



IAT Output File Delivery Sort Frequently Asked Questions

The Federal Reserve will offer the ability for Receiving Points and RDFIs to receive their IAT items in a separate file from their domestic items. It will allow Receiving Points and RDFIs to easily identify IAT items to perform necessary due diligence (i.e. OFAC screening) without having to interrogate the entire output file.

At which point during the day will the IAT file be available?

File availability will coincide with FedACH standard processing. IAT files may be picked up during each FedACH distribution window.

What will be included in the IAT file?

The IAT Output File sort will contain IAT forward items (not IAT return items) destined to a particular RDFI and/or RP. The file may also contain any truncation and destroyed check entries (TRC, TRX, XCK) destined to the same location. Volume for the check entries are extremely limited and are not expected to cause any difficulty in identifying IAT items.

How will I be able to tell which file is an IAT file?

The file name for the IAT file will begin with ACHAJ06 and will otherwise follow the FedACH standard file name for each distribution window, which includes a timestamp and file ID modifier.

Please note that ACH file ID modifiers (A, B, C, D, E, F, G, H, ...) are assigned in ascending order and are assigned in the order in which items are received by the FedACH application. For example, if the first item received by the Receiving Point in a given processing day is an IAT item, the IAT file will be assigned the ACH file ID modifier A, and the non-IAT file will be assigned the ACH file ID modifier B. Conversely, if the first item received by the Receiving Point in a given processing day is not an IAT forward item, the non-IAT file will be assigned the ACH file ID modifier A, and the IAT file will be assigned the ACH file ID modifier B (if such item is received). For FedLine Advantage and FedLine Direct customers the ACH file ID modifier will be found in position 17 of the file name and for FedLine Command customers, the ACH file ID modifier will be found in position 18.

For example, if a customer has the sort option of receiving all non-IATs in one file (AJ11) and then all IATs in another file (AJ06), and there are both non-IAT and IAT files available after the first distribution window, the file names will be similar to the examples below:

For FedLine Advantage and FedLine Direct Customers:

ACHAJ11123456789AIN200909181151.ach

ACHAJ06123456789BIN200909181152.ach

For FedLine Command Customers:

ACHAJ11123456789PAIN200909181151.ach

ACHAJ06123456789PBIN200909181152.ach

How many files should I expect to receive with the new File Delivery Sort option?

Customers that have historically received and processed four output files per day should be prepared to receive and process eight output files. The actual number of output files delivered to a

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customer will vary depending on the time and type of transactions that have been sent to them in addition to the actual sort options selected in the FedACH Participation Agreement.

How long are the IAT files available for download?

The process for IAT files downloads mirrors today's processing environment. IAT files are available for download on FedLine Advantage for 10 business days. Should have trouble with the file within that 10 day period and need the file remade and resent please contact the FedACH COS staff.

When will the service be available?

Service availability will coincide with the IAT implementation date of September 18, 2009.

How do I sign up for the service?

Sign up will be available through the FedACH Participation Agreement (Part 3). Customers may contact their FedACH Sales Specialists or Central Operations Support site for assistance in completing and/or updating the form. Please refer to www.frbservices.org for contact information.

What are the fees associated with this service feature?

There will be a fixed monthly fee of \$35 for this service feature.

Can I request test IAT files?

Yes, the Federal Reserve has testing available for depository institutions.

How long will it take FedACH to update my profile to begin receiving IAT files separately?

All FedACH profile changes require a lead time of 5 business days.