



FedACH[®] Services Return Item Exception Fax Form for IAT Items Instructions

When to use this Form

The FedACH[®] Services Return Item Exception Fax Form for IAT Items allows you to return an IAT item when the electronic methods are not an option and is intended as a last resort. To avoid delays, it is important the form be accurately completed prior to submission. These instructions are designed to provide guidance in completing the form, but do not supersede the NACHA Rules. Refer to and follow the NACHA Rules.

*** Mandatory Fields (Mandatory for processing)**

**** Required Fields (Required by RDFI to process)**

*****Optional Fields**

Section 1: Service Description and Form Instructions

This Exception Fax service is intended as a last resort when the electronic methods are not functional. The Processing Fee for submitting this exception form is listed at frbsecurities.org. You will receive a call within 24 hours to confirm this transaction. **If you do not receive a call, please call (877) 372-2457.** If you are requesting current day settlement, paper/fax returns must be received by 8:00 a.m. ET; however, the Reserve Banks are not able to guarantee that the item will be processed on the current day. The Reserve Banks will make best efforts, subject to capacity constraints, to process the item but will not input the item into the FedACH application for processing until after the transaction is confirmed through the call back process and the information is released as an ACH file to the FedACH application for processing.

For additional assistance completing and/or submitting this form, please refer to these instructions and/or contact FedACH and Check Services Customer Support at (877) 372-2457.

Section 2: Customer Information

1. Depository Financial Institution (DFI) Name			
2. DFI Identification Number (RTN)			
3. Contact Name for Individual Completing Form	<i>First</i>	<i>MI</i>	<i>Last</i>
4. Contact Phone Number	<i>Area/Country Code</i>	<i>Phone</i>	<i>Extension</i>
5. Contact Email Address			

Section 3: Return Item Form for IAT

Any field that contained data on the original item must be completed on this form.

6. Transaction Code*	Choose a Transaction Code
7. Standard Entry Class (SEC) Code*	IAT
8. Foreign Exchange Indicator*	Choose a Foreign Exchange Indicator
9. Company Entry Description*	
10. Foreign Exchange Reference Indicator**	Choose a Foreign Exchange Reference Indic
11. Original 15 Digit Trace Number*	
12. Foreign Exchange Reference**	
13. DFI Account Number (Receiver's Account Number)**	
14. ISO Destination Country Code*	
15. Effective Entry Date**	
16. ISO Orig Currency Code*	
17. Dollar Amount*	
18. ISO Dest Currency Code*	
19. GO / Orig DFI ID*	
20. GO / Recv DFI ID*	
21. Number of Addenda Records*	
22. Trans Type Code**	
23. Foreign Payment Amount**	
24. Foreign Trace Number***	
25. Return Reason Code*	Choose a Return Reason Code
26. Addenda Info***	
27. Date of Death (For R14 and R15 returns only)*	
IAT Originator Information	
28. Name*	
29. ID*	
30. Street Address*	

31. City, St / Prov*	
32. CO & PO Code*	
IAT ODFI Information	
33. DFI Name*	
34. DFI ID*	
35. DFI ID Qualifier*	
36. DFI Branch CO Code*	
IAT Receiver Information	
37. Name*	
38. ID***	
39. Street Address*	
40. City, St / Prov*	
41. CO & PO Code*	
IAT RDFI Information	
42. DFI Name*	
43. DFI ID*	
44. DFI Qualifier*	
45. DFI Branch CO Code*	

Federal Reserve Use Only

Application Fee: Paper Web No Charge

The Financial Services logo is a registered service mark of the Federal Reserve Banks. A list of marks related to financial services products that are offered to financial institutions by the Federal Reserve Banks is available at frbservices.org.

Last updated: 09/28/2020
Version 3.0

Section 1: Service Description and Form Instructions

This section provides a description of this service.

