FedACH Risk® RDFI Alert Service
Appendix: Criteria Information - Definition of Fields

ACH Field Name	Description	How it mitigates risk?
Originating ODFI Identification	ODFI RTN	Identifies batches from a financial institution the RDFI considers as having poor origination practices.
Company Name	Name assigned by the originator to identify its transactions to the receiver	This name will often not change as an originator or third party moves from ODFI to ODFI. Some problematic originators will move from ODFI to ODFI on a regular basis.
Company Identification	Alpha numeric identifier generally assigned by the ODFI used to identify an originator	When combined with ODFI RTN, this field provides the most accurate method for identifying a single originator from a particular RTN.
Standard Entry Class Code	Code used to identify the payment type of a batch	RDFIs can use this field to identify particular payment types that it may perceive to be of greater interest relative to potential risk.
Company Entry Description	Payment description passed to the receiver's bank statement	This name will often not change as an originator or third party moves from ODFI to ODFI. Some problematic originators will move from ODFI to ODFI on a regular basis.
Entry/Addenda Count	The number of transactions and supplemental transaction information contained in a batch	RDFIs can use this field as a gauge for frequency of payments coming from a particular source within a single batch.
Debit or Credit Dollar Amount	Summarized dollar value of the transactions contained in a batch	As batches are from a single source, the dollar value naturally gives the RDFI a view of its exposure to a particular originator.
Settlement Date	The date on which a payment settles in the RDFI's Fed account	Returns can settle in the RDFI's Fed account at 1 p.m. ET, 5 p.m. ET, and 5:30 p.m. ET on the same day as the transactions are processed. At a significant dollar value, these transactions could impact balances in the RDFI's Fed account late in the day.

Take a closer look at Risk.