

As an originator of ACH transactions, you are obligated to comply with all Nacha (National Automated Clearing House Association) Rules.

The following list summarizes select Nacha Operating Rule changes made in 2021. For a complete list and description of amendments and Rule changes, visit www.NACHA.org.

2021 NACHA Rule Changes

January 1, 2021

Reversals and Enforcement

The overarching purpose of these two rules is to deter and prevent, to the extent possible, the improper use of reversals and the harm it can cause. The two Rules will explicitly address improper uses of reversals and improve enforcement capabilities for egregious violations of the Rules. The Enforcement rule became effective January 1, 2021.

March 19, 2021

Expanding Same Day ACH

This new rule expands access to Same Day ACH by allowing Same Day ACH transactions to be submitted to the ACH Network for an additional two hours every business day. The new Same Day ACH processing window became effective on March 19, 2021.

Supplementing Fraud Detection Standards for WEB Debits

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. The WEB Debit Account Validation Rule became effective March 19, 2021.

June 30, 2021

Supplementing Data Security Requirements

To the existing NACHA Rule Article One, 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.

- Compliance was required by June 30, 2021, for Originators and Third-Parties with ACH transmission volume greater than 6 million entries in the 2019 calendar year.
- Compliance is required by June 30, 2022, for Originators and Third-Parties with volume greater than 2 million in 2020.

Limitation on Warranty Claims

This new rule limits the length of time in which an RDFI will be permitted to make a claim against the ODFI's authorization warranty.

Reversals and Enforcement

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September 17, 2021

Meaningful Modernization

The overarching purpose of these rules is to improve and simplify the ACH user-experience by

- Facilitating the adoption of new technologies and channels for the authorization and initiation of ACH payments
- Reducing barriers to use of the ACH
- Providing clarity and increasing consistency around certain ACH authorization processes; and
- Reducing certain administrative burdens related to ACH authorizations

A complete list and description of the amendments and Rule changes outlined above are available at www.nacha.org.

