



Lifecycle of an ACH Transaction Presentment to Return

- 1.0** Merchant processes an ACH transaction through Forte's gateway
- 2.0** ACH transaction becomes a debit and is sent from Forte to Merchant Bank
- 3.0** Debit sent from Merchant Bank to Federal Reserve
- 4.1** Debit sent from Federal Reserve to Customer Bank
- 5.1** Customer Bank posts debit to Customer Bank Account with sufficient funds
- 6.1** A) Once funding is calculated, debits become credits owed to Merchant
B) Credit is sent from Customer Bank back to Federal Reserve
- 7.2** Funding in Process
- 8.3** Funding in Process
- 9.4** Credit sent from Federal Reserve to Merchant Bank
- 10.4** Credit sent from Merchant Bank to Forte
- 11.4** All credits become a funding file and are sent from Forte to Merchant
- 12.4** Transaction Complete



The first number refers to the order it happens. The second number refers to the day it happens.

- 5.1** Customer Bank attempts to post debit to Customer Bank Account, but it becomes a return due to non-sufficient funds (NSF)
- 6.1** Return sent from Customer Bank to Federal Reserve by end of day
- 7.2** Return sent from Federal Reserve to Merchant Bank
- 8.2** Return sent from Merchant Bank to Forte
- 9.3** All returns join funding file with all credits and are sent from Forte to Merchant
- 10.4** Return Complete

Notes:

