

FedACH[®] Services

Exception Resolution Service

The FedACH Exception Resolution Service enables depository financial institutions to manage Automated Clearing House (ACH) exception cases for ACH entries settled through FedACH Services in an efficient and secure manner.

- Access online via multiple FedLine[®] Solutions
- Assurance of successful communication with other party
- Secure exchange of sensitive information
- Enhanced tracking, reporting and management of outstanding exception cases

Exception Resolution Service

The FedACH Exception Resolution Service enables your institution to manage ACH exception cases through the FedLine Web[®] and FedLine Advantage[®] Solution user interfaces. The service aims to provide a simpler, more streamlined and secure option for handling exceptions. The service:

- Gives financial institutions the capability to initiate, view, respond, close, cancel and track cases
- Provides for secure document exchange in multiple formats
- Routes the case automatically using the ODFI or RDFI information from the ACH entry for which the exception case was initiated, thereby eliminating the need to maintain a list of contacts
- Prevents duplicate cases from being sent to a responder
- Provides a report to aid with managing open exception cases
- Provides 13-month archive of messages and supporting documentation
- Integrates with other applications by uploading and downloading ACH exception case messages (with supporting documentation) via a JavaScript Object Notation (JSON) formatted file
- Allows easy export messages from your Exception Resolution Service Inbox, Outbox and Archive to a Microsoft[®] Excel[®] spreadsheet
- Allows cases to be assigned to a person or team when they are created
- Assists with case management by allowing users to search for sent and received cases that were assigned to them or their team

- Enables filter criteria used to search for sent and received cases to be saved and used as the sign-on default for each individual user
- Enables search result columns to be customized and used as the default for each individual user

Attach or download supporting documentation

The Exception Resolution Service allows financial institutions to electronically attach documentation and securely exchange that information with each other.

Prevent creation of duplicate cases

Submitting exception cases through a FedLine Solution allows financial institutions to see which cases have already been opened and to track their status, thus reducing duplications. Additionally, the service will review new exception cases and reject any duplicates submitted.

Access a 13-month archive

The archive provides a fast and easy self-service option for reprinting documentation, compliance, tracking and reporting.

Exception case types supported

- Converted Check Copy (CCC)
- General (GNRL) inquiries (used to contact another DFI for information exchange)
- ODFI Request for Return (ODRR)
- Originator Contact Information (OCI)
- Payment Trace Request (PTR)
- RDFI Request for Late Return Acceptance (RDLR)
- Request for Proof of Debit Authorization (RPDA)
- Written Statement of Unauthorized Debit Copy (WSUD)

Key benefits View and respond to cases

Your institution can both open exception cases with other institutions and respond to exception cases sent to you from other institutions for any of your ACH items settled through FedACH Services. This electronic resolution option allows DFIs to more efficiently manage these exceptions. Cases may be opened in the Exception Resolution Service within two years of the processing date for any FedACH transactions.

How it works

The FedACH Exception Resolution Service (accessed through the FedLine Web or FedLine Advantage Solutions) allows financial institutions to initiate ACH exception cases and to respond to an exception case that was opened by another financial institution through the service. The service works only when both institutions are enrolled. For example, during the investigation process of a receiver disputing the validity of an ACH entry, the RDFI requires proof of valid authorization from the ODFI:

- The RDFI logs into the system and opens a Proof of Debit Authorization (RPDA) exception case with the ODFI.
- The ODFI then receives the case in its inbox and replies to the case with the information requested, including supporting documentation where applicable.
- The RDFI then receives the reply from the ODFI in its inbox and either requests additional information or resolves the case.
- If no action is taken by the RDFI for ten business days following the response from the ODFI, then a cancellation message will be sent to the RDFI and the case marked as closed.

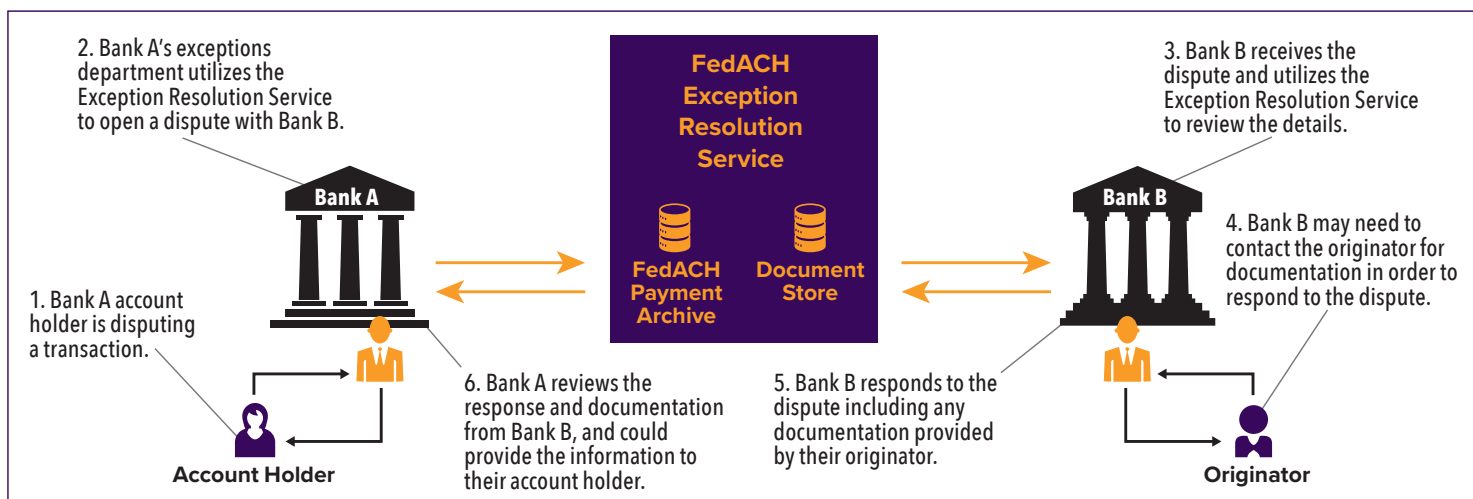
Getting started

To get started with the Exception Resolution Service or to learn more about training opportunities, visit FRBservices.org/financial-services/ach/exception-resolution.html.

Contact us

The Federal Reserve is committed to providing you with exceptional customer service. Our customer support staff is specially trained to assist your institution with inquiries related to ACH exceptions and setting up the Exception Resolution Service. For assistance, please call FedACH and Check Services Customer Support at (877) 372-2457.

For more information about any of the Federal Reserve Banks' products and services, contact your account executive or visit FRBservices.org/contacts/index.jsp.



The FedACH Advantage

The Federal Reserve Banks are the nation's largest ACH operator, with more than 40 years of experience and ACH expertise. As a leader in electronic access to services, the Federal Reserve Banks are committed to developing innovative options to meet your changing needs. Our combination of high dependability, security and innovation enables you to provide the best ACH services to your customers.

Where Can I Get More Information?

To learn more about FedACH Services, visit the Contact page on FRBservices.orgSM for contact information for your account executive.

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