

## *Table of Contents*

<b>SERVICE DESCRIPTION</b>	<b><u>3</u></b>
<b>DEFAULT REPORTS</b>	<b><u>3</u></b>
<b>REPORT DISTRIBUTION</b>	<b><u>3</u></b>
<b>REGISTRATION AND ENROLLMENT</b>	<b><u>3</u></b>
<b>REPORT TYPES</b>	<b><u>5</u></b>
Return Item Report .....	<u>7</u>
Notification of Change Report.....	<u>7</u>
Remittance Advice Detail and Summary Report .....	<u>7</u>
Payment Information File.....	<u>7</u>
International ACH (IAT) Report.....	<u>8</u>
Social Security Beneficiary Report.....	<u>8</u>
<b>REPORT SAMPLES</b>	<b><u>8</u></b>

## SERVICE DESCRIPTION

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The Federal Reserve's Fed Payments Reporter Service (FedEDI) allows Automated Clearing House (ACH) files to be screened for valuable ACH information such as return items, Notifications of Change (NOCs), International ACH transactions (IAT) and financial EDI messages. The service facilitates the conversion of this data into human-readable reports and the automatic distribution of reporting to designated email addresses. FedEDI can provide your business with valuable information necessary to match ACH payments to documentation, such as invoices or payroll records, and can help ACH originators maintain compliance with payment system rules that require responses to changes in receiver account information and return item thresholds. Remittance advice detail reports can also be distributed in a machine readable format suitable for direct upload to your accounting system.

## DEFAULT REPORTS

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By default all ACH originators will be configured to receive reports of ACH returns and Notifications of Change (NOCs). Additionally, you may select from a menu of additional report options to meet your business needs. These report options are described in additional detail below.

## REPORT DISTRIBUTION

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FedEDI reports are encrypted and sent to a password protected Internet portal for retrieval. Email notifications are automatically generated to alert recipients that there are reports awaiting retrieval. The portal can be accessed at **<https://achedi.com>**. Please ensure that this site and the domain associated with the notification emails (@ACHEDI.com) are not blocked by your company's internet policy. Reports are contained on the encrypted internet portal for a period of 60 calendar days. The procedures below cover the "pull" option of accessing the reports directly from the encrypted portal. A push option is available through a specific vendor. More information on report delivery options can be found at <http://zixcorp.com>.

Initial account setup and ongoing maintenance associated with the portal is self-service by the owner of the email address.

## REGISTRATION AND ENROLLMENT

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This service is set up by the bank. The first time a notice is received, the user will follow the process to register by following the link within the e-mail notice. Instructions for initial registration of an email address and access to the encrypted online portal are found in the screenshots on the following pages:

[RETURN TO CONTENTS](#)

## REGISTER AN ACCOUNT (EMAIL ADDRESS)

**1**

ACH Payments Reporter  
Your Source for Financial Information

Welcome to the ACH Payments Reporter Messaging Center

Email Address:

Password:

Sign In

Forgot your password?

New to secure email?

Need more assistance?

For assistance with the usage of this site refer to the users guide.  
WARNING: If you are not authorized to use this site, please close this window immediately. Accessing this site without appropriate authorization is prohibited and visitors may be prosecuted.

Your Source for Financial Information Powered by zInCorp.

The first time the portal is accessed, the user will need to complete a one-time registration process to establish a password and confirm control of the email address.

**2**

ACH Payments Reporter  
Your Source for Financial Information

**Register Account**  
Register below for your mailbox to receive encrypted messages.

Email Address:

Password:

Re-enter Password:

**Password Rules**  
Passwords must be at least 8 characters in length, and meet all of the following conditions:

- Contain both alphabetic and numeric characters
- Contain both uppercase and lowercase characters
- Contain at least one special character, such as: ~!@#%\*^&
- Passwords will expire every 31 days

Passwords cannot match email address.

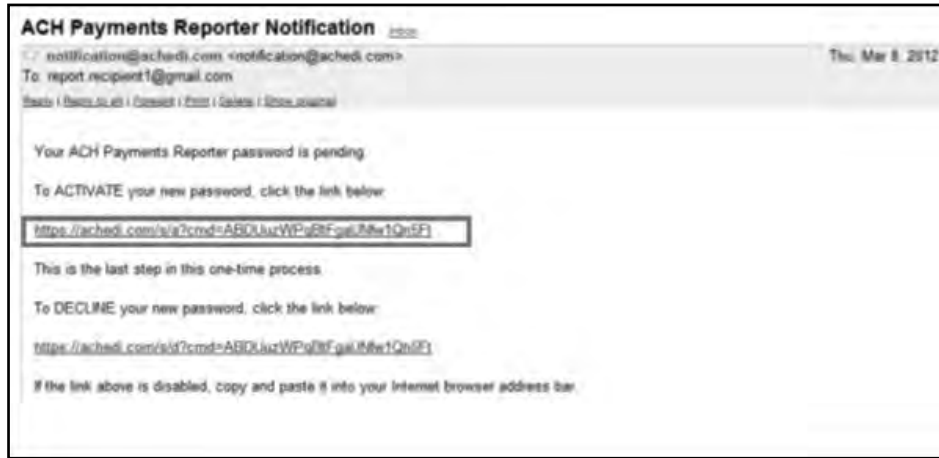
For assistance with the usage of this site refer to this users guide.

