailed within your organization, at your convenience.

Visit [www.destinationcheck21.com/bvc/](http://www.destinationcheck21.com/bvc/) to access the calculator, detailed Check 21 product information, pricing breakdowns, and news and updates. Plus, check out the series of online video case studies to see how other financial institutions benefit from Check 21-enabled services.

## FedACH: Crossing borders with seamless service

The Federal Reserve Banks have been facilitating electronic Automated Clearing House (ACH) payments for nearly four decades. Over the years, the array and reach of FedACH Services has expanded — crossing borders with the ease and reliability customers have come to expect from FedACH.

Today, the Federal Reserve Banks provide U.S. Originating Depository Financial Institutions (ODFIs) with the ability to send non time-critical ACH payments to countries representing more than 50 percent of the *global* gross domestic product. What's more, FedACH Services — across international borders — are designed to be secure and cost effective, with competitive exchange rates.

Current FedACH customers will find it easy to expand their FedACH offerings to allow their customers to send payments to Mexico, Canada, the United Kingdom, Germany, Switzerland, Austria or the Netherlands. These services appear under the auspices of Directo a México<sup>SM</sup> (FedACH International<sup>®</sup> Mexico Service), Canada Connection<sup>SM</sup> (FedACH International Canada Service) and FedACH Transatlantic Service, respectively. The three service packages share convenience, speed and low costs as their benefits.

The Federal Reserve Banks can provide you with various materials to help market these services to your institution's potential customers. Furthermore, there are no minimum transaction requirements, no setup fees or monthly fees for FedACH International Services.

### Register to Gain Reach

When you sign up to begin offering Directo a México or Canada Connection Services, your institution will receive a valuable promotional kit with customizable marketing templates and tools. In addition, you will also receive an electronic copy of the *Participant Registry Form*. Upon completion of this form, your institution will be entered into a database available to both potential customers and other institutions seeking industry feedback and tips in implementing FedACH International Services. This additional reach can help you expand your international services market and build industry partnerships. Can't put your finger on your promotional kit? Visit [FRBservices.org/Retail/fedach.html](http://FRBservices.org/Retail/fedach.html) to complete the *Participant Registry Form*.

Your FedACH sales specialist can help you evaluate the benefits of FedACH International Services compared to other international payment options. Revenue potential, availability enhancement and end customer cost savings are a few of the comparisons your FedACH sales specialist is prepared to review with you.

To find out more about the suite of FedACH Services — from basic domestic to transcontinental payments — visit [FRBservices.org/Retail/fedach.html](http://FRBservices.org/Retail/fedach.html).