

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 2026. For a complete list and description of amendments and Rule changes, visit www.NACHA.org.

2026 Nacha Rule Changes

March 20, 2026

Standard Company Entry Descriptions

Company Entry Description – PAYROLL: Originators are required to use the new standard description of PAYROLL for PPD Credits for payments of wages, salaries, and other similar types of compensation

Company Entry Description – PURCHASE: Originators are required to use the new standard description of PURCHASE for e-commerce purchases.

The following rules changes take effect in two phases.

March 20, 2026

Fraud Monitoring – Phase One

Effective for all ODFIs and non-Consumer Originators, Third-Party Service Providers (TPSPs) and Third-Party Senders (TPSs) with annual ACH origination volume of 6 million or greater in 2023, to establish and implement risk-based processes and procedures to identify ACH entries initiated due to fraud.

June 19, 2026

Fraud Monitoring – Phase Two

Effective for all other non-Consumer Originators, Third-Party Service Providers (TPSPs) and Third-Party Senders (TPSs).

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