Your Source for Financial Information Powered by zInCorp.

When the user initially registers an account, they will need to set up a password following the rules on the screen.

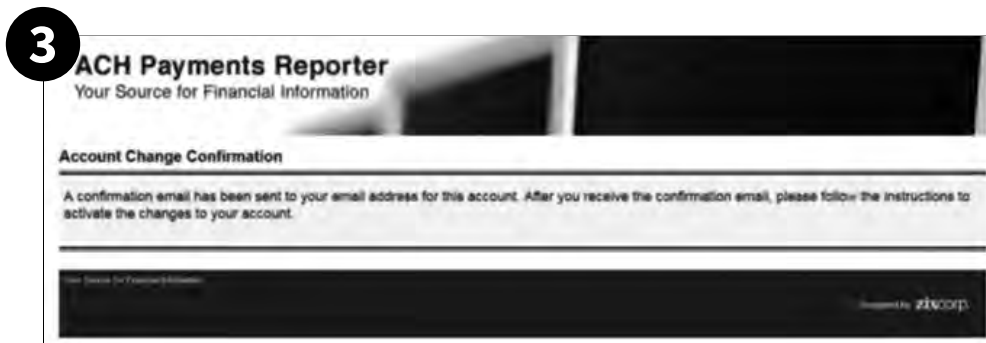
[RETURN TO CONTENTS](#)

## ACTIVATING AN ACCOUNT



This is an example of the confirmation email the user will receive. To activate the account, click on the **Activate** link. If the user sees a similar email that they did not initiate, click the **Decline** link and notify the email vendor immediately.

## REGISTER AN ACCOUNT (EMAIL ADDRESS)

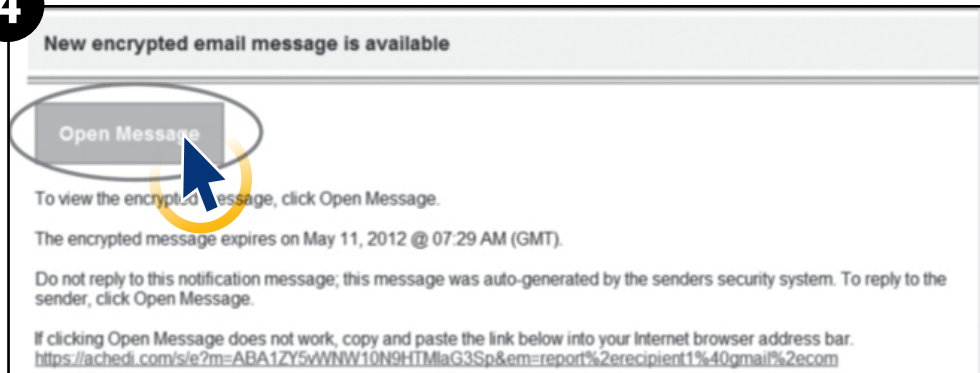


After submitting account information, the user will see a screen similar to this one. The next step is to check their normal email inbox for a confirmation email. This process is designed to confirm the user has control of this email address.

[RETURN TO CONTENTS](#)

## NOTIFICATION EMAIL

4



When reports are generated, portal users should receive a notification email alerting them that they have new reports awaiting retrieval from the portal. The notification email will vary depending on the email software and provider. Locate the Open Message button or link in the notification email and click on it. That will direct the user to the achedi.com portal where the user can sign in and access their reports via the portal.

### [RETURN TO CONTENTS](#)



# REPORT TYPES

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## **RETURN ITEM REPORT**

This report provides information for return items and operator rejected entries received. The report provides information contained in the forward entry along with return information supplied by the RDFI, domestic ACH operator, or international ACH gateway operator. Customization of reports is available based on need.

