

FedPayments® Insights Service

The FedPayments Insights Service is a FedACH® business intelligence and analytics service, accessed through the FedLine Web® and FedLine Advantage® Solutions, that allows customers to:

- Interact in a dynamic way with their ACH data to easily review daily and historical trends
- Obtain fast and accurate information to gain valuable business insights on ACH payment trends and behavior
- Access a more complete view of their institution's ACH information with all payment data including government and commercial transactions that settled through FedACH

Discover the benefits of the FedPayments Insights Service

- Easily access analytical information on transactions that settled through FedACH for a single RTN or family of RTNs by utilizing historical data, which includes up to two years of detailed information and six years of summarized information
- Provide your senior management with visual reports and trends showing changes over time
- Save reports in an Excel format

Visual Report Descriptions

- **ACH Payment Trends:** Creates a visualization of trends showing the change over time for a given data set. Allows users to select individual or combinations of RTN(s) within the RTN family or individual Originator ID. Enables users to view trends over time and more easily identify variances from normal activity. Users can select a single data point to drill down into Transaction Details.
- **ACH Originator Summary:** Summarizes entry counts and dollar amounts by Originator ID or Originator Name for all Originating RTNs. Includes debit or credit counts and amounts and can be sorted and filtered a variety of ways.
- **ACH Trends by SEC Code:** Summarizes originated and/or received ACH data by Standard Entry Class (SEC) code for a date range and can be filtered down by entry type. Allows users to select individual or combinations of RTN(s) within the RTN family or individual Originator ID.
- **ACH Market Data Categorization:** Provides analysis of popular peer-to-peer (digital wallet) payment services received by your financial institution's account holders. Start at a monthly summary view then drill down to a summary by receiver account number and view transaction details.
- **ACH Benchmarking Reports:** Compares ACH performance against industry aggregates.
 - **Activity Percent of Change:** Enables users to evaluate the percentage of change in ACH activity for their selected RTNs against aggregated data from other financial institution groups. Users can compare selected benchmarking categories by various asset classes. View results across multiple metrics, including forwards, same-day and returns, with information available for both debits and credits in terms of originated amounts/counts and received amounts/counts.
 - **Return Rate:** Allows users to compare their return rates to industry aggregates from other financial institution groups across different asset classes. Return rate percentages are available for three categories: Unauthorized, Invalid/Administrative and Overall.
- **ACH Return Rate by Originator:** Allows users to monitor return item activity according to ACH Rules on debit returns for all of its originators in a single view. Originating Depository Financial Institutions (ODFIs) can track return rates against thresholds as defined in the ACH Rules. Provides dollar and entry counts in total and by SEC codes.
- **ACH Reversals:** Reports on Reversals received or originated by a DFI. Users can drill down from the ACH Reversals Report to a Receiver Account Summary or to view Transaction Details.
- **ACH International Analysis by Country (IAT):** Provides analysis of IAT entries by country. This supports audit requests and other requirements for IAT monitoring.

Easy sign-up

- Review Operating Circular 4, *Automated Clearing House*, Appendix F4: FedPayments Insights Service, prior to submitting Part 6G of the FedACH Participation Agreement to the location listed on the form.
- For current FedLine® Solutions customers, an End User Authorization Contact (EUAC) with authority to manage access for FedACH Services should submit a Subscriber request via the EUAC Center within FedLine Home to grant new subscribers access or to modify current subscribers' access to include the FedPayments Insights Service. Otherwise, the organization must first submit an EUAC Form to authorize their EUAC to manage access for FedACH Services.

Where Can I Get More Information?

For more information about any Federal Reserve Financial Services products and services, contact your relationship manager or visit FRBservices.org®.