

# Originator Self-Assessment

Bolster Compliance  
Improve Quality  
Strengthen Relationships



Regulators have become increasingly focused on ACH rules compliance — not just for Originators processing directly through an ODFI — but also for those processing through a Third-Party Sender (TPS) or Third Party Provider (TPP).

The payments professionals at WesPay have developed the Originator Self-Assessment to help you, as an ODFI, TPS or TPP, inform your Originators of their requirements under the NACHA Rules and to provide a means for them to evaluate compliance within their unique operating environments. Cost effective and easy to use, this new self-assessment also provides evidence to auditors and regulators that your Originators are not only receiving Rules guidance, but also evaluating and addressing their own compliance.

Having ACH Originators who understand and follow the Rules is essential to maintain a safe, secure, and reliable payment network. As an ODFI, TPS or TPP, you can now purchase access to this online tool for your Originators, who will be able to use its automated questionnaires and Rules references to assess their processing environment's compliance with the Rules.



Sharing Our Passion For Payments



## Internal Logic Creates Relevance

Through the application of screening questions, the tool automatically selects the rules that apply to the Originator's unique operational environment. As Originators answer the questions in each module, they will be evaluating their Rules compliance while receiving guidance on their responsibilities under the Rules. The tool will also help Originators identify gaps in compliance so that corrective action can be taken, helping to promote a safe, secure and reliable.

## Distribute Assessments Directly To Your Originators

The Originator Self-Assessment is a cloud-based system that does not require integration or implementation to your internal systems. Originator contact information is uploaded into the system by a program manager and notifications are automatically sent. You have the ability to monitor progress of each Originator and communicate with them during the process. In addition, the self-assessment tool provides your organization with valuable information about your Originators that will assist you in providing better service while strengthening your business relationships.

## Up-To-Date and Relevant

Modules are updated annually by WesPay professionals as the Rules are amended, to help ensure that your Originators are up to date and assessing their compliance with current Rules. The ACH Rules are each individually analyzed for their application in specific operating environments allowing your Originators to address only the Rules that are applicable to their own operations.

## Improve Quality of Network Transactions

By using this tool, ACH Originators will gain valuable insight into the Rules while fulfilling their internal training needs and addressing areas of noncompliance. This will help lower the risk associated with ACH origination for both Originators and their financial institutions or processors. Equip your ACH Originators with the tools to succeed now.

**Originator Self-Assessment**

**Originator Demographics**

**General ACH Processing**

Indicate the types of ACH Entries or Standard Entry Class (SEC) codes that your organization Originates. Check all that apply in the boxes below.

<input type="checkbox"/> Check Conversion: <input type="checkbox"/> ARC (Accounts Receivable Entries) <input type="checkbox"/> BOC (Back Office Conversion Entries) <input type="checkbox"/> POP (Point of Purchase Entries) <input type="checkbox"/> RCK (Re-Presented Check Entries)	<input checked="" type="checkbox"/> Consumer: <input checked="" type="checkbox"/> PPD (Prearranged Payment and Deposit Entries) Credits <input type="checkbox"/> PPD (Prearranged Payment and Deposit Entries) Debits <input type="checkbox"/> TEL (Telephone-Initiated Entries) <input type="checkbox"/> WEB Debits (Internet Initiated/Mobile Entries) <input checked="" type="checkbox"/> WEB Credits (Person-to-Person Entries)
<input checked="" type="checkbox"/> Corporate Origination: <input checked="" type="checkbox"/> CCD (Corporate Credit or Debit Entries) <input type="checkbox"/> CTX (Corporate Trade Exchange Entries)	<input type="checkbox"/> Card Transactions: <input type="checkbox"/> MTE (Machine Transfer Entries) <input type="checkbox"/> SHR (Shared Network Entries) <input type="checkbox"/> POS (Point of Sale Entries)
<input type="checkbox"/> International: <input type="checkbox"/> IAT (International ACH Payments)	

[Click here to view definitions for this page.](#)

**Originator Self-Assessment**

- ✓ General Processing Requirements
- ✓ Accounts Receivable (ARC) Entries
- Back Office Conversion (BOC) Entries
- ✓ Card Transactions (POS, MTE, SHR) Entries
- Entries to Corporate Receivers (CCD)
- ⚠ Health Care EFT Entries
- ✓ International ACH Transaction (IAT) Entries
- Point-of-Purchase (POP) Entries
- Prearranged Payment and Deposit (PPD) Entries
- Re-Presented Check (RCK) Entries
- Telephone Initiated (TEL) Entries
- Internet/Mobile Initiated (WEB) Entries

**Originator Self-Assessment**

**General Processing Requirements**

General NACHA Operating Rules apply to all Originators, regardless of the type of Entries they originate.

This module reviews compliance with general processing requirements.

Protecting the confidentiality and integrity of ACH data is critical. Your organization's definition of "Commercially Reasonable" should match to your ACH Service Provider's definition to ensure that you both agree on minimum standards.

(ARTICLE TWO, Rights and Responsibilities of ODFIs, Their Originators and Third-Party Senders)

**Security and Risk Management**

Do you or your ACH Service Provider encrypt ACH Files that contain banking information when they are transmitted via an unsecured electronic network (i.e. email)? Yes  No

Do you encrypt ACH data (i.e. files, transactions) at a Commercially Reasonable level that is stored within your organization, or that is transmitted to/from your organization? Yes  No

Please describe how the question(s) that are blank, or with a "no" response have been resolved.

**Submit**

**Originator Self-Assessment**

**Summary**

Congratulations! You have successfully completed the Originator Self-Assessment. The final step is to review and certify the results. Select the "Preview" button below to see a preview of the final report. You will have the opportunity to modify the responses to any potentially non-compliant issues.

**Preview Report** **Modify Corrective Action**

After reviewing the results and making any necessary modifications, select the "I Certify" button to produce the final report, a PDF document. This report should be saved as proof of completion. By selecting "I Certify" you agree to the following statement.

Congratulations! You have successfully completed the Originator Self-Assessment. Now all that is left to do is to certify the results. Please have the individual that is selected as the party responsible for certification complete this process.

I, Senior Manager, certify that Company has completed this Originator Self-Assessment and answered all questions in a manner that accurately reflects the actual operating environment and current practices, policies and procedures of Company. I further certify that all areas of non-compliance identified were properly addressed and corrective action was accurately indicated in the self assessment.

Certified by: \_\_\_\_\_

**I Certify** Before exiting, be sure to save the final report for your records.

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**Schedule a live demonstration!**

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