

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 2024. For a complete list and description of amendments and Rule changes, visit www.NACHA.org.

2024 Nacha Rule Changes

June 21, 2024

Minor ACH Rule Changes

General Rule for WEB Entries (Article Two, Subsection 2.5.17.1)

Clarifies the WEB general rule and definition to make it clearer that the Standard Entry Class (SEC) code WEB must be used for all consumer-to-consumer credits, regardless of how the consumer communicates the payment instructions to the Originating Depository Financial Institution (ODFI) or P2P service provider.

Definition of Originator (Article 8, Section 8.71)

Clarifies the definition of Originator to include its authority to credit or debit the Receiver's account at the Receiving Depository Financial Institution (RDFI) and clarifies instances when authorization is not required.

Originator Action on Notification of Change (Article Two, Section 2.12.1)

Allows Originators, at their discretion, to make NOC changes for any single-entry (one-time payment), regardless of SEC code.

Data Security Requirements (Article One, Section 1.6)

Clarifies the applicability of the data security requirement to protect data stored electronically for those entities meeting the threshold for the first time.

General Rule for Prenotification (Prenote) Entries (Article Two, Subsection 2.6.1) & Definition of Prenotification Entry (Article Eight, Section 8.81)

Aligns the Rules with industry practices by removing language that limits prenote use to only prior to the first credit or debit entry.

Clarification of Terminology – Subsequent Entries (Article Two, Subsection 2.4.2, Article Two, Subsection 2.6.2, Article Two, Subsection 2.12.1)

Replaces references to "subsequent entries" in prenote and NOC sections of the Rules with synonymous terms to avoid any confusion with the now-defined term associated with standing authorizations.

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