THE **FEDERAL RESERVE**
Financial Services

FedACH® Participation Agreement
Part 6A: FedGlobal® ACH Payments
Section A – FedGlobal ACH Service Request Form

*Required Fields

Section 1: Service Description and Form Instructions

This form is used to enroll in or make service changes to FedGlobal ACH Payments. It enables a financial institution participating in the FedGlobal ACH service ("Participating Institution" or "Institution") to originate payments to receivers in certain foreign countries via FedACH. This Service Request Form for FedGlobal ACH Payments does not include the F3X Service, a messaging service for select foreign currencies. To sign up for the F3X service, financial institutions must complete the **F3X Service Request** form.

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 Federal Reserve Bank Sales Support at 800-257-6701.

Send completed forms to Customer Contact Center at:
ccc.bankservices@kc.frb.org.

Section 2: Customer Information

Participating Institution Name*	
Identification Number (RTN/ETI)*	
Contact Name for FedGlobal Service*	First MI Last
Contact Phone Number*	Country Code Phone Extension
Contact Email Address*	

The Reserve Bank may publish a list of all Participating Institutions that have signed up for FedGlobal ACH. Check the box below if your institution does not want to be listed as a FedGlobal ODFI.

☐	Do not include my institution in the published list of FedGlobal ODFIs.

Section 3: Service Specific Information / Customer Specific Requests

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* *Select ONE option.*	☐ **Add/Modify** FedGlobal ACH Payments Service ☐ **Delete** FedGlobal ACH Payments Service (Specify delete details in "For Deletes Only" section below.)
For Deletes Only: *Indicate service(s) to be removed.*	☐ **All FedGlobal ACH Services** ☐ **Mexico** ☐ **Panama**

3.1 List Other Institutions That Will Be Originating FedGlobal ACH Payments

The individual signing for the Participating Financial Institution in the Authorized Approval section below must be an authorized ACH signer on the Official Authorization List of the institution(s) listed below. Otherwise, a separate FedGlobal Request Form must be completed by each Institution.

Institution Name	Routing Transit Number

3.2 Countries

Participating Institution(s) will originate items to: *(Check appropriate box or boxes.)*	**Individual Countries** ☐ Mexico ☐ Panama

3.3 ACH Origination Software

List the name of the Supplier/Vendor and the ACH Application Software your institution will use for cross-border payment origination.

Software Supplier/Vendor	
Application Name	

3.4 Participating Institution's Obligation to Cooperate with Reserve Bank's Compliance Program

The Reserve Bank, through its compliance function ("RB Compliance"), performs due diligence with respect to potential compliance risk posed by the FedGlobal ACH service.

From time to time, the Reserve Bank may send a customer questionnaire ("Questionnaire") to a Participating Institution that sends cross border items to, or receives cross border items from, the Reserve Bank. As a condition of participating in the FedGlobal ACH service, each Participating Institution agrees that it will do the following:

a) Upon receipt of a Questionnaire from the Reserve Bank, the Participating Institution will provide all information requested in the Questionnaire to RB Compliance no later than the date specified in the Questionnaire. In no case will the Participating Institution be requested or expected to provide any information that is Confidential Supervisory Information ("CSI")[1] to the Reserve Bank's FedGlobal compliance program.

b) The Questionnaire may request any information (other than CSI) related to the Participating Institution's use of the FedGlobal ACH service, including the identities and businesses of any originator, receiver, third party sender, payment processor, account holder, or agent that utilizes the Participating Institution to send or receive cross border items through the FedGlobal service, any aspect of the Participating Institution's compliance policies and procedures related to the Institution's use of the FedGlobal ACH service, and any other matter that the Reserve Bank deems relevant to the Reserve Bank's identification of potential compliance risks related to the Institution's participation in the FedGlobal ACH service.

c) If the Reserve Bank requests additional information regarding a Participating Institution's compliance program, or any aspect of the Participating Institution's use of the FedGlobal ACH service, for the purpose of carrying out the Reserve Bank's compliance policies or procedures, the Participating Institution will provide such additional information, excluding CSI, to the Reserve Bank within a reasonable time, not to exceed ten (10) business days.

d) A Participating Institution that becomes subject to a public enforcement action that addresses, in whole or in part: (i) an alleged failure to comply with BSA, AML or OFAC laws, regulations or guidance; (ii) any actions or activities relating to or involving FedGlobal ACH Payments; or (iii) any other actions or activities relating to or involving cross-border payments; must notify the Reserve Bank within thirty (30) days after the effective date of any such action.

The Reserve Bank, in its sole discretion, may decline to handle any cross border item or items which, in the opinion of the Reserve Bank, pose a compliance risk that is unacceptable to the Reserve Bank. The Reserve Bank may restrict or terminate an Institution's access to the FedGlobal ACH service if, in the opinion of the Reserve Bank, the Institution's participation in the FedGlobal ACH service poses a compliance risk that is unacceptable to the Reserve Bank.

The Reserve Bank will utilize information obtained from a Participating Institution pursuant to this paragraph only for the purpose of carrying out the Reserve Bank's compliance policies and procedures related to the Participating Institution's use of the FedGlobal ACH Service. The Reserve Bank is collecting this information as an ACH operator and not in its supervisory capacity, and thus the information provided by a Participating Institution to a Reserve Bank pursuant to this paragraph does not become CSI by virtue of the Participating Institution's provision of such information to the Reserve Bank.

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[1] *See* 12 CFR 4.32(b), 261.2(c), and 309.5 (g) (8).

3.5 Participating Institution's Obligations as to Non-Account Holder Transactions
As a condition of participating in the FedGlobal ACH service, each Participating Institution agrees that it will do the following:

a) If the Participating Institution is or becomes aware that payments initiated through the FedGlobal ACH service are or may be originated for or on behalf of non-account holders, the Institution will notify the Retail Payments Office and RB Compliance within thirty (30) days after becoming aware of such payments.

b) The Participating Institution will: (i) require each person or entity with an account at the Institution ("Account Holder") that initiates a payment on behalf of a non-Account Holder to identify the originating economic party in interest ("Originator") and receiving economic party in interest ("Receiver") and (ii) identify the Account Holder initiating the payment in the Company ID field of the Company Batch Header Record, in accordance with the NACHA rules.

c) The Participating Institution will require each Account Holder initiating a payment on behalf of a non-account holder to verify the identity of the Originator of the payment using a valid government issued Photo ID. The required government ID is not required to be a U.S. government issued ID.

d) The Participating Institution will require each Account Holder initiating a payment on behalf of a non-Account Holder to have and maintain documentation of the Originators of all payments and the form of identification used for verification for a minimum of one year following the initiation of a payment.

e) The Participating Institution will be responsible for ensuring that the Institution and its account holders, including customers of account holders, comply with this Agreement when conducting transactions on behalf of third parties.

f) The Participating Institution agrees that the Reserve Bank shall have the right to audit the Institution's books and records to assess compliance with this Agreement.

Section 4: Communications and Notices
All communications and notices covered by this Agreement shall be addressed and provided as follows:

1. To the Customer Contact Center:
   Email to: "Customer Service" at **ccc.bankservices@kc.frb.org**.

2. To the FRB Compliance Function:
   Email to: "Compliance Officer" at **FRBACompliance@atl.frb.org**.

Section 5: Authorized Approval
You have read the FedGlobal Service Manual and agree to test international transactions with FedACH prior to service start-up. You agree to the provisions of the Reserve Bank's Operating Circular No. 4, entitled "Automated Clearing House Items" and its appendices as amended from time to time and to the applicable ACH rules.

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