



Participant Availability

Due to the around-the-clock nature of payments processed and settled through the FedNow Service, the Federal Reserve Banks have established availability requirements for participating financial institutions (FIs) and their service providers.

Participants and their service providers are expected to be capable of sending or receiving messages as close to the service's 24x7x365 operational availability as possible. As FIs begin their instant payments journey, the Federal Reserve Banks understand that planned and unplanned maintenance windows will occur for FIs, which may result in the need to sign off from the service for a period of time.

This topic goes into more detail about each of these expectations and the processes that the service has in place around them, including:

- **Striving for continuous availability**
- **Handling availability interruptions**
- **How the FedNow Service communicates changes in routing transit number (RTN) availability**
- **Requesting lists of active RTNs**

Striving for Continuous Availability

Using the FedNow Service may require participants to make changes to current operations and support structures to achieve continuous availability. The Federal Reserve Banks encourage FIs to review their internal and third-party systems to verify that they are prepared for the continuous availability required — or are as close as possible.

As FIs and their service providers work to support continuous availability, the Federal Reserve Banks work together with the industry to manage acceptable downtime of participants, while balancing a network that is available for end customers to send and receive money. Over time, it is expected that FIs increase their availability to the service, reducing the need to go offline for maintenance and other reasons. As expectations evolve over time, the Federal Reserve Banks will communicate changes to give participants and service providers time to prepare.

Participants or their service providers, if applicable, need to ensure that they establish appropriate monitoring and alerting capabilities to resolve issues that may arise. Participating FIs and their service providers are required to take appropriate steps and notify the Federal Reserve Banks in the event of any planned or unplanned downtime.

When Disruptions Happen

During maintenance or other disruptions, participants are expected to sign off from receiving credit transfer messages from the FedNow Service.

A participating FI is able to request to sign off, or sign on to, the FedNow Service by using ISO® message admi.004, by using the FedNow interface via FedLine® Solutions. Participants and service providers are able to identify each RTN impacted, and with respect to service providers, the message may cover all participants' profiles associated with that service provider. The FedNow Service will respond to the request and confirm the status.

While the receiver's RTN is offline, the FedNow Service rejects payment messages (ISO messages pacs.008 and pacs.004) sent to the RTN. However, while the status of an RTN is set to signed off, the FedNow Service continues to send all other service messages to the relevant queue for the FI to retrieve. Participants may still initiate messages to the FedNow Service while signed off from receiving credit transfer messages. The Sender FI is responsible for screening all payments according to its internal processes and requirements.

Participants and service providers are responsible for managing and monitoring their connection and queues and taking action should there be any issues. For a more detailed discussion of ISO 20022 messages, refer to the [ISO Overview](#) topic.

Communicating Changes in RTN Availability

The FedNow Service sends a broadcast message (admi.004) to all participants communicating changes in availability for each impacted RTN. Such changes may involve RTNs going offline or coming online. This information is also available via the FedNow interface.

Sender FIs should check outbound messages against the list of offline RTNs prior to submitting a message to the system. The FedNow Service confirms that a Receiver FI is available to receive credit transfer messages as part of its validation in step 3 of the payment flow (see the [Customer Payment Flow](#) topic for details). If the Receiver FI's RTN is signed off, the service rejects transactions and notifies the Sender FI using the status message (pacs.002).

List of FedNow Service-enabled RTNs

FedNow Service participants can request a complete list of RTNs with indicators of enabled participation type (receive customer credit transfers, send and receive credit transfers or receive requests for payment) via the FedNow interface or receive at the end of day via ISO message admi.998. To learn more about the flexibility that the service offers for enabling specific roles and capabilities, refer to the [Participation Types](#) topic.

Ensuring Proper Preparedness

With the FedNow Service processing and settling payments in near real time, continuous availability is essential for participating FIs. Participants are expected to operate 24x7, however if unexpected situations arise that require a participant to be offline, the FedNow Service provides capabilities that allow clear communication between the participant and the service.

This guide may and is likely to change from time to time, including as the Federal Reserve Banks obtain feedback from various stakeholders. The Readiness Guide is not an agreement with the Federal Reserve Banks and is not necessarily reflective of the final terms, operating procedures or other documentation for the FedNow Service.

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