



# FedACH® Participation Agreement Instructions

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# FedACH® Participation Agreement Instructions

This guide provides a listing of FedACH Participation Agreements and a description of the FedACH services associated with each agreement. It also references pages of the FedACH Participation Agreement that should be completed for specific FedACH services.

## Concepts, Terms and Definitions

1. For purposes of this agreement, the terms Participating Institution and Depository Institution are synonymous.
2. ODFI - Originating Depository Financial Institution
3. RDFI - Receiving Depository Financial Institution
4. A Sending Point (SP) is an entity that owns the electronic connection that is used to send ACH files to the Reserve Bank.
5. A Receiving Point (RP) is an entity that owns the electronic connection that is used to receive ACH files from the Reserve Bank.
6. A Service Provider:
  - a. Is an entity that a Participating Institution has designated to receive or send files;
  - b. It may be a Receiving Point or Sending Point; and
  - c. It may be a Participating Institution (see instructions for Parts 3A and 3B for further explanation).
7. Alternate Access Arrangement - an option available to Sending Points that allow them to replace their RTN in the Immediate Origin field of the file header with the RTN of the originator on the batch headers in a particular file. The content of the files will be specific to one originating RTN. A Sending Point can request this set up by checking the optional box in Section 3 of Table S.2. Whether the option is selected or not, completion of Table S.2 means the Sending Point will be able to send items for the participant RTN in Section 2, on files they create with the Sending Point's RTN in the file header.
8. Commingled files - an option available to Service Providers on Table R.1, this selection causes the batches for all of the RDFIs routed to a Service Provider to be included in the same delivered files
9. Discrete files - an option available to Service Providers on Table R.1, this selection causes the batches for each RDFI routed to a Service Provider to be delivered in individual files, with different file modifiers. The files will have the RDFI RTN as the Immediate Destination in the file header, but will be delivered according to the Service Provider's set up in ACH Customer Directory (ACD).
10. Technically Discrete - an option available to a Service Provider, allowing them to receive specific RDFIs on separate files in addition to receiving a commingled file containing transactions for other associated RDFIs. If the Service Provider checks the 'Optional' box on Table R.3, batches for the participant RTN on the agreement will delivered in a file with the participant's RTN in the file header as the Immediate destination and these files will be routed to the Service Provider's connection.

ACH Instruction:

11. Within the agreement, certain pages and/or sections are marked with the statement “When you submit this page [or section], the submitted page [or section] supersedes any previous versions of the same page [or section].” This means that only the most recent version of the page (or section) will be effective as an instruction to the Reserve Bank. Hence, when updating such pages (or sections) both the new information and any previous information that needs to remain effective should be included
12. All FedACH Agreements must be signed by an individual on the Official Authorization List (OAL) for the requesting institution(s).

## New Depository Institution to the FedACH Application

To establish a basic profile to be used for FedACH Services, choose from the agreements listed below\*, based on options applicable to your institution:

*Complete: Part 1 - Agreement to Terms and General Participant Information (must be completed by all participants)*

*Table S.1 - Basic Origination Options (to be own Sending Point)*

*Table S.2 - Service Provider Designation (if you are an originator adding a Service Provider as a Sending Point)*

*Table S.3 - Sending Point Designation (if you will send files using another institutions connection)*

*Table S.4 - Service Provider Contact Form (if a Sending Point)*

*Table R.1 - Receiving Point Options for Participating Institutions/Service Providers (if a Receiving Point)*

*Table R.3 - Service Provider Designation (If using a Service Provider as a Receiving Point)*

*Table R.4 - Participating Institution Item Type Receipt Sort Options (If different item types will be routed to more than one Receiving Point)*

*Table R.7 - Service Provider Designation (If you will be receiving files using another institutions connection)*

*Table R.8 - Service Provider File Sort Selections (Your files are sorted and different file types will be delivered to multiple connections owned by another institution)*

*Part 5A - Advices (Settlement information)*

*Part 8 - ACH Security Procedure Agreement (must be completed by all participants)*

**\*Note:** An Accounting agreement may also be required to establish settlement and billing arrangements if the participant is an ODFI and/or RDFI, and to establish billing arrangements for non-depository institutions.

