

# FedEDI<sup>®</sup> Plus

## Service Overview

Last updated 6/9/2008





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# FedEDI Plus – Service Overview

- Enables financial institutions to automatically search their FedACH information for financial EDI messages
- Translates EDI payment and remittance information into human-readable reports
- Distributes reports to corporate customers



# FedEDI Plus – Value Proposition

- Discover the benefits of FedEDI Plus...
  - Generate reports automatically on a fixed schedule or request reports “on demand” for various date ranges and customer account numbers
  - Generate reports in TXT, PDF, or HTML file formats
  - Receive automated e-mail notifications when reports are available
  - Retrieve reports via an encrypted e-mail portal or via FedLine
  - Access customer service easily from knowledgeable support groups (FedACH sales specialists and operation sites)



# FedEDI Plus – Value Proposition

- Let the service automatically generate reports nightly for pre-defined customers or manually request reports “on demand” for various date ranges and customer accounts.
- Retrieve reports via an encrypted e-mail portal. These encrypted e-mails can be sent to your institution or directly to your customer.
- You may be able to reduce or eliminate your backroom processing for these functions.
- There are no startup or monthly minimum fees. You only pay for the reports you need. The Quick Scan reports and automatic daily scanning are already included with your FedLine access fee.

# ACH Rule Regarding Remittance Info



The *NACHA Operating Rules* require that, upon the request of the Receiver, an RDFI must provide to each Receiver all payment-related information contained within the addenda records transmitted with CCD, CTX, and CIE entries. RDFIs must have procedures in place to respond to requests from Receivers that desire to receive payment-related information transmitted with these entries. RDFIs must provide the Receiver with the requested information by the opening of business on the second banking day following the Settlement Date of the entry to which the payment-related information relates...

The method by which the payment-related information is provided to the Receiver is not prescribed by the *NACHA Operating Rules*. Instead, the medium to be used is to be determined by the RDFI and the Receiver. RDFIs are encouraged, in conjunction with their customers, to determine the method by which the addenda record information will be provided, i.e., either in human-readable or machine-readable format...

# FedEDI Plus

## Supported Standard Entry Class Codes



- CCD, CCD+
- CTX
- PPD, PPD+
- CBR, PBR
- CIE, WEB, POS



# FedEDI Plus

## Supported ANSI X12 Transaction Sets

- ✓ 820 - Payment order/remittance advice
  - ✓ Including the "STP 820" limited segments
- ✓ 835 - Health care claim payment/advice
- ✓ 813 - Electronic filing of tax return data
- ✓ 823 - Lockbox deposit records
- ✓ 521 – Income or asset offset for child support



# FedEDI Plus

- In addition to the ANSI X12 supported transaction sets noted previously, the service also supports the following NACHA-endorsed banking conventions:
  - ✓ Tax Payment
  - ✓ Child Support
  - ✓ Electronic Dealer Drafting



## FedEDI Plus – Fee Structure

- Each “Scheduled Report” file generated: \$0.20
  - multiple reports may be contained in a single file
- Each “On Demand Report” file generated: \$0.75
  - multiple reports may be contained in a single file
- Each “Secure Delivery” e-mail queued: \$0.20
  - multiple reports and report files may be contained in a single e-mail



# Value Calculator

- See how FedEDI Plus can help your organization. Request a customized value calculator from your FedACH Sales Specialists to evaluate this option for your financial institution.
- A list of all FedACH Sales Specialists is available at the following link:
  - [http://frbservices.org/contactus/fedach\\_specialists.html](http://frbservices.org/contactus/fedach_specialists.html)



# How To Enroll

- Read more about the service at <http://frbervices.org/fedach/>
- Complete the applicable section(s) of the FedACH participation agreement and submit it to the appropriate FedACH operations site. You will receive a call back when you are established in the service and you can start setting up your customers and generating reports.
- The FedACH participation agreement is available at the following link: [http://frbervices.org/forms/fedach\\_services.html](http://frbervices.org/forms/fedach_services.html)



# RDFI Maintenance

- The RDFI Maintenance screens allow you to easily enter parameters the FedEDI Plus service will use when generating reports.
- The information should be completed for each RDFI ABA number defined to the service.
- This information can be easily entered and modified any time the service is active.



# Customer Maintenance

- The Customer Maintenance screens allow you to easily define customer information the FedEDI Plus service will use.
- The information should be completed for each Customer Account Number you wish to define to the service.
- This information can be easily entered and modified any time the service is active.



