

## Rules and Regulations

The amount of time an Originator must retain the original or a copy of each authorization from the termination or revocation of the authorization.

Sample

Sample

2 years

## General Payments Overview

A financial institution that receives payment instructions from Originators and forwards the entries to the ACH Operator.

# Originating Depository Financial Institution (ODFI)

Sample

## Risk Management

Controls systemic risk in the  
ACH network.

Sample

ACH Operator

Sample