## **Part 1 – Agreement to Terms and General Participant Information**

This agreement is used to add or maintain the basic information about a financial institution. Many of the fields on this form contain required information, such as the institution's name and RTN/ETI, and the default address, phone number and e-mail address, so it must be completed by all participants.

- To update the name, default, legal or operations address, default contact name, phone number and/or e-mail address on your FedACH profile:

*Complete: Part 1 - Agreement to Terms and General Participant Information*

- To add or change or delete your ACH association membership:

*Complete: Part 1 - Agreement to Terms and General Participant Options*

## **Part 2 – Origination Options:**

The agreements included in Part 2 of the FedACH participation agreement are used to establish Origination and Sending Point services for participating institutions. The agreements address different options available to an institution based on their requirements and institution type.

**Table S.1** Basic Origination Option - use to set up an institution as a Sending Point

**Table S.2** Service Provider Designation - use to designate another institution as a Sending Point for the participating institution. The Sending Point can use the optional field on the agreement to establish an Alternate Access arrangement<sup>1</sup> with participant

**Table S.3** Sending Point Designation - use when the participant is a Service Provider for other ODFIs, and wants to use another entity's electronic connection to send input files

**Table S.4** Service Provider Contact Form - Contacts used when there are issues with ACH files that FedACH needs to address with the participant

- To begin sending FedACH detail files from your own electronic connection (both ODFIs and non-ODFIs):

*Complete: Table S.1 - Basic Origination Option; and  
Table S.4 - Service Providers Contact Form*

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<sup>1</sup>A standard origination file has the Sending Point RTN in the Immediate Origin field of the file header and the originator RTN in the batch header. When an Alternate Access arrangement is in place, the Sending Point has the option of placing the originator's RTN in the Immediate Origin field of the file header in addition to it being in the batch header.

ACH Instruction:

- To change your FedACH input file reject level (Batch level or File level):

*Complete: Table S.1 - Basic Origination Option (for Sending Points)*

- To add or delete an RTN/ETI that is authorized to act as a Sending Point and will send ACH transactions to FedACH on your behalf:

*Complete: Table S.2 - Service Provider Designation*

- To send items for an ODFI that your institution is a Sending Point for in a separate file identifying the ODFI in the file header record of the file.

*Complete: Table S.2 - Service Provider Designation- select the optional box on the agreement for each ODFI you want to send in this type of discrete file*

*Table S.4 - Service provider contact form (if not already in place)*

- To designate a Sending Point when your institution is not an ODFI or a Sending Point but is a Service Provider for multiple ODFIs.

*Complete: Table S.3 - Sending Point Designation; and*

*Table S.4 - Service provider contact form (if not already in place)*

- To add another institution as a Sending Point because you need to send files on a regular basis (not as a contingency) from connections owned by another entity

If your institution **is** an ODFI

*Complete: Table S.2 - Service Provider Designation with the 'Optional' box selected*

If your institution **is not** an ODFI

*Complete: Table S.3 - Sending Point Designation*

- To designate a Sending Point when your institution is an ODFI and Service Provider for multiple ODFIs but is not a Sending Point

*Complete: Table S.2 - Service Provider Designation (to add ODFI/SP relationship for your items) and*

*Table S.3 - Sending Point Designation (for the files you send for other related ODFIs from the Sending Point's connection)*

*Table S.4 - Service Provider contact form (if not already in place)*

## Part 3 – Receipt Options

The FedACH agreements in Part 3 address the various receipt options available to a participating institution. Using these agreements, an RDFI, can select their level of participation (Government & Commercial or Government Only) and indicate to what Receiving Point (RP) the different types of items they receive will be delivered. As a RP and/or Service Provider, an institution can indicate how and where they want items for themselves and/or their customers delivered.

