

# A Quick Reference Guide To the FedACH Participation Agreement

This guide provides a quick reference to those parts of the FedACH Participation Agreement that should be completed for specific FedACH services.

## **New Depository Institution to the FedACH environment**

- Your institution wishes to establish an ACH relationship with the Federal Reserve

*Complete:*        *Part 1 - Agreement to Terms and General Participant Information*  
*Table S.1 - Basic Origination Options*  
*Table S.2 - Service Provider Designation (if applicable)*  
*Table S.4 - Sending Point and Service Providers Contact Form (if applicable)*  
*Table R.1 - Basic Receipt Options*  
*Table R.3 - Service Provider Designation (If using a Service Provider as a Receiving Point)*  
*Part 5A - Advices*  
*Part 8 - ACH Security Procedure Agreement*

## **Part 1 – Agreement to Terms and General Participant Information**

- Your institution needs to update your name, default address, default contact name and/or phone number

*Complete:*        *Part 1 - Agreement to Terms and General Participant Information*

- Your institution wants to add or change your operation or legal address

*Complete:*        *Part 1 - Agreement to Terms and General Participant Options*

## **Part 2 – Origination Options**

- Your institution wants to change your FedACH input file reject level (Batch level or File level)

*Complete:*        *Table S.1 - Basic Origination Option*

- Your institution wants to start sending FedACH detail from your own FedLine terminal

*Complete:*        *Table S.1 - Basic Origination Option; and*  
*Table S.4 - Sending Point and Service Providers Contact Form*

- Your institution wants to change (add or delete) who is authorized to send FedACH detail items for you

*Complete:*        *Table S.2 - Service Provider Designation*

- Your institution is an ODFI but not a Sending Point and would like to use the connections owned by another entity to send your files to FedACH

*Complete:*        *Table S.2 - Service Provider Designation*

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## Part 2 – Origination Options (continued)

- Your institution is a Sending Point but also needs to send files on a regular basis (not as a contingency) from connections owned by another entity

*If your institution is an ODFI*

Complete: Table S.1 - Basic Origination Option; and

*For Sending Points that need to send on behalf of more than one ODFI, in the “Optional” box list the RTN(s) that your institution will be sending for*

Table S.2 - Service Provider Designation; and  
Table S.4 - Sending Point And Service Providers Contact Form

*If your institution is not an ODFI*

Complete: Table S.1 - Basic Origination Option; and

*For Sending Points that need to send on behalf of more than one ODFI, in the “Optional” box list the RTN(s) that your institution will be sending for*

Table S.3 - Sending Point Designation; and  
Table S.4 - Sending Point and Service Providers Contact Form

- Your institution is an ODFI and Service Provider for multiple ODFIs but is not a Sending Point and so you must designate a Sending Point.

Complete: Table S.2 - Service Provider Designation; and  
Table S.3 - Sending Point Designation

- Your institution is not an ODFI or a Sending Point but is a Service Provider for multiple ODFIs and so you must designate a Sending Point.

Complete: Table S.3 - Sending Point Designation; and  
Table S.4 - Sending Point and Service provider contact form

- Your institution is a Sending Point for multiple ODFIs and would like to send each ODFI's items in a separate file that identifies the ODFI by placing the ODFI's RTN in the file header record of the file.

Complete: Table S.1 - Basic Origination Option; and

*In boxes that say, “Optional for Sending Points that send on behalf of more than one ODFI”, list the ODFI RTNs that will appear in the file header records of the separate files.*

Table S.4 - Sending Point and Service provider contact form

## Part 3 – Receipt Options

- Your institution wants to start receiving some of your FedACH item types at your FedLine terminal and have the remaining FedACH item Types sent to your receiving point

Complete: Table R.4 - Participating Institution Item Type Receipt Sort Options

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## Part 3 – Receipt Options (continued)

- Your organization wants to change where your FedACH detail is received (a new receiving point or yourself)

Your organization is a Depository Institution changing to a new receiving point

Complete: Table R.3 - Service Provider Designation

Your organization is a Depository Institution changing to yourself

Complete: Table R.1 - Basic Receipt Option for Depository Institutions

Your organization is a Service Provider changing to a new receiving point

Complete: Table R.7 - Receipt Options for Service Providers

Your organization is a Service Provider changing to yourself

Complete: Table R.5 - Basic Receipt Options for Non-Depository Institutions

- Your organization wants to change how you receive your FedACH detail (instead of receiving a file containing all FedACH item Types, you can choose another file delivery option (refer to the FedACH Customer User Guide)

Your organization is a Depository Institution

Complete: Table R.2 - Receiving Point File Sort Selections for Depository Institutions

Your organization is a Service Provider

Complete: Table R.6 - Receiving Point File Sort Selections for Service Providers

- Your institution is an RDFI and a Receiving Point and will receive its own returns, rejects and NOCs (i.e., items for which my institution is the RDFI) but its forward items will be received by another entity.

