

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 2022. For a complete list and description of amendments and Rule changes, visit www.NACHA.org.

2022 Nacha Rule Changes

March 18, 2022

Increasing Same Day ACH Dollar Limit

This rule will continue to expand the capabilities of Same Day ACH. Increasing the Same Day ACH dollar limit to \$1 million per transaction is expected to improve Same Day ACH use cases and contribute to additional adoption. This rule will apply to all Same Day ACH entries: consumer and business payments, credits, and debits

June 30, 2022

Supplementing Data Security Requirements for Large Originators, Third Party Service Providers and Third-Party Senders – 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.

- Compliance is required by June 30, 2022, for Originators, TPSPs, and TPSs with ACH transmission volume greater than 2 million entries in the 2020 calendar year.
- The rule states “Going forward after calendar year 2021, any Originator, Third-Party Service Provider, or Third-Party Sender that originates 2 million or more ACH Transactions in any calendar year will need to be compliant with the rule by June 30 of the following calendar year.”

September 16, 2022

Micro-Entries – Phase 1

The Micro-Entry Rule defines and standardizes practice and formatting of Micro-Entries, which are used by some ACH Originators as a method of account validation. This Rule:

- Defines “Micro-Entries” as ACH credits of less than \$1, and any offsetting ACH debits, used for the purpose of verifying a Receiver’s account
- Standardizes the Entry description and Company Name requirements for Micro-Entries
- Establishes other Micro-Entry origination practices
- Applies risk management requirements to the origination of Micro-Entries

September 30, 2022

Third-Party Sender Roles and Responsibilities

The purpose of these rules is to further clarify the roles and responsibilities of Third-Party Senders (TPS) in the ACH Network by addressing the existing practice of Nested Third-Party Sender relationships and making the requirement that a TPS conduct a Risk Assessment.

This rule will define a Nested Third-Party Sender and will provide for the “chain of agreements” and responsibilities in Nested TPS arrangements. A “Nested Third-Party Sender” will be defined as a Third-Party Sender that has an agreement with another Third-Party Sender to act on behalf of an Originator and does not have a direct agreement with the ODFI. Nested TPSs will be addressed in ACH Origination Agreements.

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