

Incident Report: IR-2026-US-015

Subject: ACH "Same Day" Processing Failure

Date of Report: January 15, 2026

Status: Resolved

1. Executive Summary

Kredila's **USA** operations experienced a failure in the Same-Day ACH (Automated Clearing House) file transmission. A syntax error in the batch header caused the Federal Reserve's processing system to reject the entire payment file, reverting all "Instant" disbursements to standard 3-day settlement times.

2. Incident Timeline (EST)

- **Jan 14, 10:30 AM:** Batch file transmitted to the partner bank for Same-Day settlement.
- **Jan 14, 11:45 AM:** Bank returns "File Rejected" status due to an invalid character in the Batch Header Record.
- **Jan 14, 01:15 PM:** Engineering identifies a bug in the recent UI update that allowed non-alphanumeric characters in user middle names.
- **Jan 15, 08:00 AM:** Corrected file re-transmitted for standard settlement; manual credits issued to cover late fees.

3. Impact Assessment

- **Affected Region:** USA
- **Impact:** 1,850 borrowers experienced a 48-72 hour delay in receiving funds.
- **Root Cause:** Lack of input sanitization for ACH-specific character constraints.

4. Resolution & Preventive Action

- **Resolution:** Manually scrubbed the database for special characters and re-issued the payment batch.
- **Preventive Action:** Implementation of a **Pre-Submission Validator** that simulates Federal Reserve file validation rules before the file leaves the Kredila environment.