

# FedLine Direct®

The FedLine Direct access solution, one of our convenient Internet Protocol (IP)-based options, delivers access to critical payment services and is designed especially for organizations that require a highly secure computer-to-computer interface to the Federal Reserve Banks.

The FedLine Direct access solution was designed especially for high-volume institutions and offers access to the services you use most, including:

- FedACH® Services
- Fedwire® Funds Service
- Fedwire Securities Service
- Fedwire Statements
- Accounting and Billing services
- Daylight Overdraft Reports

## Key Features

### *Flexible Access Options*

The FedLine Direct access solution is designed to meet a wide range of business needs and allow you to control user access and delivery of services based on several key factors:

- Number of users in your organization
- Transaction volume
- Desired access speeds
- Networking preferences
- Structure of your operations

### *Greater Control*

The FedLine Direct access solution provides computer-to-computer interface, allowing you to fully automate your transaction and reporting processes from start to finish. This solution uses a direct connection to Federal Reserve Financial Services to give you greater control over your payment operations.

### *Trusted Security and Reliability*

Like all FedLine® access solutions, security is a top priority for the FedLine Direct access solution. Our access solutions incorporate highly resilient, contemporary security features that are designed to create reliable protection for your business data, while providing flexibility to best meet your operational needs. Industry-standard, end-to-end encryption is automatically enabled to help ensure the confidentiality and integrity of all communications with the Federal Reserve Banks.

### *Broad Network Reach*

FedLine access solutions are your connection to a vast network of financial institutions and end-users. A direct connection to the Federal Reserve Banks via one of our access solutions can enable you to connect you with more than 100,000 subscribers at 15,000 U.S. financial institutions.

## Easy Integration

The FedLine Direct access solution is designed to minimize the changes required to your financial services applications and to your organization's infrastructure. It utilizes a dedicated Wide Area Network (WAN) for transport and uses common, off-the-shelf software to support both file transfer and messaging services. This solution can be integrated with your existing technology platform to allow you to leverage technology investments and realize the efficiencies offered by fully-automated end-to-end processing.

## Technical Requirements

Technical requirements for the Fedwire Funds and Fedwire Securities Services include:

- WebSphere® MQ software for the messaging component, FedLine Direct Message
- Connect:Direct® with Secure+ software for the file transfer component, FedLine Direct File

## Comparison of Options

Access Solution	FedLine Direct	FedLine Command®	FedLine Advantage®
<b>Transaction Services Offered</b>	FedACH Services Fedwire Funds and Fedwire Securities Services National Settlement Services	FedACH Services	FedACH Services Fedwire Funds and Fedwire Securities Services National Settlement Service
<b>Non-Payment Services Offered</b>	Account and Billing Services, Daylight Overdraft Reports and Fedwire Statements	Account and Billing Services, Daylight Overdraft Reports and Fedwire Statements	Account and Billing Services, Daylight Overdraft Reports, FedACH Information Services, Check Services and FedCash® Services
<b>Credential Type</b>	Federal Reserve Banks Issued Software Server Credential	Federal Reserve Banks Issued Software Server Credential	Federal Reserve Banks Issued Security Token
<b>Automation</b>	Fully automated peer to peer	Automated with scripting Client to Server	Browser
<b>Relative Cost</b>	\$\$\$	\$\$	\$
<b>Volume</b>	High	High – Medium	Medium – Low
<b>Configuration and Setup</b>	Complex	Medium Complexity	Less Complex

## Robust Customer Support

Our dedicated team of technical analysts will work with your institution to explain technical requirements for the setup process and work with your technical staff throughout the implementation process. Once implementation is complete, you can still count on our technical support team to provide the assistance you expect from the Federal Reserve Banks.

## Getting Started

To get started with the FedLine Direct access solution, visit [FRBservices.org](http://FRBservices.org) and click on Service and Access Setup.

## The Federal Reserve Financial Services Advantage

The Federal Reserve led the financial services industry in providing electronic access to services more than 25 years ago and now has network reach to connect you with over 15,000 U.S. financial institutions. We continue to develop innovative and reliable options to meet your changing needs.

## Where Can I Get More Information?

You may direct your questions about FedLine Direct to the Customer Contact Center: 888-881-6700. For a complete listing of contacts for your institution, please see My FedDirectory® by visiting [FRBservices.org](http://FRBservices.org) and selecting "Contact Us".