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Help educate receivers: Incoming international ACH payments may arrive as IAT items

The growth of International ACH Transaction (IAT) volume in the past year has brought with it new operational considerations for RDFIs and, perhaps more significantly, for their receivers.

The increase in IAT items means that, for many financial institutions, international transactions are no longer sent and received solely as wire payments, and as a result, the receivers of international credits may not be accustomed to receiving them as IAT items.

The Federal Reserve Banks offer the following suggestions to increase awareness of IAT items:

- Financial institutions should ensure that all customer-facing staff, including those in the customer support, product management, treasury services and retail banking areas, are aware that international payments may come in as IAT items and are prepared to address receiver concerns.
- Since RDFIs may post payment information about IAT items alongside other incoming ACH items, instead of with other international payments that may have been executed as wire transfers, RDFIs can help educate their receivers by telling them where to look for confirmation of international ACH payment receipt.
- Additionally, the Federal Reserve Banks offer a FedACH® IAT Output Sort File that isolates these items for easy identification.

For more information about IAT items and the Federal Reserve Banks' international ACH payment options, please visit the [FedACH IAT Resource Center](#) and the [FedGlobal® ACH Payments](#) page.