

# FedInsights<sup>SM</sup>: Manage Your Payments, Monitor Risk and Maximize Information

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Intent as we are on serving your payments needs, the Federal Reserve Banks strive to do more than just reliably facilitate the processing of those payments. Helping you manage your payments is just as important to us.

FedInsights provides a comprehensive suite of FedACH<sup>®</sup>, Accounting, Billing and FedCash<sup>®</sup> information services designed to help support your understanding and control of your payments business. Many of these information services are available today, with additions planned for 2008. You may already be taking advantage of some, but there are so many tools at your disposal, we want to help you maximize the value provided.

Since FedInsights is available with your electronic access solution, whether FedLine Web<sup>®</sup>, FedLine Advantage<sup>®</sup>, FedLine Command<sup>SM</sup> or FedLine Direct<sup>SM</sup>, it delivers information directly to you and others within your organization.

Moving beyond the transactions themselves, FedInsights gives you the necessary detail behind the payments. Available with your FedLine<sup>®</sup> access solution, FedInsights lets you simplify your information resources, unify your payments information, separate duties among internal staff and delegate responsibilities across areas of expertise — all through the convenience of online access from any PC, on any desk.

FedInsights helps supply you with the insight you need to maintain effective and efficient control over your payments and helps enable you to accomplish so much:

- Track your payments
  - Monitor your payments
    - Research your payments
      - Analyze your payments
        - Decision your payments
- Verify your payments
  - Balance your payments
    - Share your payments data
      - Save your payments data
        - Understand your payments

## Who Needs FedInsights?

Because FedInsights is informational, you can share access with staff beyond those authorized to conduct the payments transactions themselves. Increase your control by authorizing different users with different levels of access. Expanded access gives those not directly involved in transacting the payments the increased ability to manage and monitor payments and control risk. Even if you outsource your payments transactions, FedInsights can help you maintain control.

Here are some of the types of organizational titles other customers have enabled through access to the FedInsights suite of services:

- Account Reconcilers
- Accounting Managers
- ACH Supervisors
- Cash Managers
- Check Operations Clerks
- Chief Financial Officers
- Controllers
- Operations Managers
- Treasurers

FedInsights provides critical data and functionality for your payments information through one source — your FedLine electronic access solution. What could be better than providing staff throughout your organization with access to the data they need, when they need it and at their fingertips, at their desks, at their PCs?

## FedInsights Suite of Services

### FedACH Services

- FedACH Information Services
  - Transaction Information
  - Profile Information
  - Derived Returns
  - Notifications of Change (NOC)
- FedACH Risk<sup>®</sup> Management Services
  - FedACH Risk Returns Reporting Service
  - FedACH Risk Origination Monitoring Service
  - FedACH Risk RDFI File Alert Service
- FedEDI<sup>®</sup> Plus online

### Account Services

- Account Management Information (AMI)
- AMI Premium Services
  - Cash Management Services (CMS) Basic
  - CMS Plus
  - Statement of Account Spreadsheet File (SASF)
  - End-of-Day Financial Institution Reconciliation Data file (FIRD)
  - Intra-Day Download Search Feature
- Service Charge Information (SCI)

### FedCash Services

- Cross-shipping Reports

*The Federal Reserve Banks designed FedInsights to provide a broad spectrum of coverage to help you maintain efficient control over your payments business. The following sections describe your FedInsights tools in detail.*

## FedACH Services

### FedACH Information Services

*Provide access to FedACH activity for quick and easy tracking, research and settlement information. Query, drill-down and export information. Share access across the organization according to your needs.*

- **Transaction Information:** Review settlement information. View file, batch and item detail.
- **Profile Information:** Find other Automated Clearing House (ACH) participant profiles.
- **Derived Returns:** Select from ACH items received. Enter return reason codes. Obtain reference numbers for return transactions. Print or download copies for retention. View lists and status of Web-derived returns. Dishonor returns or contest dishonored returns.
- **NOC:** Generate NOCs and enter NOC codes. Obtain reference numbers of NOC transactions. Print or download copies for retention. Refuse NOCs. View lists of Web-derived NOCs.

### FedACH Risk Management Services

*Help mitigate ACH risk and monitor origination processes.*

- **FedACH Risk Returns Reporting Service**  
Identifies potential ACH fraud and problem accounts.
  - Review Originating Depository Financial Institution (ODFI) reports listing unauthorized and administrative returns for any originator for a variety of time periods.
- **FedACH Risk Origination Monitoring Service**  
Helps ODFIs control and monitor ACH payments originated by their customers.
  - Tailor and self-administer monitoring criteria.
  - Set debit or credit caps at the ODFI routing transit number (RTN) level, select company ID level or inclusive company ID level (the level that alerts on payments from any originators not pre-defined).
  - Select monitoring periods of a single day or multiple processing days.
  - Receive e-mail alerts when batches exceed a credit or debit cap.
  - Reject or release batches that exceed a credit or debit cap
  - Set defaults for releasing or rejecting any batches still pending at the end of the processing day.