**Table R.1** Receiving Point Options for Participating Institutions/Service Providers - use to:

1. Establish an RDFI's level of participation (Commercial and Government or Government Only)
2. to designate an institution as a Receiving Point
  - a. determine if the files received will be commingled or discrete<sup>2</sup>
  - b. determine if the files will be sorted or non-sorted<sup>3</sup>
  - c. indicate the type of channel the file will be delivered on

**Table R.3** Service Provider Designation - use to designate a single Service Provider to receive all item types for your institution. Using the option available on this agreement a Receiving Point could elect to receive a 'technically discrete'<sup>4</sup> file for the participant

**Table R.4** Participating Institution Item Type Receipt Sort Options

**Table R.7** Receiving Point Designation

**Table R.8** Service Provider File Sort Selections

- To establish an RDFI (Depository Institution) or Service Provider (Non-Depository Institution) as a Receiving Point of sorted or non-sorted files:

*Complete: Table R.1 - Basic Receipt Option*

- To indicate, as an RDFI, where all your FedACH items will be delivered (a new Service Provider)

*Complete: Table R.3 - Service Provider Designation - there is an option included on this agreement for the Receiving Point to request technically discrete delivery of the items for the RDFI completing this agreement*

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<sup>2</sup> If the RP selects 'commingled', they will receive the transactions for all of their associated RDFIs on one file. If they select 'discrete' the RP will receive a separate file from each distribution for each associated RDFI. The file modifiers will be assigned to the files based on when the first item is received by each RDFI prior to each distribution.

<sup>33</sup> File Sort Options allow items delivered to a specific RP to be sorted into separate files based on the types of items being delivered (Corporate, Consumer Returns, Rejects, NOCs, etc.) and/or settlement dates. These sorts are an RPs option. See Appendix 1 for the File Sort Options for Receiving Points table

<sup>4</sup> A 'technically discrete' file is a file containing the transactions for a single RDFI, that is delivered to the electronic connection belonging to the RP- it is necessary to designate the RDFI as a receiving point in the database to accomplish this

## ACH Instruction:

- To begin receiving some of your FedACH item types to an electronic connection you own and have the remaining FedACH item Types <sup>5</sup> sent to a Service Provider(s)

*Complete: Table R.1 - Basic Receipt Option - (as the participating institution, you are not currently a Receiving Point)*

*Table R.4 - Participating Institution Item Type Receipt Sort Options - this is for the items being delivered to your Service Provider(s)*

- To begin receiving different FedACH item types to different Service Providers

*Complete: Table R.4 - Participating Institution Item Type Receipt Sort Options - an additional Table R.4 must be completed for each Service Provider that will be receiving any item type*

- To designate a Receiving Point for an institution that is an RDFI and a Service Provider for other RDFIs but is not a Receiving Point.

*Complete: Table R.3 - Service Provider Designation (if as an RDFI all your items will be delivered to the same provider) or*

*Table R.4 - Item Type Sort Options- (if as an RDFI some of your items types will be delivered to multiple providers) and*

*Table R.7 - Receiving Point Designation - if all file types will be delivered to one Receiving Point, or*

*Table R.8 - Service Provider File Sort Selections - if sorted files will be delivered to multiple Receiving Points*

- To add a receiving point for an institution that is a Service Provider, but not an RDFI or a Receiving Point:

*Complete: Table R.7 - Receiving Point Designation*

- To add multiple Receiving Points for different file types for an institution acting as a Service Provider, but is not an RDFI or a Receiving Point:

*Complete: Table R.8 - Service Provider File Sort Selections*

## **Part 4: Sending Point and Receiving Point Contingency Information**

This agreement is used by Sending and Receiving Points to establish alternate processing arrangements for use in contingency situations. The agreement is kept on file at the RPO Customer Support site and can be invoked when necessary. The FI can choose to use other connections at their current site, a connection they own at an alternate site or to select a Contingency partner who can send or receive files for them. An institution can have more than one agreement on file. The Contingency partner indicated on the agreement must own the connection that they will use in the case of a Contingency situation.

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<sup>5</sup> See Appendix 2



## **Part 5A**: Advices

FedACH creates Advices after each settlement window summarizing the ACH settlement activity for each financial institution. Financial Institutions have access to this information for their own Routing Transit Number (RTN) and for any RTNs they have a settlement arrangement with in the ACH database. This information can also be provided to another entity referred to as a Service Provider. Physical copies of the advices can be delivered in a number of different formats and the information is also available in FedLine® Information Services (FLIS) to an institution that has FedACH access in FLIS. This agreement is used to request the delivery of a physical advice. Advice files are available to FedLine Direct® and FedLine Command® Solution customers in PDF format (appl ID PDAA) and to FedLine Direct, FedLine Command and FedLine Advantage® Solution customers.<sup>6</sup> Advices can also be delivered in a Nacha formatted file (appl ID FAHA) which uploaded to a customer's backend system for balancing purposes. Multiple sequences of advices can be requested.

