Summary of NACHA Rule Changes

The following list summarizes select NACHA Operating Rule changes. For a complete list and description of amendments and Rule changes, visit www.NACHA.org.

**JUNE 30, 2021**

*Supplementing Data Security – Phase 2 –* Each Non-Consumer Originator, Third-Party Service Provider, and Third-Party Sender whose ACH Origination or Transmission volume exceeds 2 million ACH transactions in calendar year 2020 will need to be compliant by June 30, 2021. 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.

**APRIL 1, 2021**

*Differentiating Unauthorized Return Reasons – Phase 2 –* The re-purposed R11 Return Reason Code will be covered by the existing Unauthorized Entry Fee (a fee paid by an ODFI to the respective RDFI for a debit entry, except IAT, that is returned with reason code R05, R07, R10, R11, R29 or R51).

**MARCH 19, 2021**

*Additional ODFI Warranties for Debit WEB transactions –* To the existing **NACHA Rule Subsection 2.5.17.4 (Additional ODFI Warranties for Debit WEB transactions)**, this Rule adds a sentence stating that the fraudulent transaction detection system must, at a minimum, validate the account to be debited for the first use of such account number, and for any subsequent changes(s) to the account number.

**MARCH 19, 2021**

*Expanding Same Day ACH –* Originating Depository Financial Institutions (ODFIs) may originate Same Day ACH transactions using a new, later ACH Operator processing window. The effective date of this Rule is contingent upon approval by the Federal Reserve Board of Governors of the changes to the Federal Reserve services.

**JUNE 30, 2020**

*Supplementing Data Security – Phase 1 –* Each Non-Consumer Originator, Third-Party Service Provider, and Third-Party Sender whose ACH Origination or Transmission volume exceeds 6 million ACH transactions in calendar year 2019 will need to be compliant by June 30, 2020. 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 6 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.
APRIL 1, 2020

Differentiating Unauthorized Return Reasons – Phase 1 – Return Reason Code R11 will be re-purposed to be used for the return of a debit in which there is an error, but for which there is an authorization. The R11 description will be “Customer Advises Entry Not In Accordance with the Terms of the Authorization”. Return Reason Code R10 will continue to be used when a consumer claims he or she does not know the Originator, does not have a relationship with the Originator, or did not give authorization for the entry. The R10 description will be “Customer Advises Originator is Not Known to the Receiver and/or Is Not Authorized by the Receiver to Debit Receiver’s Account”. The Originator may correct the underlying error of an R11 return, if possible, and originate a new Entry without being required to obtain a new authorization. The new Entry must be originated within 60 days of the Settlement Date of the R11 return. The R11 will have a 60 day return timeframe.

MARCH 20, 2020

Same Day ACH Dollar Limit Increase – This Rule increases the Same Day ACH transaction dollar limit from $25,000 to $100,000. Same Day ACH credits and Same Day ACH debits are eligible for the $100,000 transaction limit.

SEPTEMBER 20, 2019

Availability of Same Day ACH credits – For a credit Same Day transaction received in the first same-day processing window, a Receiving Depository Financial Institution (RDFI) must make the credit available to the Receiver for withdrawal no later than 1:30 p.m. (in the RDFI’s local time) on the Settlement Date of the transaction (subject to its right to return under the Rules).

JUNE 21, 2019

Return for Questionable Transaction Rule – Under the Return for Questionable Transaction rule, RDFIs will be able (but not required) to use Return Reason Code R17 – File Record Edit Criteria to indicate that the RDFI believes the entry containing invalid account information was initiated under questionable circumstances. This use of R17 will be optional at the discretion of the RDFI. Those RDFIs that elect to use R17 for this purpose will be required to use the description “QUESTIONABLE” in the Addenda Information field of the return. This description in an R17 return will differentiate returns that appear to be suspicious to the RDFI from those due to routine account number issues. Originators should be aware of the new messaging conveyed via the R17 Return Reason Code and may wish to review such returns more closely.

JANUARY 19, 2019

ACH Rules Compliance Audit Requirements – NACHA will consolidate all requirements for the annual Rules compliance audit within one section of the NACHA Operating Rules. Article One, Section 1.2.2 (Audits of Rule Compliance) adds a new subsection to consolidate the core audit requirements described in Appendix Eight under the general obligations of the Originators, Third-Party Service Providers and Third-Party Senders to conduct a Rules compliance audit. Appendix Eight (Rules Compliance Audit Requirements) will be eliminated in its entirety from the Rules.

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