Summary of NACHA Rule Changes

The following list summarizes select NACHA Operating Rule changes. For a complete list and description of amendments and Rule changes, visit www.NACHA.org.

JUNE 30, 2022
Supplementing Data Security – Phase 2 – To the existing NACHA Rule Section 1.6 (Security Requirements), this Rule adds a sentence stating that each Non-Consumer Originator that is not a Participating Depository Financial Institution, each Third-Party Service Provider and Third-Party Sender, whose ACH Origination or Transmission volume exceeds 2 million transactions annually must, by June 30 of the following year, protect Depository Financial Institution Account Numbers used in the initiation of transactions by rendering them unreadable when stored electronically.

JUNE 30, 2021
Supplementing Data Security – Phase 1 – To the existing NACHA Rule Section 1.6 (Security Requirements), this Rule adds a sentence stating that each Non-Consumer Originator that is not a Participating Depository Financial Institution, each Third-Party Service Provider and Third-Party Sender, whose ACH Origination or Transmission volume exceeds 6 million transactions annually must, by June 30 of the following year, protect Depository Financial Institution Account Numbers used in the initiation of transactions by rendering them unreadable when stored electronically.

APRIL 1, 2021
Differentiating Unauthorized Return Reasons – Phase 2 – The re-purposed R11 Return Reason Code will be covered by the existing Unauthorized Entry Fee (a fee paid by an ODFI to the respective RDFI for a debit entry, except IAT, that is returned with reason code R05, R07, R10, R11, R29 or R51).

MARCH 19, 2021
Additional ODFI Warranties for Debit WEB transactions – To the existing NACHA Rule Subsection 2.5.17.4 (Additional ODFI Warranties for Debit WEB transactions), this Rule adds a sentence stating that the fraudulent transaction detection system must, at a minimum, validate the account to be debited for the first use of such account number, and for any subsequent changes(s) to the account number.

MARCH 19, 2021
Expanding Same Day ACH – Originating Depository Financial Institutions (ODFIs) may originate Same Day ACH transactions using a new, later ACH Operator processing window. For a credit Same Day Entry received in the third same-day processing window, an RDFI must make the amount of the credit Entry available in the Receiver’s account no later than the completion of the Receiving Depository Financial Institution’s (RDFI’s) processing for that Settlement Date, subject to its right to return the Entry under these Rules. An RDFI is not required to make such funds available for withdrawal on the Settlement Date.
APRIL 1, 2020

Differentiating Unauthorized Return Reasons – Phase 1 – Return Reason Code R11 will be re-purposed to be used for the return of a debit in which there is an error, but for which there is an authorization. The R11 description will be “Customer Advises Entry Not In Accordance with the Terms of the Authorization”. Return Reason Code R10 will continue to be used when a consumer claims he or she does not know the Originator, does not have a relationship with the Originator, or did not give authorization for the entry. The R10 description will be “Customer Advises Originator is Not Known to the Receiver and/or Is Not Authorized by the Receiver to Debit Receiver’s Account”. The Originator may correct the underlying error of an R11 return, if possible, and originate a new Entry without being required to obtain a new authorization. The new Entry must be originated within 60 days of the Settlement Date of the R11 return. The R11 will have a 60 day return timeframe.

MARCH 20, 2020

Same Day ACH Dollar Limit Increase – This Rule increases the Same Day ACH transaction dollar limit from $25,000 to $100,000. Same Day ACH credits and Same Day ACH debits are eligible for the $100,000 transaction limit.