- To add, delete or change how or where your FedACH advice(s) is delivered

*Complete: Part 5A - Advices*

- To request that a copy of your advice be delivered to a Service Provider, either discretely or commingled:

*Complete: Part 5A - Advices*

## **Part 5B**: Balance Report

Balance Reports provide a summary of all transaction files that are sent to, or received from the Federal Reserve Banks for a particular Sending Point and/or Receiving Point on a specific processing date. The information can be provided to the Sending Point and/or Receiving Point or to another entity referred to as a 'Service Provider'. This information is also available on FLIS to institutions with FedACH access.

Balance report files (appl ID PDAB) can be delivered to FedLine Direct and FedLine Comand customers only.

- To add, delete or change how or where your FedACH Balance Report is delivered

*Complete: Part 5B - Balance Report*

- To request that a copy of your Balance Report be delivered to a Service Provider

*Complete: Part 5B - Balance Report*

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<sup>6</sup> Advices can be delivered to any customer via email or fax. To receive Advices via email visit <https://www.frbservices.org/>, select 'Forms', then 'FedLine Solutions', then 'FedMail' and complete the FedMail® Request Form. The monthly subscription fee can be obtained at the same website by selecting 'Resources' and then 'Fees'.

## **Part 5D: Information File**

The Information File service provides an information-only Nacha formatted file (appl ID FIEF) containing all ACH items delivered to a subscribing Routing Transit Number (RTN) during each processing day. Only one Information file can be created for each RDFI. It can be delivered to an electronic connection owned by the subscribing institution, or to a connection belonging to a designated Service Provider<sup>7</sup>. This file is created in addition to the regular delivery of the RDFIs transactions as defined in their profile. As a value added service, there is a monthly subscription fee that can be obtained on the [www.FRBservices.org](http://www.FRBservices.org) by clicking on 'Resources' and then 'Fees'. If the file is received by a Service Provider, they receive the associated charge.

## **Part 6A: FedGlobal ACH Payments Service Request Form**

This agreement is used to sign up for, make service changes to or delete the FedGlobal ACH Payments Service, which enables a participating Institution to originate payments to receivers in certain foreign countries via FedACH. If you also sign up for the F3X service, you will be able to send entries containing Payment information without attaching settlement to participating countries. FedGlobal ACH Payments and the F3X Service are separate services and must be requested individually.

### **Section A - FedGlobal ACH Payments Service Request Form**

Use this Section to add or delete your institution's ability to send FedGlobal ACH Payments to participating countries, or change the countries you are participating in.

### **Section B - F3X Service Request Form**

Use this to add, delete or make changes to the F3X Service for your institution

## **Part 6B: FedACH Risk<sup>®</sup> Origination Monitoring Service**

FedACH Risk Origination Monitoring enables ODFIs with access to set dollar limits on certain batches of

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<sup>7</sup> The Service Provider designated to receive an Information file must own the connection that the file will be delivered to.

ACH Instruction:

forward ACH items sent to FedACH for processing. The service will 'pend' these batches when they meet established criteria, and an email will be sent to addresses defined in the service. This gives the ODFI the opportunity to release or reject these batches. The service is administered by the sending bank through FedLine Information Services.

## **Part 6C : FedACH Risk RDFI Alert Service Request Form**

The FedACH Risk RDFI Alert Service provides notice of unusual conditions within a Receiving Depository Financial Institution's (RDFI's) incoming FedACH batches and/or files and/or with the institution's receiver's items. It alerts the RDFI and its receivers to potential fraud attempts and/or significant origination errors based on criteria set up by the RDFI. The Service is accessed and administered online through FedACH Information Services on the FedLine Web® Solution. If your institution does not access FedLine Web or if your institution has multiple RTNs using the Service, your institution can designate a Service Participation Point from which the Service can be accessed and administered on behalf of your institution's subscribing RTNs. To designate a Service Participation Point (SPP), use the Designation of Service Participation Point form (Part 6E).

