THE FEDERAL RESERVE
Financial Services

FedACH® Participation Agreement
Part 6H: FedDetect® Anomaly Notification for FedACH Services Request Form

***Required Fields**

Section 1: Service Description and Form Instructions

FedDetect® Anomaly Notification for FedACH Services (FedDetect Anomaly Notification) is intended to detect and notify a financial institution of atypical FedACH activity for the current day using baselines established for the financial institution's historical activity or by comparing its ACH transactions to industry rules. These analytical results can be used by the financial institution to help with risk mitigation and to manage operational processes that are specifically within its control, subject to the terms and conditions on use and disclosure of information applicable to FedDetect Anomaly Notification in the Reserve Banks' Operating Circular 4.

FedDetect Anomaly Notification is accessed and administered online through FedACH Information Services in the FedLine Web® Solution or FedLine Advantage® Solution. If each of your institution's subscribing RTNs will access and administer the FedDetect Anomaly Notification using its own electronic connection, then your institution does not need to complete a Part 6H Request Form.

If your financial institution is unable to administer FedDetect Anomaly Notification online, the Part 6H Request Form may be used instruct the Reserve Banks to enable or disable selected complimentary use case criteria and associated contacts on behalf of your institution. Premier use cases may only be enabled online.

When you submit this form, the submitted form supersedes any previous versions of the same form.

For detailed instructions on completing this agreement, please refer to the **Participation Agreement Instructions** located at FRBServices.org.

For additional assistance completing and/or submitting this form, please contact the Support Center at 833-FRS-SVCS (833-377-7827).

Send completed forms to the Support Center at:
ccc.bankservices@kc.frb.org.

Section 2: Customer Information

Participating Institution Name *					
Identification Number (RTN)*					
Contact Name*	*First*		*MI*	*Last*	
Contact Phone Number*	*Country Code*	*Phone*		*Extension*	
Contact Email Address*					

Section 3: Service Specific Information / Customer Specific Requests

3.1

Requested Effective Date* (ACH Process Date) *(Must be received by the Reserve Bank at least ten business days prior to the requested effective date. Actual effective date may vary from requested date.)*	
Service Request*	☐ **Enable/Update Selected Complimentary Use Case(s)** ☐ **Delete All Enabled Complimentary Use Cases**

3.2 Complimentary Use Case Enablement

The Reserve Banks have identified certain FedDetect Anomaly Notification complimentary use cases. Selected use cases will be enabled on behalf of your institution. Once established, management of the use cases remains with your institution, and you can modify or delete use cases at any time through FedACH Information Services on FedLine Web or FedLine Advantage Solution, or by submitting a new Part 6H Request Form.

NOC Monitoring
Notifies your ODFI when the same correction or change (NOC) is received more than once outside of the prescribed Nacha change timeframe, indicating that your Originator may not be making required updates.

Same Day Debit Large Dollar Variance
Notifies your RDFI when high dollar debit batch totals from the 4:45 p.m. ET transmission deadline are outside of historical norms, helping to ensure awareness for any funding action.

Micro-Entry Forward Monitoring
Notifies your ODFI when Originators using small dollar entries for account verification purposes experience unusual forward volume activity, potentially indicating fraudulent activity.

Micro-Entry Return Monitoring
Notifies your ODFI when Originators using small dollar entries for account verification purposes experience unusual return volume activity, potentially indicating fraudulent activity.

****Required Fields if Enable/Update is selected in 3.1. Individual or group emails are permitted, but only the email addresses of employees or authorized agents of your DFI should be used.**

Action**	Use Case	Contact Name(s)**	Contact Email(s)**
☐ Add ☐ Delete	NOC Monitoring		
☐ Add ☐ Delete	Same Day Debit Large Dollar Variance		
☐ Add ☐ Delete	Micro-Entry Forward Monitoring		
☐ Add ☐ Delete	Micro-Entry Return Monitoring		

Section 4: Authorized Approval

Authorized Signer Name*	*First*	*MI*	*Last*
Authorized Signature* *(Authorized ACH signer on Official Authorization List)*			

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