

FedPayments[®] Reporter Service

On-us Inclusion Interface Guide

Preface

The FedPayments Reporter Service includes a feature that allows DFIs¹ to transmit, for reporting purposes only, ACH entries that do not clear through the FedACH settlement and distribution process. These entries are often referred to as on-us and on-we entries. With the optional FedPayments Reporter Service feature, referred to as On-us Inclusion, on-us and on-we ACH (non-transit) entries will appear in select FedPayments Reporter Service reports commingled with FedACH-cleared (transit) entries. The On-us Inclusion feature can provide an RDFI's receiver a complete report of all entries regardless of whether they were processed by FedACH or by the DFI.

This FedPayments Reporter Service On-us Inclusion Interface Guide is targeted for DFI¹ personnel who are responsible for building, deploying and supporting the interface from the DFI's own back-end systems to the FedACH application.

Overview

The FedPayments Reporter Service can generate a variety of human-readable reports and machine-readable files. This information can be of interest to the various ACH network participants: originator, ODFI, RDFI and receiver. Additional information about the service can be found at <https://www.frbservices.org/serviceofferings/fedach/fededi.html>. This particular document focuses on the On-us Inclusion feature of the service.

To have items that have not been processed by FedACH Services (transit entries) included in select FedPayments Reporter Service reports, the DFI will transmit a file carrying a unique transmission identifier to FedACH Services. This unique transmission identifier will signify that the entries contained are not to be processed or settled by FedACH Services but rather are to be used by the FedPayments Reporter Service in the creation of reports.

There are three supported file transfer channels for the On-us Inclusion feature: FedLine Advantage[®], FedLine Command[®] and FedLine Direct[®]. FedLine Advantage is a human-attended channel. FedLine Command and FedLine Direct have the advantage of being unattended channels and thus support computer automation of the entire process without the intervention of a human operator. Additional information about the electronic FedLine access solutions is available at <https://www.frbservices.org/accessolutions/index.html>

¹ Depending on the particular situation, DFI may refer to software vendors or third party service providers.

The file format is the normal NACHA format used for ACH payment entries. These On-us Inclusion files are distinguished from payment entries by the use of a unique transmission identifier (appID) of ONFI. Files received by FedACH with the unique identifier of ONFI will first undergo a limited validation process (editing), then bypass normal FedACH settlement and distribution processing and become available to the FedPayments Reporter Service for reporting services. Assure that the ONFI file does not contain any FedACH processed (transit) entries as that will result in duplicate information being reflected on the reports. Similar to payment files, the nonpayment ONFI files generate file acknowledgments and can be tracked in FedLine Advantage via the “view send status” screen.

Unlike FedACH-cleared (transit) entries, the FedACH service does not populate the settlement date (Julian) field. The field is simply edited for validity (001-365). The FedPayments Reporter Service then converts the date provided into a Gregorian date format (mm/dd/yyyy) to appear on the reports. If the Julian date is populated with a date prior to the process date, the conversion into Gregorian date format will result in the year being computed as the next year.

Note that the FedACH application will solely rely on the unique transmission identifier of ONFI to distinguish a file as a nonpayment file. Failure to properly specify ONFI will cause the FedACH application to treat the file as a normal payment file and proceed with normal settlement and distribution processes. FedLine Advantage provides a screen field for the operator to specify the unique transmission identifier. FedLine Command[®] and FedLine Direct[®] have other methods that allow the passing of the necessary unique transmission identifier.

FedPayments Reporter Service reports that are available for the On-us Inclusion feature are:

- ACH Received Entries Detail Report
- Remittance Advice Summary Report
- Remittance Advice Detail Report
- International (IAT) Report (RDFI Level)
- International (IAT) Report (Receiver Level)
- Payment Data Information File
- Receiver Setup Report

The On-us Inclusion feature automatically applies to these reports regardless of whether they are generated on a scheduled or on demand basis. The generated reports contain no indicator to distinguish On-us Inclusion entries from FedACH-cleared entries.

Participating DFI Responsibilities

- The DFI assumes full responsibility for the validity of the contents of the NACHA-formatted file transmitted. FedACH performs only limited edits on the contents of the ONFI file; for example, there is no checking for possible duplicate files. Any identified issue with the file, batch or item will result in a file level reject.
- DFIs transmitting the ONFI file are responsible for assuring that the “Immediate Destination ABA” field is populated with an ABA of a Federal Reserve Bank and that the

“Immediate Origin ABA” field is populated with the ABA of the DFI subscribed to the On-us Inclusion feature.

- DFIs must transmit the ONFI file(s) to FedACH on a timely basis. Only files received before the beginning of the FedACH end-of-day process will be reflected in the FedPayments Reporter Service reports for that processing day. Files received too late will be retained and the entries will appear on the reports for the following processing day. https://www.frbservices.org/files/operations/pdf/fedach_deadlines.pdf

Those using the On-us Inclusion feature should be aware of the following information pertaining to acknowledgement files:

- Acknowledgement files will be produced for ONFI files when transmitted via FedLine Command or FedLine Direct.
- Acknowledgement files are not produced for ONFI files when transmitted via FedLine Advantage. The ONFI file will be reflected in the normal FedLine Advantage file handling screens.
- Only file level acknowledgements will be produced.
- There will be no “pending” acknowledgements produced.
- The text “Acknowledgement of ACH for: Non-Settlement Processing” will appear in the acknowledgement.

Process

Provided below are some tasks to consider when evaluating and implementing the On-us Inclusion feature.

1. The DFI gathers appropriate team members and forms an implementation approach.
2. The DFI reviews all available documentation to understand the FedPayments Reporter Service features. This information can be located at <https://www.frbservices.org/serviceofferings/fedach/fededi.html>
3. The DFI reviews [Operating Circular 4](#).
4. The DFI reviews the [FedACH fee schedule](#).
5. The DFI, and perhaps a processor, completes and submits Part 6D, Section C of the [FedACH Participation Agreement](#). Additional information about the necessary authorization forms can be found at <https://www.frbservices.org/servicesetup/fedach/fededi.html>.

6. The DFI applies appropriate software updates, as necessary, to transmit the ONFI file to FedACH. Additional technical information is contained in the FedLine Direct and FedLine Command security implementation guides that are provided to the End User Authorization Contacts (EUACs).
7. The DFI begins internal testing of the solution.
8. The DFI completes its internal testing within the FedACH test environment. Additional information about arranging FedACH testing can be located at: https://www.frbervices.org/operations/fedach/testing_opportunities.html. Use this URL to access the FedACH test environment via FedLine Web or Advantage. https://www.federalreserve.org/fedach/flis_dit/fach_flw/logon/main.do
9. Upon successful internal testing, the DFI can begin production pilot testing of live ONFI files to the FedACH production environment.
10. Upon successful completion of internal production piloting, the DFI can begin formal deployment of the solution for its customers.

Technical Support

The technical support for the FedPayments Reporter Service On-us Inclusion is coordinated by [Customer Support](#) at the Federal Reserve Banks. Additional information be found at https://www.frbervices.org/contactus/fedach_operations.html.

Problem Resolution

The DFI should notify [Customer Support](#) of any problems it experiences or any questions it has. Each problem report will result in the opening of a service ticket assigned to the DFI. A customer support staff member will take ownership of the issue pending its resolution.

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