## **NOTIFICATION OF CHANGE REPORT**

This report converts and provides information for each notification of change entry received (COR SEC code). The report provides information contained in the original forward entry along with the change information supplied by the RDFI. ODFIs may find this report useful in helping them comply with the NACHA rule requirements associated with these entries. ODFIs can establish this report for their originators in order to automatically share this information.

## **REMITTANCE ADVICE DETAIL AND SUMMARY REPORT**

These reports convert and provide information from the ACH entries for each selected SEC code. The following SEC codes can be selected for this report: CCD, CIE, CTX, PPD, WEB, POS. These reports contain payment and prenotification entries. Returns and NOCs are excluded. Provided the addenda records contain properly formatted EDI information, the information is shown in an easy-to-understand, human-readable format. The summary report selects a few key components that most receivers find essential, while the detail report selects all of the obscure EDI information for the report. The detail report contains the necessary information needed by healthcare providers.

Receivers and originators may find this information valuable in helping them easily understand the information that is exchanged between trading partners via the ACH network. Receivers can use this information to match payments to open accounts receivable entries. Note that if the receiver has an accounts receivable system that can import a machine-readable file of this information, then perhaps the “Payment Data Information File” would be a more useful option.

## **PAYMENT INFORMATION FILE**

This machine-readable file contains the raw payment-related information that may be contained in certain ACH addenda records. Receivers with compatible accounts receivable systems can use this file to automatically post and close open receivable items in their accounting systems. This straight-through processing (STP) option could result in significant time savings and error avoidance when compared to using the human-readable reports that require manual accounting entries.

Two machine-readable file options are available. The first is an as-is text extract of the Payment Data Information areas from the addenda records. The second is a fully NACHA-formatted file that contains the Payment Data Information along with entry and batch information.

These files contain payment and prenotification entries. Returns and NOCs are excluded.

[RETURN TO CONTENTS](#)



## INTERNATIONAL ACH (IAT) REPORT

This report converts and provides information for each forward IAT entry received. The report can be generated for specific receiver account numbers and/or for all International ACH Transaction (IAT SEC code) entries received.

## SOCIAL SECURITY BENEFICIARY REPORT

This report converts and provides information from multiple PPD and PPD+ entries from selected federal government originators into one easy-to-understand report. If, for example, the receiver is an extended care or child guardian facility, they likely receive many Social Security beneficiary payments for representative payees under their care.

Note that if the receiver has an accounts receivable system that can import a machine-readable NACHA-formatted file of this information, then perhaps the "Payment Data Information File" would be a more useful option.

## REPORT SAMPLES

014 5:46 AM Page 1 of 1

ACH Bank, Pleasant Town, USA  
Telephone: 555-555-5555, Fax: 555-555-5556, Email: Customer.Service@ACHBank.com

### RETURN ITEM REPORT

To notify you that an ACH item has been returned. Further action should occur within the NACHA rule guidelines.

<b>ORIGINATOR OF ORIGINAL ITEM</b>		
Originator Name:	ACME WIDGETS	
Originator Discretionary Data:	Cool Widgets	
Originator ID:	9555555555	
Originator Descriptive Data:		
Originator Entry Description:	ACH XFER	<b>Automate return item reporting and report delivery. Select all or specific return codes of interest. Setup option to create a report even there are no return items</b>
Originator DF1 RTN:	9999999999	
<b>ORIGINAL ITEM INFORMATION</b>		
Original RDFI ID:	66666666	
Receiver Account Number:	123456789	
Original ID Number:	77777777	
Original Company Name:	AAA SUPPLY COMPANY	
Original Entry Class Code:	CCD	
Original Amount:	\$100.00	
Original Entry Date:	June 11, 2014	
<b>RETURN NUMBERS</b>		
Return ID:	12345678955555	
Return Code:	98765432144444	
<b>RETURN INFORMATION</b>		
Return Reason Code:	R01	
Return Reason Code Description:	Insufficient Funds	
Return Settlement Date:	June 12, 2014	
Return Action Code:	26	
Return Action Description:	Demand Debit - Auto Return or NOC	

Some data is translated according to the NACHA standards. If it does not appear accurate, please contact the financial institution that originated this item.

ID OF REPORT \*\*\* 28

[RETURN TO CONTENTS](#)



2008 5:46 AM Page 1 of 1

ACH Bank, Pleasant Town, USA  
Telephone: 555-555-5555, Fax: 555-555-5556, Email: Customer.Service@ACHBank.com

**NOTIFICATION OF CHANGE REPORT**

is to notify you that information for the recipient in a previously sent item has become outdated or is erroneous. Selected information is provided below. Update your files accordingly.

