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
- Initial analytical and reporting capabilities include ACH:
  - Payment trends and volume summary by SEC code
  - Reversals for receiving depository financial institutions (RDFIs)
  - Return rate by originator

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 will be able to select a single data point to drill down into more details.

- **ACH Volume Summary 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 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 Report for Receiving Depository Financial Institutions (RDFIs)**: Reports on Reversal received by a DFI, with the data available for up to a six-processing date range for the prior two years. Users can drill down from the ACH Reversals Report to a Receiver Account Summary or to view Transaction Details.
**Easy sign-up**

- 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.

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**Contact Us**

The Federal Reserve is committed to providing you with exceptional customer service. Our customer support staff is specially trained to assist your institution with inquiries related to ACH and setting up the FedPayments Insights Service. For assistance, please call FedACH and Check Services Customer Support at (877) 372-2457. For more information about any Federal Reserve Financial Services products and services, contact your account executive or visit FRBservices.org/contacts/index.jsp.

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**The FedACH Advantage**

Federal Reserve Financial Services is the nation’s largest ACH operator, with more than 40 years of experience and ACH expertise. As a leader in electronic access to services, the Federal Reserve Banks are committed to developing innovative options to meet your changing needs. Our combination of high dependability, security and innovation enables you to provide the best ACH services to your customers.

**Where Can I Get More Information?**

To learn more about FedACH Services, visit the Contact page on FRBservices.org® for contact information for your account executive.