

# Before & After Credit Gateway Comparison

| Before Credit Gateway                                                                                                                                                                                                                                                                                                                                                                                       | After Credit Gateway                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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| <p><b><u>Availability of Fedwire Data</u></b></p> <ul style="list-style-type: none"> <li>• Available real-time through CASHLINK II (CL II)</li> <li>• Voucher data for current settlement date available after 9:30 PM ET in CL II</li> <li>• Interface files created after 9:30 PM ET in CL II</li> <li>• Detail and voucher data available in TRS after 9:30 PM ET for current settlement date</li> </ul> | <p><b><u>Availability of Fedwire Data</u></b></p> <ul style="list-style-type: none"> <li>• Detail data available in real-time through TRS; CL II no longer provides access to real-time, same-day Fedwire messages</li> <li>• Voucher information associated to detail transactions available in TRS after 8:30 PM ET</li> <li>• Interface files in CL II created after 8:30 PM ET</li> <li>• Detail and voucher data available for viewing in CL II after 8:30 PM ET each settlement date</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <p><b><u>Availability of REX ACH Data</u></b></p> <ul style="list-style-type: none"> <li>• Available for current and pre-settled items in CL II</li> <li>• Voucher data for current settlement date generated and displayed after 8:30 AM ET in CL II</li> <li>• Download files created around 9:00 AM ET in CL II</li> <li>• Detail and vouchers not available in TRS</li> </ul>                           | <p><b><u>Availability of REX ACH Data</u></b></p> <ul style="list-style-type: none"> <li>• ACH detail data available in TRS for current and pre-settled items</li> <li>• ACH voucher data for current settlement date is available after 6:30 AM ET in TRS</li> <li>• ACH detail and voucher data for current settlement date is available in CL II after 7:00 AM ET</li> <li>• CL II no longer displays pre-settled ACH items; these can only be accessed in TRS</li> <li>• REX ACH download files continue to be created in CL II</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <p><b><u>Functionality</u></b></p> <ul style="list-style-type: none"> <li>• Request for Fedwire reversal available to agencies in CL II</li> <li>• Request for Fedwire correction available to agencies in CL II</li> <li>• Return ACH available to agencies in CL II</li> <li>• Information notifications in CL II provided to agencies when a Fedwire or REX ACH voucher is created</li> </ul>            | <p><b><u>Functionality</u></b></p> <ul style="list-style-type: none"> <li>• Request Fedwire Reversal no longer available in CL II. Agencies contact Credit Gateway Customer Care to initiate reversal</li> <li>• Request Fedwire Correction no longer available in CL II. Agencies contact Credit Gateway Customer Care to initiate correction.</li> <li>• Return ACH no longer available in CL II. Agencies now contact Credit Gateway Customer Care to initiate return</li> <li>• Returns, reversals, and correction data available in CL II and TRS, based on availability of data defined for Credit Gateway Implementation</li> <li>• Information notifications no longer provided in CL II when a Fedwire or REX ACH voucher is created. If needed, TRS will be enhanced in the future to provide email notifications to agencies when a Fedwire or REX ACH voucher is created.</li> </ul>                                                                                                                                                                                                                                                             |
| <p><b><u>Formats</u></b></p> <ul style="list-style-type: none"> <li>• The current Fedwire Message Audit Number is 14 digits and contains an 8-digit date, followed by a 6-digit sequence number.</li> <li>• The REX ACH ID is 15 digits and contains an 8-digit date, followed by a 7-digit sequence number.</li> <li>• The REX Account ID is 6 digits long.</li> </ul>                                     | <p><b><u>Formats</u></b></p> <ul style="list-style-type: none"> <li>• In place of the current 14-digit Fedwire Message Audit Number, the Credit Gateway is expected to provide a 13-digit Transaction ID that will appear as the Transaction ID in TRS and the Fedwire Message Audit Number in CL II. This Transaction ID is 12 digits, composed of a 6-digit date, followed by a 6-digit sequence number plus a 1-digit debit/credit indicator.</li> <li>• In place of the current 15-digit REX ACH ID, the Credit Gateway is expected to provide a 31- or 32-digit Transaction ID that will appear as the Transaction ID in TRS and a new field in CASHLINK II. This Transaction ID is composed of a 15-digit Original Transaction Trace Number, a 10-digit Transaction Dollar Amount, and a 6-digit Transaction Effective Date. The 32nd digit, if present, will be a "0" or "1", indicating a debit or credit correction. CL II will continue to generate the REX ACH ID value.</li> <li>• The REX Account ID will be expanded to support a value with a length of 12 digits, which will correspond to the new Credit Gateway Account Number.</li> </ul> |