Section 2: Customer Information

This section allows you to provide information about your Depository Financial Institution (DFI). This information is **required** by the Federal Reserve Banks in order to process the form.

1. **Depository Financial Institution (DFI) Name** - Your institution's name.
2. **DFI Identification Number (RTN)** - The routing number (RTN) associated with the transaction.
3. **Contact Name for Individual Completing Form** - The point of contact, at your institution, that is completing this form.
4. **Contact Phone Number** - A direct telephone number listed on file with the ACH department at the Federal Reserve Banks; include an extension where applicable.
5. **Contact Email Address** - The email address of the point of contact.

Section 3: Return Item Form for IAT

Any field that contained data on the original item must be completed on this form.

This section must be completed, in the corresponding applicable field(s), with the data from the original item you received.

6. **Transaction Code*** - The original account type and the return transaction code that corresponds to the original transaction code. For example, if you received an account type Demand Credit with transaction code 22, you would select 21 - Demand Credit in this field. This will result in a debit entry to your institution. Refer to the transaction code table below. **This is a mandatory field.**

IF YOU RECEIVED TRANSACTION CODE ACCOUNT TYPE	USE TRANSACTION CODE ACCOUNT TYPE
22 - DEMAND CREDIT	21 - DEMAND CREDIT
27 - DEMAND DEBIT	26 - DEMAND DEBIT
32 - SAVINGS CREDIT	31 - SAVINGS CREDIT
37 - SAVINGS DEBIT	36 - SAVINGS DEBIT
42 - GENERAL LEDGER CREDIT	41 - GENERAL LEDGER CREDIT
47 - GENERAL LEDGER DEBIT	46 - GENERAL LEDGER DEBIT
52 - LOAN ACCOUNT CREDIT	51 - LOAN ACCOUNT CREDIT
55 - LOAN ACCOUNT DEBIT	56 - LOAN ACCOUNT DEBIT

7. **Standard Entry Class (SEC) Code*** - Must reflect the SEC code of the original transaction; (Alphameric). Located in the Company Batch Header Record (5 record). **This is a mandatory field.**
8. **Foreign Exchange Indicator*** - This field is 2 digits; (Alphameric). Located in the Company Batch Header Record (5 record). **This is a mandatory field.**
9. **Company Entry Description*** - Can be up to 10 digits; (Alphameric). Located in the Company Batch Header Record (5 record). **This is a mandatory field.**
10. **Foreign Exchange Reference Indicator**** - This field contains a code used to indicate the content of the Foreign Exchange Reference Field, 1 digit field; (Numeric). Located in the Company Batch Header Record (5 record). **This is a required field.**

