Amendments to Operating Circular 4
Termination of FedGlobal ACH Payments
Effective December 11, 2026
Summary of Changes

The FedGlobal ACH Payments service ceased accepting forward items originated to Mexico or Panama as of November 20, 2026, but continued to handle return items under the same terms as set forth in Operating Circular 4. As of December 11, 2026, the Federal Reserve Banks will completely sunset the FedGlobal ACH Payments service, including return items. Accordingly, effective December 11, 2026, Operating Circular 4 is revised as follows:

- Update of effective date in section 26.1
- Delete Appendix G: *Cross-Border Items*, which sets forth terms under which the Reserve Banks processed FedGlobal ACH payments.
- Delete Appendix G1: *Fixed-to-Fixed Foreign Exchange Service*, which sets forth terms under which the Reserve Banks provided a Fixed-to-Fixed Foreign Exchange Services enabling customers to send zero-valued messages in ACH format to the Reserve Banks for delivery to a Foreign Gateway Bank agreeing to handle such messages.
- Delete reserved Appendix H and renumber Appendix I as Appendix G and Appendix J as Appendix H, since those appendixes are not otherwise referenced in the operating circular.
- Certain other minor changes such as updating the operating circular effective date in section 26.1 and removing the date at the bottom of each page.