- To add or delete the FedACH Risk RDFI Alert Service:

*Complete: Part 6C - FedACH Risk RDFI Service Request Form*

- To designate a Service Participation Point to administer the service for your institution:

*Complete: Part 6E - Designation of Service Participation Point  
Section A- if the SPP is owned by your institution  
Section B- if it a Third Party SPP*

## **Part 6D: FedPayments® Reporter for FedACH**

The FedPayments Reporter Service for FedACH enables financial institutions, based on established criteria, to automatically search their ACH files for valuable ACH information, such as return items, DNE entries, and financial EDI messages, including health care remittance reassociation trace numbers and convert this data into human readable reports. These reports can be distributed as set up in the service, and sent to addresses within your institution or to your business customers, including health care providers. The reports on financial EDI messages, available through the service, can help you match ACH payments to other documentation such as invoices or payroll records.

The Service is accessed and administered online through FedACH Information Services on FedLine Web®. If your institution does not access the FedLine Web or FedLine Advantage® Solutions, or if your institution has multiple RTNs using the Service, your institution can designate a Service Participation Point (SPP) from which the Service can be accessed and administered on behalf of your institution's subscribing RTNs. To designate a Service Participation Point (SPP), use the Designation of Service Participation Point form (Part 6E).

### **Section A - Service Request Form**

This section of Part 6D is used to establish the FedPayments Reporter Service for a financial institution.

ACH Instruction:

### **Section B - Designation of Nonpayment File Delivery Channel and Connection (Reports via FedLine)**

An institution participating in the FedPayments Reporter Service, or their SPP, may elect to have some or all of their reports, generated by the FedPayments Reporter Service, delivered via a file delivery channel. This Section of Part 6D is used to designate the channel and electronic connection that the Federal Reserve Banks should utilize for delivery of these reports. Only one electronic connection may be designated for each participating institution.

### **Section C - Designation of Nonpayment File Sending Connection (On-us Inclusion)**

An institution that participates in the FedPayments Reporter Service may elect to send nonpayment files to the Reserve Bank so that the service can include the information from those files in reports generated by the service for your institution. An institution can designate a connection it owns and/or a connection owned by a Service Provider, to send the nonpayment files to the Reserve Bank. More than one connection can be utilized, but a separate copy of this form must be completed for each connection.

## **Part 6E: Designation of Service Participation Point**

This agreement enables an institution who is participating in the FedPayments Reporter Service and/or the FedACH Risk RDFI Alert Service to designate a Service Participation Point (SPP) to have access to and administer one or both of these services for them. Each participating institution can have only one SPP, but a single SPP can be used by multiple RTNs – in some cases these RTNs are related and in some cases the SPP is an unrelated third party. These forms serve to designate or revoke Service participation Points, not the FedPayments Reporter or FedACH Risk RDFI Alert services themselves. A SPP is not required to sign up for FedPayments Reporter or FedACH RDFI Alert services on its own RTN/ETI in order to serve as a SPP for a participating institution.

### **Section A - Service Participation Point owned by Your Institution**

If the service will be accessed and administered for your RTN and related RTN using the service(s) from an electronic device that is owned and operated by your institution, Section A should be completed.

### **Section B - Third Party Service Participation Point**

If the service will be accessed and administered for your institutions' RTNs using the service(s) from an electronic device that is owned and operated by a third party, Section B should be completed

## **Part 6F: FedACH® Exception Resolution Service Request Form**

The FedACH Exception Resolution Service enables your institution to manage ACH exception cases. Exceptions are defined as disputes, notifications, questions or requests for additional information either from a financial institution (FI) or on behalf of an account holder of the institution. FedACH Exception Resolution Service is an informational service only; no accounting is generated through this service. Financial institutions with the service have the capability to initiate, view, respond, close, cancel and track exception cases and securely exchange supporting documentation relative to exception cases in multiple formats. Additionally, institutions can access a 13-month archive of messages and supporting documentation. The service is accessed and administered online through the FedLine Web® or FedLine Advantage® Solutions.