<b>ORIGINATOR OF ITEM</b>		
Company Name:	ACME WIDGETS	
Company Discretionary Data:	Daily Funding	
Company ID:	9555555555	
Company Descriptive Date:	JUN08	
Company Entry Description:	REVERSAL	
Initiating FI RTN:	99999999	Automate NOC reporting and report delivery

<b>ORIGINAL ITEM INFORMATION</b>		
Original RDFI ID:	88888888	
Original Account Number:	444555666	
Original / ID Number:	Daily Funding	
Original / Rec Co Name:	John Doe	
Original Trace Number:	9876543214444	
Effective Entry Date:	June 5, 2008	

<b>RECORRECTED INFORMATION</b>		
Original Code:	003	
Original Code Description:	Incorrect Routing Number and Incorrect DFI Account Number	
Correct Routing Number:	111222333	
Correct DFI Account Number:	987654321	

above data is transmitted according to the NACHA standards. If it does not appear accurate, please contact the financial institution that originated this notification of change. If the original transaction was a CTX, ENR, or TRX, then the first four characters keyed represent the number of addenda records of the original transaction.

your information, shown below is the data in its original format as it appeared in the addenda record:

ADDENDA RECORD                      111222333 987654321

END OF REPORT \*\*\*

2014 5:46 AM Page 1 of 1

ACH Bank, Pleasant Town, USA  
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Physicians Group

**REMITTANCE ADVICE DETAIL REPORT**

<b>RECEIVER INFORMATION</b>		<b>ORIGINATOR INFORMATION</b>	
Receiver Name:	Physicians Group	Originator Name:	Blue Care
Receiver Account Number:	987654321	Company ID:	1555555555
Receiving DFI ID:	051099999	Originating DFI:	091088888
Receiver Number:	123456    ← Possibly the	Company Descriptive Date:	
Effective Date:	March 2, 2014 National Provider	Effective Entry Date:	March 1, 2014
Transaction Type:	22                      Identifier (NPI)	Transaction Description:	Demand Credit – Auto Dep
Transaction Amount:	\$5,000.00		

<b>TRANSACTION DETAILS</b>			
Discretionary Data:		Discretionary Data:	
Company Description:	HCCLAIMPMT	Company Name/ID#:	Physicians Group
Company Code:	CCD	Addenda Rec. Count:	1
Company Class Code:	200 – ACH Entries Mixed	ACH Trace Number:	999999999000001
Company Check Number:	75	Reference Code:	

<b>ASSOCIATION TRACE NUMBER</b>		
Receiving Transaction Trace Numbers:	EFT11111111 ← Reassociation Trace Number	
Originating company identifier:	122222222	
Reference Number:	000333333	

END OF REPORT \*\*\*

Automate reporting and delivery  
of health care payments

[RETURN TO CONTENTS](#)

# Payment Data Information File

## As-is copy format from the addenda records

```

ISA*00*EXAMPLE123*00*EXAMPLE123*01*9999999999          *RZ*123456789          *081025*142
2*U*00400*009876543*0*P*:\GS*RA*888888888*77777777*20081025*1422*9876543*X*0040
10\ST*820*009876543\BPR*C*000560,00*C*ACH*****9999999999*01*9999999999*DA*1111
1*22222222\CUR*BY*USD*1.0000*SE*USD\REF*TN*3333333333\DTM*097*20081025\N1*PR*Acme
 Widgets LLC          \ENT*I\NM1*PE*4*AAA Supply Company*****999*555555555\RMR*IV*
66666666**50.00*50.00\REF*PO*PO1234\DTM*003*20081015\RMR*IV*66666667**60.00*60.00\
REF*PO*PO1235\DTM*003*20081015\RMR*IV*66666668**70.00*70.00\REF*PO*PO1236\DTM*003
*20081015\RMR*IV*66666669**80.00*80.00\REF*PO*PO1237\DTM*003*20081015\RMR*IV*6666
670**090.00*090.00\REF*PO*PO1238\DTM*003*20081015\RMR*IV*66666671**100.00*100.00\
REF*PO*PO1239\DTM*003*20081015\RMR*IV*66666672**110.00*110.00\REF*PO*PO1240\DTM*0
*20081015\SE*7*009876543\GE*1*009876543\TEA*1*009876543\
  
```

09/29/08 9:15 AM Page: 1 of 1

ACH Data, Pleasant Town, USA  
 Telephone: 555-555-5555, Fax: 555-555-5556, Email: Customer.Service@ACHBank.com  
**INTERNATIONAL ACH TRANSACTION REPORT**

Way Operator OFAC Screening Results: B - Gateway Fee Not Found a Potential Blocked Party  
 Delay OFAC Screening Results: Blank - Information Not Provided

