

AAP Train the Trainer Supplement #6 – Retention Requirements

	ACH OPERATOR	ORIGINATOR	PARTICIPATING DFI	COPY PROVISIONS
Record of Entries Received or Transmitted	One Year from Date of Entry		Six Years from Date of Entry	Operator or DFI - provide copy of information relating to Entry if requested by DFI or other ACH Operator
Authorizations		Two Years from Termination or Revocation of Authorization		Originator - provide copy to ODFI in order for the ODFI to provide to the requesting RDFI within ten Banking Days of request
Eligible Source Document for ARC & BOC		Two Years from Settlement Date of Entry (front only)		Originator - provide copy of front of source document to ODFI in order for the ODFI to provide to the requesting RDFI within ten Banking Days of request made within two years of Entry.
Eligible Source Document for RCK		Seven Years from Settlement Date of Entry (front & back of related item)		Originator - provide copy of the related item to ODFI in order for the ODFI to provide to the requesting RDFI within ten Banking Days of request
Copy or Image of Item to Which XCK Entry Relates			Six Years from Date of Entry	ODFI – provide copy of the related items to the requesting RDFI within 30 days of written request made within 6 years of initiation date of the XCK entry.
Written Statement of Unauthorized Debit			One Year from Settlement Date of Related Extended Return Entry	RDFI - provide copy within ten Banking Days of request by ODFI if made within one year of Entry date.