- To add or delete FedACH Exception Resolution Service:

*Complete: Part 06F – FedACH Exception Resolution Service Request Form*

- All users must complete sections 2, 3 and 4 to add, delete or modify access
- To add or delete secondary ABAs related to the primary, complete section 3.1
- To add or delete an agent to initiate / respond on your behalf, complete sections 3.2 and 5.
- To sign-up for the Offline<sup>1</sup> service, complete section 3.4

## **Part 7: Merger Options**

The FedACH application has options that can be used by the survivor in a merged or branched situation to assist in the conversion of ACH transaction from the non-survivor's RTN to the survivor's RTN. Options include Automated NOCs, Roll-up of settlement and billing totals for a non-survivor to the survivor, and notification of the non-survivor's merged relationship on the TMF and online on the E-Payments Routing Directory. When the volume received by a non-surviving RTN reaches zero or is at a level that the survivor feels is acceptable, the survivor can request that the non-surviving RTN be removed from the FedACH database- this option is also on Part 7.

- To add or delete one or more of the options listed below for a non-survivor:
  1. Add/Delete Automated NOC service
  2. Add/Delete Settlement/Billing Roll-up
  3. Add/Delete Notice of merged relationship on TMF/E-Payments Routing Directory
  4. Delete non-surviving RTN from the FedACH database

*Complete: Part 7- Merger Options*

## **Part 8: ACH Security Procedure Agreement**

All FedACH participating institutions must complete this agreement prior to be added to the FedACH database. By signing this agreement, the participant agrees to the provisions of the Reserve Banks's Operating Circulars 4

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<sup>1</sup> Refer to Operating Circular 4 Appendix H – Exception Resolution Service for any restrictions of usage and service features  
[FRBservices.org](http://FRBservices.org)

ACH Instruction:

and 5 and verifies that they are familiar with the security procedures available to sending and/or receiving institutions.

## Appendix 1

### File Sort Options for Receiving Points

The chart below indicates available sort options for sorting files. Items are not sorted within a file, items can only be sorted into separate files based on SEC codes or settlement date

File Group	File Type	Description	Format
301	01 Appl ID AJ01	All item types	Nacha Print Display Format
303  (Two separately sorted files)	09 Appl ID AJ09  10 Appl ID AJ10	ACH Corporate (1 Day) ACH Consumer (1 Day) International ACH Transactions ACH Truncation and XCK ACH Returns and Rejects ACH NOCs/DNEs  ACH Corporate (2 Day) ACH Consumer (2 Day)	Nacha Print Display Format
304  (Two separately sorted files)	11 Appl ID AJ11  06 Appl ID AJ06	ACH Corporate (1 & 2 day) ACH Consumer (1 & 2 Day) ACH Returns and Rejects ACH NOCs and DNEs  International ACH Transactions Truncation and XCK	Nacha Print Display Format
306  (Four separately sorted files)	13 Appl ID AJ13  10 Appl ID AJ10  06 Appl ID AJ06  14 Appl ID AJ14	ACH Corporate (1 Day) ACH Consumer (1 Day)  ACH Corporate (2 Day) ACH Consumer (2 Day)  International ACH Transactions Truncation and XCK  ACH Returns and Rejects ACH NOCs and DNEs	Nacha Print Display Format
307  (Five separately sorted files)	13 Appl ID AJ13  10 Appl ID AJ10  06 Appl ID AJ06	ACH Corporate (1 Day) ACH Consumer (1 Day)  ACH Corporate (2 Day) ACH Consumer (2 Day)  International ACH Transactions Truncation and XCK	Nacha Print Display Format

ACH Instruction:

	<p>07 Appl ID AJ07</p> <p>08 Appl ID AJ08</p>	<p>ACH Returns and Rejects</p> <p>ACH NOCs/DNEs</p>	
<p>308</p> <p>(Two separately sorted files)</p>	<p>15 Appl ID AJ15</p> <p>14 Appl ID AJ14</p>	<p>ACH Corporate (1 Day)</p> <p>ACH Consumer (1 Day)</p> <p>ACH Corporate (2 Day)</p> <p>ACH Consumer (2 Day)</p> <p>International ACH Transactions</p> <p>ACH Truncation and XCK</p> <p>ACH Returns and Rejects</p> <p>ACH NOCs/DNEs</p>	<p>Nacha Print Display Format</p>
<p>309</p> <p>(Three separately sorted files)</p>	<p>15 Appl ID AJ15</p> <p>07 Appl ID AJ07</p> <p>08 Appl ID 08</p>	<p>ACH Corporate (1 Day)</p> <p>ACH Consumer (1 Day)</p> <p>ACH Corporate (2 Day)</p> <p>ACH Consumer (2 Day)</p> <p>International ACH Transactions</p> <p>Truncation and XCK</p> <p>ACH Returns and Rejects</p> <p>ACH NOCs/DNEs</p>	<p>Nacha Print Display Format</p>
<p>310</p> <p>(Three separately sorted files)</p>	<p>16 Appl ID AJ16</p> <p>06 Appl ID AJ06</p> <p>14 Appl ID AJ14</p>	<p>ACH Corporate (1 Day)</p> <p>ACH Consumer (1 Day)</p> <p>ACH Corporate (2 Day)</p> <p>ACH Consumer (2 Day)</p> <p>International ACH Transactions</p> <p>Truncation and XCK</p> <p>ACH Returns and Rejects</p> <p>ACH NOCs and DNEs</p>	<p>Nacha Print Display Format</p>



## Appendix 2

### Item Type Receipt Table

Note: *The Receiving Point, based on its own agreement, controls how they will receive sorted items. This table, as completed by the Participating Institution, only controls the type of items delivered to a particular Receiving Point.*

#### **401: Corporate/Government**

Standard Entry Class codes: **CCD, CTX, and ENR.**

Items originated by the Federal Government to be posted to Corporate (business) accounts, e.g., vendor payments.

#### **402: Corporate/Commercial**

Standard Entry Class codes: **CCD, CTX, and ENR.**

Items originated by commercial institutions (including state and local government items) to be posted to business accounts, e.g., cash concentration, vendor payments, etc.

#### **403: Consumer/Government**

Standard Entry Class codes: **PPD, CIE, MTE, POS, SHR, POP, RCK, WEB, TEL, and ARC.**

Items originated by the Federal Government to be posted to consumer accounts, e.g., Social Security, Veteran's Administration benefits, etc.

#### **404: Consumer/Commercial**

Standard Entry Class codes: **CIE, MTE, POS, PPD, SHR, POP, RCK, WEB, TEL, and ARC.**

Items originated by commercial originators (including state and local governments) to be posted to regular consumer accounts, e.g., payroll, insurance drafts, etc.

#### **405: Returns and Rejects**

Most returns retain the original Standard Entry Class code so they could be any of these SEC codes: **CCD, CIE, CTX, ENR, MTE, POS, PPD, SHR, TRC, IAT, TRX, ACK, ATX, DNE, POP, RCK, XCK, WEB, TEL, and ARC.**

Acknowledgement items with SEC codes ACK and ATX and items previously originated by the participant which are being returned by the receivers for various reasons, or items that are being rejected by the ACH Operator for various edit failures.

#### **406: Notifications of Change and Death Notification Entries**

Standard Entry Class code: **COR**

Notifications of Change are zero dollar items that are being sent back to the participant supplying change information about items previously originated by the participant.

Standard Entry Class code: **DNE**

Death Notification Entries are zero dollar entries originated by the Federal Government to notify participants of the death of a former recipient of government benefits.

ACH Instruction:

#### **407: International ACH Transactions, Truncation and Destroyed Check Entries**

Standard Entry Class code: **IAT**

An IAT transaction is a debit or credit entry that is part of a payment transaction involving a financial agency's office that is not located in the territorial jurisdiction of the United States.

Standard Entry Class codes: **TRX, TRC**

Truncation entries represent checks that are stored at a point of deposit with the information converted to an ACH item to be paid in lieu of the actual check presentment.

Standard Entry Class code: **XCK**

Destroyed Check Entries are checks that are lost or destroyed, but the information about them has been converted to ACH items to be paid in lieu of the actual check presentment.

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