11. **Original 15 Digit Trace Number*** - The 15 digit trace number of the original transaction. The first 8 digits of the trace number is the routing number (RTN) of the institution that originated the original item; (Numeric). Located in the Entry Detail Record (6 record). **This is a mandatory field.**
12. **Foreign Exchange Reference**** - This field contains either the foreign exchange rate used to execute the foreign exchange conversion of the entry or another reference number to the foreign exchange transaction. **Content is defined by the Foreign Exchange Reference Indicator Field (number 10 of these instructions)**, up to 15 digits; (Alphameric). Located in the Company Batch Header Record (5 record). **This is a required field.**
13. **DFI Account Number (Receiver's Account Number)**** - The account number where the item posted, can be up to 35 digits; (Alphameric). Located in the Entry Detail Record (6 record). **This is a required field.**
14. **ISO Destination Country Code*** - This field is 2 digits; (Alphameric). Located in the Company Batch Header Record (5 record). **This is a mandatory field.**
15. **Effective Entry Date**** - The effective entry date of the original transaction, 6 digits YY-MM-DD; (Numeric). Located in the Company Batch Header Record (5 record). **This is a required field.**
16. **ISO Orig Currency Code*** - This field is 3 digits; (Alphameric). Located in the Company Batch Header Record (5 record). **This is a mandatory field.**
17. **Dollar Amount*** - The dollar amount of the original transaction, can be up to 10 digits; (Numeric). Located in the Entry Detail Record (6 record). **This is a mandatory field.**
18. **ISO Dest Currency Code*** - This field is 3 digits; (Alphameric). Located in the Company Batch Header Record (5 record). **This is a mandatory field.**
19. **GO / Orig DFI ID*** - The RTN of the institution filling out this form. This field is 8 digits; (Numeric). **This is a mandatory field.**
20. **GO / Recv DFI ID*** - The RTN of the institution receiving this return transaction. This field is 8 digits; (Numeric). This should match the first 8 digits of the **Original 15 Digit Trace Number (number 11 of these instructions)**. **This is a mandatory field.**
21. **Number of Addenda Records*** - Can be up to 4 digits; (Numeric). Located in the Entry Detail Record (6 record). **Note: IAT transactions contain a minimum of 7 Addenda records. This is a mandatory field.**
22. **Trans Type Code**** - This field is 3 digits; (Alphameric). Located in the 1st Addenda Record (7 record). **Note: This is not the 2 digit transaction code in number six of these instructions. This is a required field.**
23. **Foreign Payment Amount**** - Can be up to 18 digits; (Numeric). Located in the 1st Addenda record (7 record). For FF (Fixed-to-Fixed) transactions, this will be the same as the dollar amount in number 17 of these instructions. **This is a required field.**
24. **Foreign Trace Number***** - Can be up to 22 digits; (Alphameric). Located in the 1st Addenda record (7 record). **This is an optional field.**
25. **Return Reason Code*** - The code corresponding to the reason the item is being returned. **This is a mandatory field.**
26. **Addenda Info***** - This field is generally left blank. **This is an optional field.**

27. **Date of Death** (For R14 and R15 returns only)* - The 6 digit date of death, YY-MM-DD; (Numeric). **This is a mandatory field for return reason codes R14 and R15 only.**

IAT Originator Information

28. **Name*** - The name of the Originator, can be up to 35 digits; (Alphanumeric). Located in the 2nd Addenda Record (7 record). **This is a mandatory field.**
29. **ID*** - The ID of the Originator, can be up to 10 digits; (Alphanumeric). Located in the Company Batch Header Record (5 record). **This is a mandatory field.**
30. **Street Address*** - The street address of the Originator, can be up to 35 digits; (Alphanumeric). Located in the 2nd Addenda Record (7 record). **This is a mandatory field.**
31. **City, St / Prov*** - The city and state/province of the Originator, can be up to 35 digits; (Alphanumeric). Located in the 3rd Addenda Record (7 record). **Note:** An asterisk (*) must be used as the delimiter between the data elements, and the backslash (\) or the tilde (~) must be used as the terminator following the last data element. **This is a mandatory field.**
32. **CO & PO Code*** - The country and postal code of the Originator, can be up to 35 digits; (Alphanumeric). Located in the 3rd Addenda Record (7 record). **Note:** An asterisk (*) must be used as the delimiter between the data elements, and the backslash (\) or the tilde (~) must be used as the terminator following the last data element. **This is a mandatory field.**

IAT ODFI Information

33. **DFI Name*** - The name of the Originating Depository Financial Institution (ODFI), can be up to 35 digits; (Alphanumeric). Located in the 4th Addenda Record (7 record). **This is a mandatory field.**
34. **DFI ID*** - The ID of the ODFI (RTN), can be up to 34 digits; (Alphanumeric). Located in the 4th Addenda Record (7 record). **This is a mandatory field.**
35. **DFI ID Qualifier*** - The numbering scheme used in the originating DFI identification number field. This field is 2 digits; (Alphanumeric). Located in the 4th Addenda Record (7 record). **This is a mandatory field.**
36. **DFI Branch CO Code*** - The country code of the Originator, can be up to 3 digits; (Alphanumeric). Located in the 4th Addenda Record (7 record). **This is a mandatory field.**

