

Steps Required to Process a Payment Notification Request



This document is intended to serve as a quick reference guide to specific steps required to process a payment notification request sent or received through the Fedwire® Funds Service in accordance with the Payment Notification Guidelines (Guidelines) at http://www.frb services.org/campaigns/remittance/files/payment_notification_guidelines.pdf. To begin using the Fedwire Funds Service's payment notification feature, you must read and agree to [Operating Circular 6](#).

Originator's Bank

1. **Directory Lookup:** If a funds transfer payment notification is desired, first determine eligibility by validating that the beneficiary's bank is listed in the [Payment Notification User Group \(PNUG\) directory](#).
2. **Request Notification in Fedwire Funds Transfer Message:** Create a Customer Transfer Plus (CTP) message requesting notification from downstream banks. Tag {3620}, *Payment Notification*, should include:
 - a. The Payment Notification Indicator = "1".
 - b. At least one email address (The email address should be for the party to which downstream PNUG member financial institutions ought to send a notification. Depending upon your or your customer's preference, this may be you and/or the originator.)
 - c. An end-to-end identification number (see [Guidelines, Section 4](#)), which can be supplied either by you or the originator. The end-to-end identification number should comply with the Guidelines.
3. **Receive Notification Email Response:** Email notifications are supposed to be directed to the email address(es) specified in tag {3620}. If emails are directed to:
 - a. **Originator - Educate your customer on how to receive and read notifications**
 - Educate the originator about the content and format of notifications (see [Guidelines, Section 5](#)), as it will receive emails directly from downstream banks and need to interpret them.
 - Communicate the end-to-end identification number to the originator, if it does not already have the number, so the originator can reconcile the notification email to the funds transfer to which it relates.
 - Obtain the safe sender email list from the [Wholesale Operations Site](#); provide it to your originator to set spam filters to help ensure notification emails are received.
 - b. **You - Update your safe sender list, receive notifications, and provide status to originator:**
 - Ensure you can receive the notification emails from downstream banks.
 - Reconcile notifications to the funds transfers to which they relate using the end-to-end identification number.
 - Develop a mechanism for providing payment notification status to the originator.
 - Obtain the safe sender email list from the [Wholesale Operations Site](#); set your spam filter to help ensure you receive notification emails.

Beneficiary's Bank

1. **Monitor Advice of Credit for Tag {3620} with "1":** If you've joined the PNUG, you should monitor advices of credit you receive to see whether tag {3620} is present with the Payment Notification Indicator = "1", which indicates that payment notification has been requested.
2. **Determine Status of Funds Transfer:** See [Guidelines, Section 5c](#).
 - a. ACSC is achieved when you have credited the account of or otherwise paid the beneficiary.
 - b. RJCT is achieved when you have properly rejected or canceled a funds transfer in accordance with governing law or when you have initiated an offsetting funds transfer to "return" the original funds transfer.
3. **Send Notification to Email Address(es) in tag {3620}:** Format email in accordance with [Guidelines, Section 5](#).

More information about payment notification, including the Guidelines, member directory, articles, illustrations, background and more, can be found at <http://www.FRBservices.org/serviceofferings/fedwire/pnug.html>. To start using this feature of the Fedwire Funds Service, visit [Payment Notification User Group Setup](#) or contact your [account executive](#).

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