



LEGEND

- Originators - Businesses and other corporate/merchant entities
- Third Party Service Provider - Performs any function on behalf of the Originator with respect to processing ACH entries.
- Federal Reserve Bank= FED. Provides clearing, delivery, and settlement services for ACH entries
- ODFI – Financial Institution that initiates ACH entries for its customers (They can also receive files)
- RDFI- Financial Institution that receive ACH entries for its customers- may receive credits or debits.