

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 2023. For a complete list and description of amendments and Rule changes, visit [www.NACHA.org](http://www.NACHA.org).

## 2023 Nacha Rule Changes

**March 17, 2023**

### ***Micro-Entries – Phase 2***

The Rule applies risk management requirements to Originators. An Originator of Micro-Entries must conduct commercially reasonable fraud detection on its use of Micro-Entries, including the monitoring of forward and return volumes of Micro-Entries.

- Requires an organization using Micro-Entries to use reasonable methods to recognize and prevent suspicious activity

**Note**, this is different from the WEB Debit account validation requirement

- Monitoring forward and return volumes, at a minimum, establishes a baseline of normal activity
- Velocity monitoring
- An Originator is not required to perform an entry-by-entry review

A complete list and description of the amendments and Rule changes outlined above are available at [www.nacha.org](http://www.nacha.org).