## View Scheduled Reports

- The service automatically scans your FedACH data nightly and generates the reports you requested.
- The reports are available via the “View Scheduled Reports” screens.
- If you decide to use the “Secure Delivery” feature you may or may not need to use the “View Scheduled Reports” screens.
- Even if you do decide to use the “Secure Delivery” feature your generated reports will still be available via the “View Scheduled Reports” feature for 10 processing days.



# On Demand Reports

- The On Demand feature allows for reports to be manually generated for various date ranges and Customer Account Numbers in a real-time, online basis for up to 10 processing days in the past instead of automatically overnight as a Scheduled Report.
- Please note that higher fees are associated with the On Demand feature versus the Scheduled Report feature.
- Useful when searching customers' files for EDI, generating reports that were lost or were not set up as a Scheduled Report, or marketing.



# Sample Reports



ACH Bank, Pleasant Town, USA

Telephone: 555-555-5555, Fax: 555-555-5556, Email: [Customer.Service@ACHBank.com](mailto:Customer.Service@ACHBank.com)

5:46 AM, EST, Dec 19, 2007

### QUICK SCAN REPORT

Receiving RTN: 999999999  
Process Date: 12/18/2007

Cust Setup?	Account Number	Name	Amount (\$)	Credit/ Debit	SEC	Company ID	Originator	File ID Modifier
Y	001234	BEST BURGERS #999	368.00	Credit	PPD	1222222222	ABC HOLDING	1218A
Y	12345	ACME WIDGETS	9,380.56	Credit	CTX	3444444444	AAA SUPPLY CO	1218B
N	234567 99	BIG CITY AUTO PARTS	205.00	Credit	PPD	9555555555	GM PARTS	1218C
N	678-123	SHOES-R-US	1,699.68	Debit	CCD	9777777777	DISCOVER NETWORK	1218C

\*\*\* END OF REPORT \*\*\*



ACH Bank, Pleasant Town, USA

Telephone: 555-555-5555, Fax: 555-555-5556, Email: [Customer.Service@ACHBank.com](mailto:Customer.Service@ACHBank.com)

**ACME WIDGETS**

5:46 AM, EST, Dec 19, 2007

**DETAILED REMITTANCE REPORT**

**ORIGINATOR INFORMATION**

Company Name: AAA SUPPLY COMPANY  
Identification: 111111111  
Originating DFI: 999999999  
Descriptive Date: Dec 19  
Settlement Date: December 19, 2007  
Eff Entry Date: December 19, 2007

**RECEIVER INFORMATION**

Company Name: ACME WIDGETS  
DFI Account number: 999999999  
Receiving DFI ID: 999999999  
ID Number: 2222222  
Transaction Type: 22  
Transaction Description: Demand Credit – Auto Deposit  
Amount: \$300.00

**TRANSACTION DETAILS**

Discretionary Data: ABC 123  
Entry Description: Remittance  
SEC Code: CTX  
Service Class Code: 200 – ACH Entries Mixed  
Batch Number: 9999999  
Priority: 01

Discretionary Data: ABC XYZ  
Company Name/ID#: ACME WIDGETS  
Addenda Rec. Count: 2  
Trace Number: 999999999000001  
Reference Code: A1B2C3

Interchange Sender ID: 159876  
Interchange Receiver ID: 987654

**Beginning Segment for Payment Order/Remittance Advice**

Transaction Handling Code: Payment Accompanies Remittance Advice  
Monetary Amount: \$300.00  
Credit/Debit Flag Code: Credit

**Name**  
Payer: AAA SUPPLY COMPANY

**Name**  
Payee: ACME WIDGETS

**Remittance Advice Accounts Receivable Open Item Reference**

Sellers Invoice Number: AAA12345  
Amount Paid: \$100.00

**Remittance Advice Accounts Receivable Open Item Reference**

Sellers Invoice Number: AAA12346  
Amount Paid: \$200.00

**Transaction Set Trailer**

Number of included Segments: 2  
Transaction Set Control Number: 000121545

\*\*\* END OF REPORT \*\*\*

ACH Bank, Pleasant Town, USA

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Telephone: 555-555-5555, Fax: 555-555-5556, Email: [Customer.Service@ACHBank.com](mailto:Customer.Service@ACHBank.com)



**ACME WIDGETS**

5:46 AM, EST, Dec 19, 2007

**SUMMARY REMITTANCE REPORT**

ACME WIDGETS

ACH INFORMATION

Receiver Name:	ACME WIDGETS	Originator Name:	AAA SUPPLY COMPANY
Eff Entry Date:	December 19, 2007		
Settlement Date:	December 19, 2007		
Amount:	\$300.00		
DFI Account number:	999999999	Trace Number:	999999999123456
Transaction Type:	22	SEC Code:	CTX
Transaction Description:	Demand Credit – Auto Deposit		