IAT Receiver Information

37. **Name*** - The name of the Receiver, can be up to 35 digits; (Alphanumeric). Located in the 1st Addenda Record (7 record). **This is a mandatory field.**
38. **ID***** - The ID of the Receiver, can be up to 15 digits; (Alphanumeric). Located in the 6th Addenda Record (7 record). **This is an optional field.**
39. **Street Address*** - The street address of the Receiver, can be up to 35 digits; (Alphanumeric). Located in the 6th Addenda Record (7 record). **This is a mandatory field.**
40. **City, St / Prov*** - The city and state/province of the Receiver, can be up to 35 digits; (Alphanumeric). Located in the 7th Addenda Record (7 record). **Note:** An asterisk (*) must be used as the delimiter between the data elements, and the backslash (\) or the tilde (~) must be used as the terminator following the last data element. **This is a mandatory field.**

- 41. CO & PO Code*** - The country and postal code of the Receiver, can be up to 35 digits; (Alphanumeric). Located in the 7th Addenda Record (7 record). **Note:** An asterisk (*) must be used as the delimiter between the data elements, and the backslash (\) or the tilde (~) must be used as the terminator following the last data element. **This is a mandatory field.**

IAT RDFI Information

- 42. DFI Name*** - The name of the Receiving Depository Financial Institution (RDFI), can be up to 35 digits; (Alphanumeric). Located in the 5th Addenda Record (7 record). **This is a mandatory field.**
- 43. DFI ID*** - The ID of the RDFI (RTN), can be up to 34 digits; (Alphanumeric). Located in the 5th Addenda Record (7 record). **This is a mandatory field.**
- 44. DFI ID Qualifier*** - The numbering scheme used in the receiving DFI identification number field. This field is 2 digits; (Alphanumeric). Located in the 5th Addenda Record (7 record). **This is a mandatory field.**
- 45. DFI Branch CO Code*** - The country code of the Receiver, can be up to 3 digits; (Alphanumeric). Located in the 5th Addenda Record (7 record). **This is a mandatory field.**

The information below is provided to assist you in determining the location of record content.

For example:

- The FedLine® Information Service view shows Type:10 is the 1st Addenda Record; the location of the Trans Type Code, the Foreign Payment Amount and the Foreign Trace Number; numbers 22 - 24 of these instructions.
- The Standard Entry Class (SEC) Code, number 7 of these instructions, is located, based on the Raw Data below, in the Batch Header 5 record (highlighted yellow).
- Based on the above instructions, the Street Address (number 39) is located in the 6th Addenda record (7 record). Viewing the information in FedLine Information Service, that information is located in Type 15, the 6th Addenda record. Viewing the Raw Data, that information is located on row number 6 of the Addenda 7 record.

FEDLINE INFORMATION SERVICE

Addenda Information	
Type: 10	= the 1 st Addenda Record.
Type: 11	= the 2 nd Addenda Record.
Type: 12	= the 3 rd Addenda Record.
Type: 13	= the 4 th Addenda Record.
Type: 14	= the 5 th Addenda Record.
Type: 15	= the 6 th Addenda Record.
Type: 16	= the 7 th Addenda Record.

RAW DATA VIEW

Record Type	Record Contents
FileHeader	10
BatchHeader	50
EntryDetail	60
Addenda	70
Addenda	70
Addenda	70
Addenda	70
Addenda	70
Addenda	70
Addenda	70

The Raw Data also shows:

- Company Batch Header Records - the 5 records.
- Entry Detail Records - the 6 records
- Addenda Records - the 7 records.

The Financial Services logo is a registered service mark of the Federal Reserve Banks. A list of marks related to financial services products that are offered to financial institutions by the Federal Reserve Banks is available at frbsecurities.org.

Last updated: 09/28/2020
Version 3.0