

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 Rules updates made in 2026. For a complete list and description of amendments and Rule changes, visit www.nacha.org.

2026 Nacha Rule Updates

March 20, 2026

Standard Company Entry Descriptions

These two Rule amendments will require the standardized use of two newly defined Company Entry Descriptions on specific ACH transactions: PAYROLL and PURCHASE.

PAYROLL: For all PPD Credits for payment of wages, salaries, and similar types of compensation, the Company Entry Description field must contain the description PAYROLL.

PURCHASE: For all e-commerce purchases, the Company Entry Description field must contain the description PURCHASE.

An e-commerce purchase is defined as a debit Entry authorized by a consumer Receiver for the online purchase of goods, including recurring purchases first authorized online. An e-commerce purchase must use the WEB debit Standard Entry Class (SEC) code, except as permitted by the rule on Standing Authorization to use the PPD or TEL debit Standard Entry Class (SEC) codes.

Fraud Monitoring by Originators, TPSPs/TPSs and ODFIs

March 20, 2026 – Phase One

This rule amendment will require all ODFIs, and each non-Consumer Originator, Third-Party Service Provider, and Third-Party Sender with annual ACH origination volume of 6 million or greater in 2023, to establish and implement risk-based processes and procedures reasonably intended to identify ACH Entries initiated due to fraud.

- The organization's processes and procedures must be reviewed at least annually.
- Implementation of fraud-detection processes and procedures will be required for organizations not currently performing fraud monitoring.

Please see Nacha.org for additional information about [Fraud Monitoring by Originators, TPSPs, TPSs and ODFIs - Phase 1](#)

June 19, 2026 – Phase Two

This rule amendment will require all ODFIs, and each non-Consumer Originator, Third-Party Service Provider, and Third-Party Sender, regardless of ACH origination volume, to establish and implement risk-based processes and procedures reasonably intended to identify ACH Entries initiated due to fraud.

- The organization's processes and procedures must be reviewed at least annually.
- Implementation of fraud-detection processes and procedures will be required for all ACH organizations that are not currently performing fraud monitoring.

Please see Nacha.org for additional information about [Fraud Monitoring by Originators, TPSPs, TPSs and ODFIs - Phase-2](#)

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