Exception Resolution Service

The Exception Resolution Service enables depository financial institutions and the U.S. Department of the Treasury to manage exception cases in an efficient and secure manner.

- Access online via multiple FedLine® Solutions
- Secure communications with authorized counterparties
- Secure exchange of sensitive information
- Enhanced tracking, reporting and management of outstanding exception cases
- Use for all ACH exceptions, regardless of operator and including on-us items
- Use for exception cases related to FedNow® messages

Exception Resolution Service

The Exception Resolution Service enables your institution to manage exception cases in an efficient, streamlined and secure manner with consistent message formats that enable automation. The service:

- Gives financial institutions the capability to initiate, view, respond, close, cancel and track cases
- Provides for secure document exchange in multiple formats
- Routes the case automatically, thereby eliminating the need to maintain a list of contacts
- Prevents duplicate cases from being sent to a responder
- Provides a report to aid with managing open exception cases
- Provides 13-month archive of messages and supporting documentation
- Integrates with other applications by uploading and downloading exception case messages
- Allows easy export of messages from your Exception Resolution Service Inbox, Outbox and Archive to a Microsoft® Excel® spreadsheet
- Allows cases to be assigned to a person or team when they are created or received
- Assists with case management by allowing users to search for sent and received cases that were assigned to them or their team
- Enables filter criteria used to search for sent and received cases to be saved and used as the sign-on default for each individual user
- Enables search result columns to be customized and used as the default for each individual user

Attach or download supporting documentation

The Exception Resolution Service allows financial institutions to electronically attach documentation and securely exchange that information with each other.

Prevent creation of duplicate cases

Submitting exception cases through a FedLine Solution allows financial institutions to see which cases have already been opened and to track their status, thus reducing duplications. Additionally, the service will review new exception cases and reject any duplicates submitted.

Access a 13-month archive

The archive provides a fast and easy self-service option for reprinting documentation, compliance, tracking and reporting.

Key benefits: Secure, effective and efficient exception case management

Your institution can both open exception cases with authenticated recipients and respond to exception cases sent to you from authorized institutions. The Exception Resolution Service addresses Nacha® recommendations for the use of secure electronic channels as a best practice for sharing information and exchanging documents necessary to resolve ACH exceptions.

Exception case types supported

- Converted Check Copy (CCC)
- General (GNRL) inquiries (used to contact another DFI for information exchange)
- Non-Receipt Claim (NRC)
- ODFI Request for Return (ODRR)
- Originator Contact Information (OCI)
- Payment Trace Request (PTR)
- RDFI Request for Late Return Acceptance (RDLR)
- Request for Proof of Debit Authorization (RPDA)
- Written Statement of Unauthorized Debit (WSUD)
- Instant Payment General (IPGN) inquiries (used to contact another DFI related to FedNow messages)

How it works

The Exception Resolution Service (accessed via the FedLine Web®, FedLine Advantage® or FedLine Direct® Solutions) allows financial institutions to initiate exception cases and to respond to an exception case that was opened by another financial institution through the service.

For example, during the investigation process of a receiver disputing the validity of an ACH entry, the RDFI requires proof of valid authorization from the ODFI:

- The RDFI opens a Proof of Debit Authorization (RPDA) exception case with the ODFI.
- The ODFI then receives the case and replies with the information requested, including supporting documentation where applicable.
- The RDFI then receives the reply from the ODFI and either requests additional information or resolves the case.
- If no action is taken by the RDFI for ten business days following the response from the ODFI, then a cancellation message will be sent to the RDFI and the case marked as closed.

Note: If the responder is not a participant in the service, then a cancellation message will be sent to the requestor and the case marked as closed.

Getting started

To get started with the Exception Resolution Service or to learn more about training opportunities, visit FRBservices.org/financial-services/ach/exception-resolution.html.

Contact us

The Federal Reserve is committed to providing you with exceptional customer service. Our customer support staff is specially trained to assist your institution with inquiries related to exceptions and setting up the Exception Resolution Service. For assistance, please contact Federal Reserve Bank Services Support Center at 833-377-7827.

For more information about any of the Federal Reserve Banks' products and services, contact your relationship manager or visit FRBservices.org/contacts/index.jsp.

Where Can I Get More Information?

To learn more about Federal Reserve Financial Services, visit the Contact page on FRBservices.org® for contact information for your relationship manager.

100623RPO0652