



New Check 21 Duplicate Notification Service to Improve End-to-End Payment Processing For Financial Services Industry

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The Image Industry Interoperability Group (i3G), a bank-driven Check 21 industry collaborative, announced today the availability of a Check 21 Duplicate Notification Service that will provide all check processing organizations the ability to more efficiently communicate and resolve issues related to duplicate file events. The service, which leverages the Federal Reserve Banks' FedMail® access solution, enables industry-wide communications capability, allowing check-processing organizations subscribing to FedMail to provide timely notice and contact information about duplicate file events to other FedMail subscribers. All organizations currently subscribing to FedMail can take advantage of the service starting September 15, 2009.

Although infrequent, with less than one percent of check image files resulting in a duplicate event, check image files or items that are presented twice for payment cause operational and financial disruption when they occur, sometimes taking over six months to resolve. The Check 21 Duplicate Notification Service provides an industry best practices approach for communicating among check image industry participants – providing expeditious notification of a duplicate event.

"Since more than 10,000 institutions already have access to FedMail, i3G determined the trusted communication option was the best way to provide an industry standard solution that would greatly improve how we all recover from a duplicate event," stated Bill Brennan, Item Processing Director, Southwest Corporate Federal Credit Union and a member of i3G.

"Until now, the industry has had no effective way to keep each other informed when a duplicate file has been presented or who to contact to reverse the transaction," stated Fred Herr, Senior Vice President, System Retail Payments Office of the Federal Reserve Banks. "As we approach over 90% adoption of check image capability in the industry, the Federal Reserve Banks are delighted to be a part of an industry solution that creates more efficient end-to-end processing."

To begin using this service if you are already a FedMail subscriber, visit FRBservices.org/app/duplicatecheck/request/DuplicateRequest.action. For more information and to subscribe to FedMail, visit FRBservices.org/files/forms/access_solutions/pdf/FedMailServiceChangeForm_rv.pdf.

About i3G

The Image Industry Interoperability Group, i3G, is a US financial services industry collaborative formed in 2008 by a small and diverse set of bank organizations with the mission to quickly solve for lingering exceptions and interoperability issues impeding check payment processing efficiencies. i3G members include Bank of America, The Federal Reserve Banks, Frost Bank, JP Morgan Chase & Co, Independent Community Bankers Association (represented by Midwest Independent Bank and North American Banking Company), Southwest Corporate Federal Credit Union, Sterling Savings Bank, US Bank, and Wells Fargo. More information can be found at www.i3Ggroup.com and [i3G's linkedin group page](#).

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