REMITTANCE INFORMATION

**Remittance Advice Accounts Receivable Open Item Reference**

Sellers Invoice Number:	AAA12345
Amount Paid:	\$100.00
Total Invoice or Credit/Debit Amount:	\$100.00
Amount of Discount Taken:	\$0.00
Purchase Order Number:	PO1234567
Invoice:	Dec 17, 2007

**Remittance Advice Accounts Receivable Open Item Reference**

Sellers Invoice Number:	AAA12346
Amount Paid:	\$200.00
Total Invoice or Credit/Debit Amount:	\$200.00
Amount of Discount Taken:	\$0.00
Purchase Order Number:	PO1234568
Invoice:	Dec 17, 2007

\*\*\* END OF REPORT \*\*\*



ACH Bank, Pleasant Town, USA

Telephone: 555-555-5555, Fax: 555-555-5556, Email: [Customer.Service@ACHBank.com](mailto:Customer.Service@ACHBank.com)

5:46 AM, EST, Dec 29, 2007

### SOCIAL SECURITY BENEFICIARY REPORT

SHADY ACRES CARE CENTER

Company Name: US TREASURY 303  
Company ID: 999999999  
Company Entry Description: SOC SEC  
Settlement Date: 12/30/2007

#### RECEIVER AND ADDENDA RECORD(S)

Name/ Account Number	Amount/ Trace Number	TranCode	Guardian/ Beneficiary	Receiving DFI ID
SHADY ACRES CARE CENTER 123456789	\$1,222.00 999999999123455	Credit	JOHN DOE FOR JANE DOE SSN-999999999	999999999
SHADY ACRES CARE CENTER 123456789	\$855.00 999999999123456	Credit	KIM WILLS FOR SEAN WILLS SSN-999999999	999999999
SHADY ACRES CARE CENTER 123456789	\$2,445.00 999999999123457	Credit	MIKE PIERCE FOR MARY PIERCE SSN-999999999	999999999
SHADY ACRES CARE CENTER 123456789	\$876.00 999999999123458	Credit	JANE BLACK FOR JOHN BLACK SSN-999999999	999999999
SHADY ACRES CARE CENTER 123456789	\$522.89 999999999123459	Credit	DAN SMITH FOR JULIA SMITH SSN-999999999	999999999

\*\*\* END OF REPORT \*\*\*



## Secure Delivery (Encrypted e-mail)

- Use of the Secure Delivery feature is optional.
- Key enabling technology that, when paired with the Scheduled Reports feature, may allow you to significantly reduce or eliminate your manual processing.
- If you choose not to use the Secure Delivery feature you will have to manually download the reports from the “View Scheduled Reports” feature in FedLine.



## Secure Delivery (Encrypted e-mail)

- The encrypted e-mail service is provided by a third party vendor.
- Additional information about the encrypted e-mail vendor and other options that may allow the reports to be “pushed” directly to your usual e-mail inbox can be located at the following URL  
<http://zixcorp.com/solutions/emailencryption.php>
- These additional products are not required to use the Secure Delivery feature of FedEDI Plus.
- An Internet browser-based “pull” option is included for no addition cost to retrieve your reports.



## Secure Delivery (Encrypted e-mail)

- There is an “unbranded” Internet portal that all customers of the service use to access their reports.
- The portal can be accessed at <https://achedi.com>
- Reports are stored in the portal for 60 calendar days.
- All of the initial setup and ongoing maintenance associated with the portal is “self service” by the owner of the e-mail address.



## Secure Delivery (Encrypted e-mail)

- You may receive a notification e-mail to alert you that there are reports available to be viewed in the portal. You then can use the provided link to access the portal to log on and view your messages.
- These notification e-mails might be filtered out before they reach you (spam filters). It is a best practice to access the portal directly each day to check for messages.



# Additional Resources

- Experience the service at
  - [http://learn.frbfinancialservices.org/fedach/fededi\\_plus/fedediplus.htm](http://learn.frbfinancialservices.org/fedach/fededi_plus/fedediplus.htm)
- More detailed information is available at
  - <http://frbfinancialservices.org/serviceofferings/fedach/fededi.html>
- Fee information available at
  - [http://frbfinancialservices.org/servicefees/fedach\\_services\\_2008.html](http://frbfinancialservices.org/servicefees/fedach_services_2008.html)
- Visit My FedDirectory for contact information
  - <http://frbfinancialservices.org/contacts/index.jsp>

# Questions?

