

IRI FieldShield Expands Data Masking to ACH and Fedwire Payment Files

Purpose-built protection for NACHA- and Federal Reserve-regulated payment data supports compliance, risk reduction, and modernization

MELBOURNE, FL, UNITED STATES, January 12, 2026 /EINPresswire.com/ -- Innovative Routines International (IRI), Inc., a global leader in data management and masking software, today announced enhanced [IRI FieldShield](#)® data masking support for ACH (Automated Clearing House) and Fedwire® payment files, delivering format-aware data masking and manipulation for some of the most sensitive and highly regulated data in the banking ecosystem.



IRI FieldShield Data Masking Tool - Product Logo



Masking Sensitive Data in ACH Files with IRI FieldShield

ACH and Fedwire files underpin U.S. retail and wholesale payment systems and contain confidential information such as ABA routing transit numbers (RTNs), DFI account numbers, customer names, transaction codes, amounts, and settlement details. These files are governed by NACHA Operating Rules, Federal Reserve Bank requirements, and regulatory mandates including GLBA, PCI DSS, SOX, and state privacy laws.

FieldShield enables financial institutions to de-identify this data safely while preserving file integrity, record sequencing, and business logic required for downstream validation and processing. According to IRI SVP David Friedland, banks and payment processors face increasing pressure to protect non-public personal information while still using realistic data for testing, analytics, audits, and modernization initiatives. “With FieldShield support for ACH and Fedwire, banks can apply compliant, repeatable masking that aligns with NACHA rules and Federal Reserve expectations—without breaking critical payment workflows,” he said.

Banking- and compliance-focused capabilities include:

* Native parsing of ACH file structures, including File Header Records (Type 1), Batch Header Records (Type 5), Entry Detail Records (Type 6), Addenda Records (Type 7), Batch Control Records (Type 8), and File Control Records (Type 9), in accordance with NACHA specifications

* Support for Fedwire Funds Service message formats, enabling protection of originator, beneficiary, and settlement data while preserving required field lengths and positional integrity

* Format-preserving encryption and masking for routing numbers, account numbers, names, trace numbers, and reference identifiers



Masking Sensitive Data in Fedwire Files with IRI FieldShield

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IRI SVP David Friedland

* Deterministic and referentially consistent masking, ensuring the same account or customer is masked identically across related records, batches, and files

* High-performance, batch-oriented processing suitable for large daily volumes and historical payment archives

* Policy-driven masking rules and audit-ready controls, supporting internal risk management, regulatory exams, and third-party oversight

FieldShield operates independently of production payment systems, allowing banks to safely create compliant non-production datasets for system testing, vendor integrations, model development, fraud analysis, and examiner requests, while reducing the risk of data leakage and insider exposure.

For more technical information about IRI FieldShield support for ACH and Fedwire files, see: <https://www.iri.com/blog/data-protection/masking-pii-in-ach-files/> and <https://www.iri.com/blog/data-protection/masking-pii-in-fedwire-files/>

Furthermore, by supporting the manipulation of data in ACH and Fedwire files, tooling in the IRI Voracity® data management platform (which includes FieldShield) can help financial institutions leverage the information in these files, too. Friedland added that “beyond granular protection for sensitive payment data in production and test, IRI software can also transform, integrate,

migrate, wrangle, and report on data in these files - plus many other sources - all at once.”

About IRI

Founded 1978, IRI is a global leader in data management and data protection software, providing solutions to classify, search, integrate, migrate, govern, and analyze data across on-premise and cloud environments. Introduced in 2011, IRI FieldShield delivers advanced data classification, discovery and masking for sensitive data in structured files, databases and CDRs. FieldShield is available standalone or inside the IRI Voracity data management platform which also includes IRI Workbench, FACT, CoSort, NextForm, RowGen, DarkShield and Ripcurrent. Visit <https://www.iri.com> or email info@iri.com for more information.

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