<b>ORIGINATOR INFORMATION</b>		<b>RECEIVER INFORMATION</b>	
Originator Name:	CHOCOLATE USA	Receiving Corrid Name:	JOSEPH HERSHEY
Originator ID:	8888432310	DFI Account #:	22713589
Originating DFI ID:	12345678	Receiving DFI ID:	34567891
Effective Entry Date:	September 24, 2009	Settlement Date:	September 24, 2009
Transaction Type:	22	ID #:	34245678
Transaction Description:	Demand Credit - Auto Debit	Amount:	\$1,549.67

<b>TRANSACTION DETAILS</b>		<b>RECEIVER DETAILS</b>	
Description:	Consulting	Company Name / ID#:	JOSEPH HERSHEY
Class Code:	IAT	Addenda Rec. Count:	12
Old Class Code:	300 - ACH (Other) Misc	Trace #:	123456780000001
Y#:	0000001	ISO Originating Currency Code:	USD
Indicator:	FE - Forward-Forward	ISO Destination Currency Code:	USD
Reference Indicator:	1 - Spoke Filled	ISO Destination Country Code:	US
Reference:		Transaction Type Code:	BUS - Business
Original Payment Amount:	1,549.67	Foreign Trace #:	

**MENT RELATED INFORMATION**

Distance Advice Accounts Receivable Open Item Reference: Automate IAT reporting and delivery

Invoice Number: 123456 E1,549.67

Invoice Paid: E1,549.67

<b>ORIGINATOR</b>		<b>RECEIVER</b>	
Originator Name:	CHOCOLATE USA	Receiving Corrid Name:	JOSEPH HERSHEY
Originator ID #:	8888432310	Receiver ID #:	34567891
Originator Street Address:	1234 ABLA AVENUE	Receiver Street Address:	8878 MAPLE AVENUE
Originator City/State:	CHICAGO, IL	Receiver City/State:	WILMINGTON, VT
Originator Country/Postal Code:	US*90000	Receiver Country/Postal Code:	US*93004

<b>ORIGINATING DFI</b>		<b>RECEIVER DFI</b>	
Originating DFI Name:	SVBYS BANK AG	Receiving DFI Name:	BANK OF BLUEMONT
Originating DFI ID #:	US9WACH2H12A	Receiving DFI ID #:	34567891
Originating DFI ID # Qualifier:	02	Receiving DFI ID # Qualifier:	01
Originating DFI Branch Country Code:	CH	Receiving DFI Branch Country Code:	US

<b>ESGN CORRESPONDENT BANK INFORMATION</b>		<b>ADDENDUMS</b>	
Originator Correspondent Bank Name:	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	Addenda Sequence #:	0003
Originator Correspondent Bank ID #:	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	Foreign Corrid Bank Branch Country Code:	000
Originator Correspondent Bank ID # Qualifier:	00		
Receiver Correspondent Bank Name:	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	Addenda Sequence #:	0004
Receiver Correspondent Bank ID #:	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	Foreign Corrid Bank Branch Country Code:	000
Receiver Correspondent Bank ID # Qualifier:	00		

Big Bank, Pleasant Town, USA  
Telephone: 555-123-4567, Email: Customer.Service@BigBank.com

Shady Acres Care Center

### SOCIAL SECURITY BENEFICIARY REPORT

**GENERATOR**

Company Name: US TREASURY 303  
Company ID: 3031111111  
Company Entry Description: SOC SEC  
Statement Date: 09/24/13

Automate reporting for representative payee receivers

**RECEIVER AND ADDENDA RECORD(S)**

Ref/Account Number	Amount/Trace Number	TranCode	Guardian/Beneficiary	Receiving DFI ID
SHADY ACRES FOR 456789	\$1,222.00 999999999123455	Credit	SHADY ACRES FOR JANE DOE SSN-888888888	999999999
SHADY ACRES FOR 456789	\$0.00 999999999123459	Prenote	SHADY ACRES FOR JOHN SMITH SSN-777777777	999999999

**GENERATOR**

Company Name: SSA TREAS 310  
Company ID: 0031111111  
Company Entry Description: XXSOC SEC  
Statement Date: 09/24/13

**RECEIVER AND ADDENDA RECORD(S)**

Ref/Account Number	Amount/Trace Number	TranCode	Guardian/Beneficiary	Receiving DFI ID
LIAM JONES 456789	\$641.55 999999999123455	Credit		999999999
E TERRY 456789	\$0.00 999999999123459	Prenote		999999999

END OF REPORT \*\*\*

**MINNESOTA**  
BANK & TRUST

Member  
**FDIC**