

FedGlobal[®] ACH Payments

FedGlobal ACH Payments offer efficient and flexible options for sending cross-border ACH payments.

FedGlobal ACH Payments offer an efficient and low-cost means for sending cross-border ACH credit payments to 33 countries around the world, plus debit payments to Canada only.

Payment Destinations Offer Global Reach

The FedGlobal ACH Payments suite of cross-border ACH services is designed to help FedACH[®] Services customers meet their expanding global payment needs while providing them with efficient and flexible options.

Expanded Foreign Exchange Options

A range of foreign exchange options in the transfer and receipt of cross-border payments allows financial institutions to take advantage of the efficiencies offered by FedGlobal ACH Payments.

- **Fixed-to-Variable (FV)**
U.S. dollars are converted to a variable amount of destination currency based on a competitive exchange rate. Settlement is between participating U.S. financial institutions and the Federal Reserve Banks in U.S. dollars.
- **Fixed-to-Fixed (FF) – USD to USD**
Payments are both transferred and received in U.S. dollars. Settlement is between participating U.S. financial institutions and the Federal Reserve Banks in U.S. dollars.
- **Fixed-to-Fixed (FF) – Foreign currency to foreign currency (also known as F3X)**
Payments are both transferred and received in foreign currency. The foreign exchange rate and settlement are managed and processed by participating U.S. financial institutions and the respective foreign gateway operators via their foreign correspondent banks.

Cross-Border Destinations

- Andorra	- Greece	- Panama
- Austria	- Ireland	- Poland
- Azores	- Italy	- Portugal
- Belgium	- Latvia	- San Marino
- Canada	- Lithuania	- Slovakia
- Cyprus	- Luxembourg	- Slovenia
- Czech Republic	- Madeira	- Spain
- Denmark	- Malta	- Sweden
- Finland	- Mexico	- Switzerland
- France	- Monaco	- United Kingdom
- Germany	- Netherlands	- Vatican City State

Tools and Resources to Support You

The Federal Reserve Banks provide a suite of valuable tools to help customers during the implementation of FedGlobal ACH Payments.

- The foreign exchange rate calculator is a convenient reference tool that allows users to calculate settlement amounts for varying exchange rates and provides history of exchange rates for additional reference

- The *FedGlobal ACH Payments Service Origination Manual* and *Frequently Asked Questions* provide reference for implementation of new services

More information about these resources and implementation of new services can be found in the FedGlobal ACH Payments page on FRBservices.org®.

Comparison of Service Offerings			
Region	FX Options		
	FF	F3X	FV
Canada	Available	N/A	Available
Mexico	N/A	Available	Available
Panama	Available	N/A	N/A
Europe ¹	Available	Available	Available

¹ Andorra, Austria, Azores, Belgium, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Madeira, Malta, Monaco, Netherlands, Poland, Portugal, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom, Vatican City State

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.org for contact information for your account executive.