## 2008 FedInsights FedACH Enhancements

### FedACH Risk RDFI File Alert Service

*Provides an early warning notification system for a Receiving Depository Financial Institution's (RDFI's) incoming FedACH files that exceed certain pre-selected thresholds. Helps protect the RDFI and its customers against intentional fraud attempts and unforeseen errors on the part of an ODFI.*

- Select file thresholds based on debit dollar amount, credit dollar amount and/or item and addenda count.
- Receive timely e-mail alerts whenever an incoming file exceeds the pre-set thresholds.
- Gain time for research and action from notifications that arrive throughout the day.
- Proactively manage your potential risks as an ACH RDFI.

### FedEDI Plus

*Automates online set up, generation and delivery of the Electronic Data Interchange (EDI) data translation reports RDFIs provide to their customers.*

- Schedule automated creation of regular reports for pre-selected customers.
- Fully automate delivery and customer retrieval of reports from an encrypted e-mail portal.
- Eliminate manual downloading of data and searching for EDI contained in customer addenda data.
- Set up EDI translation customers only once, and reporting and delivery follow automatically without any manual intervention.
- Find which corporate customers have transactions with EDI in the addenda data by using the Quick Scan Report, then set up and market reporting services accordingly.
- Access the service online via FedLine access solutions.

## Account Services

### Account Management Information (AMI)

*Facilitates better-informed Federal Reserve Account management decisions.*

- Gather information about Federal Reserve Account activity and about payments transactions.
- Facilitate earlier funding and investment decisions and identify unexpected situations with real-time account balance, daylight overdraft and available funds balance information throughout the day.
- Help ensure receipt of anticipated funds availability and help verify financial services transactions with real-time transaction data.
- Speed reconciliation tasks with online access to accounting information.
- Pull customized reports with dynamic search and data parameter features that allow specification of criteria, such as type of account, transaction code, service category, date and/or amount ranges, reference number and more.
- View summary information first, then detail for most transactions with powerful drill-down capabilities.
- Eliminate the frequent need to interface with multiple sources and departments for account information through single-source access to account information.
- Reduce reliance on paper records with the convenience of electronic recordkeeping.

### AMI Premium Services

*Increase efficient funding of your Federal Reserve Account.*

- CMS Basic: View or download into spreadsheet-compatible format summarized real-time, intra-day information on all payments activity except Fedwire® Funds and Fedwire Securities Services.
- CMS Plus: Download into spreadsheet-compatible format detail up to six times, intra-day, for all transactions except Fedwire Funds and Fedwire Securities.
- SASF: Receive the end-of-day statement file in a spreadsheet-compatible format to assist with internal reconciliation. Open, share and save statements electronically for current use and future reference.
- FIRD: Receive the end-of-day statement file in a machine-readable format to allow automation of internal reconciliation functions.
- Intra-Day Download Search Feature: Download into spreadsheet format real-time search results on a specific entry or group of entries.

### Service Charge Information (SCI)

*View your monthly billing Summary Statement of Service Charges electronically and see the details behind the summary.*

- Download and print statement information.
- Obtain statement data for own activity, subaccount and/or respondent activity, charges passed to correspondents and earnings credits.
- Review three months of billing data or a 52-week earnings credit history.
- Download the Billing Data Format File (BDFF), which is a machine-readable format to allow automation of service charge information.

## FedCash Services

### FedCash Cross-shipping Reports

*Assist in monitoring and managing your cross-shipping activity and potentially avoiding any fee impact.*

- Review your cross-shipping activity and any associated fees.
- See cross-shipping activity in four different ways:
  1. Cross-shipping Fees Report — presents fees by period and by institution with drill-down detail on how fees were calculated. An All Zones button allows you to conveniently download all your zone detail at one time.
  2. Institution List Report — shows ABA numbers and endpoints assigned to your institution that have access to FedCash Services.
  3. Waiver Summary Report — lists all waivers granted to your institution during select billing periods.
  4. Download Detail Report — allows you to download deposit and order detail activity by zone and sub-zone, for a specific date range or quarter, by denomination and by institution.