Complete: Table R.4 - Participating Institution Item Type Receipt Sort Options

- Your institution is an RDFI and a Service Provider for other RDFIs, but is not a Receiving Point.

Complete: Table R.3 - Service Provider Designation; or  
Table R.4 - Participating Institution Item Type Receipt Sort Options

and

Table R.7 - Receiving Point Designation; or  
Table R.8 - Service Provider File Sort Selections

- Your institution is not an RDFI or a Receiving Point but is a Service Provider.

Complete: Table R.7 - Receiving Point Designation

- Your institution is a Service Provider but not a Receiving Point and would like your Receiving Point to receive your files sorted.

Complete: Table R.8 - Service Provider File Sort Selections

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## Part 3 – Receipt Options (continued)

- Your institution is a Service Provider and Receiving Point, and wants to receive items for some RDFIs in a commingled file, and items for other RDFIs in technically discrete files.

*Complete:*            *Table R.5 - Basic Receipt Options for Non-Depository Institutions*

*Select “commingled” as the receipt option*

*When an RDFI designates your institution on Table R.3 – Service Provider Designation, your institution checks “Service Provider elects to receive files that identify this Participating Institution in the file header record” in the “Optional Selections for Service Provider” box.*

- Your institution is a Receiving Point and wants to receive IATs sorted by file type only.

*Complete:*            *Table R.2 - Receiving Point File Sort Selections for Depository Institutions*

*Select one of the IAT Sort Groups (304, 306, 307, or 310) in the File Sort Table.*

- Your institution is a Receiving Point and wants to receive IATs sorted by item type<sup>1</sup> and file type.

*Complete:*            *Table R.4 - Participating Institution Item Type Receipt Sort Options*

*Select the 407 Item Type in the Item Type Receipt Table and select “Participating Institution” in the “send to” column. Next, select one of the IAT Sort Groups in section 3 of the Table.*

- Your organization is a Service Provider and a Receiving Point and wants to receive IATs sorted by file type only.

*Complete:*            *Table R.6 - Receiving Point File Sort Selections for Service Providers*

*Select one of the IAT Sort Groups (304, 306, 307, or 310) in the File Sort Table.*

- Your organization is a Service Provider but not a Receiving Point and wants to receive IATs sorted by file type only.

*Complete:*            *Table R.8 - Service Provider File Sort Selections*

*Select one of the IAT Sort Groups (304, 306, 307, or 310) in the File Sort Table.*

- Your institution is a Receiving Point, and wants to receive some of your technically discrete files unsorted, and some sorted.

*This option is not available.*

## Part 4 – Sending Point and Receiving Point Contingency Information

- Your institution wants to establish a Contingency arrangement with another institution

*Complete:*            *Part 4 - Sending Point and Receiving Point Contingency Information*

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<sup>1</sup> Item type sorts enable a DI to send different item types, e.g., corporate, commercial, government, etc., to different Receiving Points. A file sort may not be necessary for a DI that only receives the 407 item type (IATs, TRC, TRX, and XCK) and sends all other item types to another Receiving Point.

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## Part 5 – Advices, Balance Report, Composite Receiver File and Information File

- Your institution wants to change how or to where your FedACH advice is delivered (or suppressed)

*Complete:*        *Part 5A - Advices*

- Your institution wants to start receiving the FedACH Information File

*Complete:*        *Part 5D - Information File*

- Your institution wants to start receiving the electronic Composite Receiver File (CRF)

*Complete:*        *Part 5C - Composite Receiver File*

## Part 6 – Other Service Offerings

- Your institution wants to start sending International ACH items

*Complete:*        *Part 6A - Service Request Form for FedGlobal<sup>sm</sup> Services*

- Your institution wants to sign up for the FedACH Risk® Origination Monitoring Service

*Complete:*        *Part 6B - FedACH Risk Origination Monitoring Service*

- Your institution wants to sign up for the FedACH Risk RDFI Alert Service

*Complete:*        *Part 6C - FedACH Risk RDFI Alert service Request Form*

- Your institution wants to sign up for the FedPayments® Reporter Service

*Complete:*        *Part 6D – FedPayments Reporter Service Request Form; and  
Part 6E - Designation of FedPayments Reporter Service Participation Point (if applicable)*

## Part 7 – Merger Options

- Your institution has merged and would like to automatically generate NOCs, create an obsolete Routing Number report, rollup the Settlement and Billing of the merged institution, automatically notify DIs of a merger, as well as deleting the ABA.

*Complete:*        *Part 7 - Merger Options*

## Part 8 – ACH Security Procedure Agreement

- This form is required to be completed by all ACH Originating Depository Financial Institutions and Receiving Depository Financial Institutions and should be signed by an authorized signatory.