

# ACH Operations (Capability)

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## 1. Role Definition

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This service domain handles the operational interface with an external automated clearing house (ACH) service. It handles the sending and receipt of batched transactions, servicing reporting and executes the schedule of service operations

## 2. Example of Use

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A payment is made between two customers of different banks. The payment is processed via an automated clearing house.

## 3. Executive Summary

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This service domain operates the Automated Clearing House (ACH) access gateway between the bank and the ACH service provider

4. Key Features

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

- Handle outbound ACH payments
- Handle inbound ACH payments
- ACH payment warehousing (delayed send)
- Transaction update, repair and reconciliations

Documentation







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Properties

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Property	Value
Service Domain	
API BIAN Portal	ACH Operations API ( <a href="https://app.swaggerhub.com/apis/BIAN-3/ACHOperations/12.0.0">https://app.swaggerhub.com/apis/BIAN-3/ACHOperations/12.0.0</a> )
BIAN Proposed ISO20022 Control Record Match	CashClearingSession
Core Business Object	 Instruction Batch ( <a href="object_26.html?object=37929">object_26.html?object=37929</a> )
Individual Analytics	aCHFulfillmentOperatingSessionAccumulators aCHFulfillmentOperatingSessionActivityAnalysis aCHFulfillmentOperatingSessionPerformanceAnalysis aCHFulfillmentOperatingSessionTrends&Events
Main Standard	 ISO20022 - Payments ( <a href="object_26.html?object=130384">object_26.html?object=130384</a> )
Portfolio Analytics	aCHFulfillmentOperatingSessionPortfolioActivityAnalysis aCHFulfillmentOperatingSessionPortfolioMake-UpAnalysis aCHFulfillmentOperatingSessionPortfolioPerformanceAnalysis

Scenarios

-  Handle Request for Refund of Incoming Direct Debit at Debtor Bank (views/view\_55452.html)
-  Handle Request for Outgoing Credit Transfer (views/view\_55383.html)
-  Handle Request from Debtor to Debtor Bank for Advance Refusal of Direct Debit Collection (views/view\_55681.html)
-  Process Request from Creditor to Creditor Bank for Reversal of Direct Debit Collection (views/view\_55693.html)
-  Process Incoming Direct Debit Reversal at Debtor Bank (views/view\_54796.html)
-  Process Salary Payments for External Accounts (views/view\_54595.html)

Service Role      Operate the ACH access gateway

BIAN Life Cycle

Registration Status      Registered

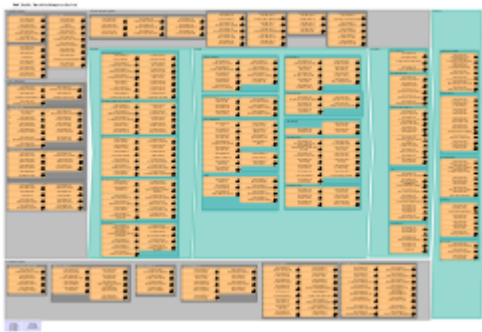
Stereotypes

stereotype      ServiceDomain

Appears on

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(views/view\_51705.html)



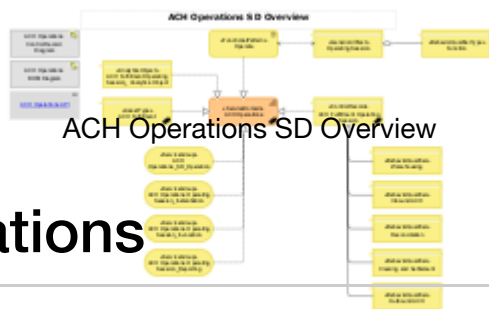
BIAN Service Landscape V12.0 Value Ch...

(views/view\_52092.html)

(views/view\_51891.html)












BIAN Service Landscape V12.0 Matrix Vi...



ACH Operations SD Overview

# Relations










aggregated by	<div>  Payments (object_25.html?object=130771) </div> <div>  Wave 2 (object_25.html?object=153742) </div> <div>  Wave 1 (object_25.html?object=153747) </div> <div>  Clearing And Settlement (object_25.html?object=171759) </div>
gets input from	<div>  Business Unit Management (object_21.html?object=30964) </div> <div>  Payment Execution (object_21.html?object=39023) </div>
is associated with	<div>  ACH Fulfillment- B2B/B2C W2 (object_30.html?object=36613) </div>
is equal to	<div>  ACH Operations (object_37.html?object=45092) </div>
is part of	<div>  Payments (object_25.html?object=130771) </div>

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realized by

-  Rename existing ACH Fulfillment to ACH Operations (check FP is Operate)  
(object\_30.html?object=161670)
  -  ACH Operations\_SD\_Service Group (object\_19.html?object=242894)
  -  Re BQ Retrieve details about an inbound ACH transaction batch (object\_13.html?object=31305)
  -  Re BQ Retrieve details about an outbound ACH transaction batch (object\_12.html?object=33716)
  -  Up BQ Update a warehoused outbound ACH transaction batch (object\_14.html?object=34567)
  -  In BQ Initiate an outbound ACH transaction batch handling (object\_14.html?object=36349)
  -  Up BQ Update an ACH transaction batch in clearing and settlement (object\_14.html?object=37895)
  -  In BQ Initiate an inbound ACH transaction batch handling (object\_14.html?object=38071)
  -  In BQ Initiate a warehoused outbound ACH transaction batch (object\_15.html?object=39909)
  -  Re BQ Retrieve details about an ACH transaction batch in clearing and settlement (object\_15.html?object=40925)
  -  Re BQ Retrieve details about ACH transaction reconciliations (object\_15.html?object=41676)
  -  ACH Fulfillment (object\_23.html?object=42084)
  -  ACH Fulfillment Operating Session (object\_24.html?object=42117)
  -  Up BQ Update an outbound ACH transaction batch (object\_16.html?object=43694)
  -  Up CR Update the operating schedule parameters (object\_16.html?object=43841)
  -  Co CR Control the execution of the ACH access service session (e.g. terminate) (object\_16.html?object=44357)
  -  Re CR Retrieve details about the ACH access service session (object\_16.html?object=46285)
  -  Up BQ Update an transaction in reconciliations (object\_16.html?object=46459)
  -  Re BQ Retrieve details about a warehoused outbound ACH transaction batch (object\_16.html?object=47091)
  -  In BQ Initiate the reconciliation of ACH transactions (object\_16.html?object=47115)
  -  In BQ Initiate an ACH transaction batch clearing and settlement processing (object\_17.html?object=47917)
  -  Up BQ Update an inbound ACH transaction batch (object\_17.html?object=48644)
  -  Operate (object\_28.html?object=58128)
  -  ACH Operations Operating Session\_Reporting (object\_19.html?object=77975)
  -  ACH Fulfillment Operating Session\_Analytics Object (object\_25.html?object=77979)
  -  ACH Operations Operating Session\_Invocation (object\_19.html?object=77996)
  -  ACH Operations Operating Session\_Instantiation (object\_19.html?object=78002)
  -  ACH Operations\_SD\_Operations (object\_19.html?object=78007)
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sends output to	 Financial Gateway (object_20.html?object=29241)
serves	 Money Movement Management (object_6.html?object=130159)
triggered by	 Servicing Order (object_21.html?object=32295)
	 Direct Debit (object_21.html?object=32677)
	 Payment Order (object_21.html?object=35550)
	 Payment Execution (object_21.html?object=39023)
triggers	 Direct Debit (object_21.html?object=32677)