## It's Easy to Add New FedInsights

You can add new FedInsights to those you are already using and expand usage across your organization. Your account executive and FedACH sales specialist are valuable resources. You can access their contact information on [FRBservices.org](http://FRBservices.org) via *My FedDirectory*<sup>SM</sup> — a customizable search feature that puts your contacts at your fingertips.

For more information, visit [FRBservices.org](http://FRBservices.org). From there, you can find out how to activate FedInsights, add staff access or set up an electronic FedLine access solution connection.

## FedInsights Available with FedLine Access Solutions

FedInsights is available via your FedLine access solutions. To help you better manage your payments business and take advantage of the full suite of information service offerings provided by the Federal Reserve Banks, we have included many FedInsights as part

of your FedLine access solution monthly fee. All you need to do is request access to the specific services your organization needs and secure credentialed access for your designated staff. Complete functionality for all remaining FedInsights is available as premium options.

FedLine Access Solution	FedInsights Suite of Services Free with FedLine	FedInsights Suite of Services Premium Options
<b>FedLine Web</b> <ul style="list-style-type: none"> <li>Includes five Subscribers<sup>1</sup></li> <li>Includes FedMail® e-mail access</li> </ul>	<ul style="list-style-type: none"> <li>FedACH Information Services</li> <li>FedACH Risk Management Services                             <ul style="list-style-type: none"> <li>FedACH Risk Returns Reporting Service</li> <li>FedACH Risk Origination Monitoring subscription (included as of January 2008)</li> <li>FedACH Risk Origination Monitoring Service 2008 promotion – first set of monitoring criteria for one RTN or one Company ID</li> </ul> </li> <li>Account Services                             <ul style="list-style-type: none"> <li>AMI</li> <li>SCI</li> <li>AMI Premium CMS Basic own report</li> </ul> </li> <li>FedCash Cross-shipping Reports</li> <li>FedACH Risk RDFI File Alert Service</li> <li>FedEDI Plus Quick Scan Reports</li> </ul>	<ul style="list-style-type: none"> <li>FedACH Risk Origination Monitoring for second and subsequent sets of monitoring criteria at Select or Inclusive Company ID level</li> <li>AMI Premium Services:                             <ul style="list-style-type: none"> <li>CMS Basic respondent/subaccount reports</li> <li>CMS Plus</li> <li>SASF</li> <li>FIRD</li> <li>Intra-Day Download Search Feature</li> </ul> </li> <li>FedEDI Plus Scheduled Reports and Automated Delivery</li> </ul>
<b>FedLine Advantage</b> <ul style="list-style-type: none"> <li>Includes five Subscribers</li> <li>Includes FedMail e-mail and FedLine Web access</li> </ul>	<ul style="list-style-type: none"> <li>All of the above, plus the following AMI Premium Service:                             <ul style="list-style-type: none"> <li>Intra-Day Download Search Feature</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Same as above, with the exception of:                             <ul style="list-style-type: none"> <li>Intra-Day Download Search Feature</li> </ul> </li> </ul>
<b>FedLine Command</b> <ul style="list-style-type: none"> <li>Includes five Subscribers</li> <li>Includes FedMail e-mail, FedLine Web and FedLine Advantage access</li> </ul>	<ul style="list-style-type: none"> <li>All of the above, plus the following AMI Premium Services:                             <ul style="list-style-type: none"> <li>SASF</li> <li>FIRD</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Same as above, with the exception of:                             <ul style="list-style-type: none"> <li>SASF</li> <li>FIRD</li> </ul> </li> </ul>
<b>FedLine Direct</b> <ul style="list-style-type: none"> <li>Includes five Subscribers</li> <li>Includes FedMail e-mail, FedLine Web, FedLine Advantage and FedLine Command access</li> </ul>	<ul style="list-style-type: none"> <li>All of the above, plus the following SCI feature:                             <ul style="list-style-type: none"> <li>BDFP</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Same as above</li> </ul>

There are now more reasons than ever to take full advantage of all that FedLine access solutions have to offer.

**Take control. Start using your FedInsights today.**

<sup>1</sup> A variation of FedLine Web with three Subscribers and limited FedInsights is also available.

The Financial Services logo, “FedFocus,” “FedInsights,” “FedACH,” “FedCash,” “FedLine Web,” “FedLine Advantage,” “FedLine Command,” “FedLine Direct,” “FedLine,” “FedACH Risk,” “FedEDI,” “Fedwire,” “My FedDirectory” and “FedMail” are trademarks or service marks of the Federal Reserve Banks. A complete list of marks owned by the Federal Reserve Banks is available at FRBservices.org.