

## **Nacha Operating Rules Changes Coming in 2026 | Regions Bank**

<https://www.youtube.com/watch?v=LbWVVdqyOoE>

### ***Transcript***

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The National Automated Clearinghouse Association,

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the organization governing the ACH network, is updating the operating rules

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related to ACH payments to reduce and prevent the incidents of successful

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fraud attempts and improve the recovery of funds after fraud has occurred.

### **Parties impacted by the changes**

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Coming in 2026, Nashua is enlisting

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the assistance of all parties within the ACH network, including

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originating depository Financial Institutions, or ODF, i.e.

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receiving depository financial institutions or RDF, i.e.

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third party senders or TPS,

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third party service providers or SP

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and ACH clients originators.

### **Changes for ACH clients**

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If you are an ACH client, the following rule changes apply to you.

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Effective March 20th, 2026 and June 22nd, 2026,

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all parties, including ACH clients, are required to establish risk

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based processes and procedures reasonably intended to identify entries

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suspected of being unauthorized or sent under false pretenses.

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These required processes and procedures do not require the screening of every ACH

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entry individually, and the screening is not required

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to be performed in advance of the processing of each entry.

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However, the new rules clearly stipulate that failure to have

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some type of risk based monitoring in place is unacceptable.

### **Required entry descriptions**

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Effective March 20th, 2026,

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ACH originators and third party senders must include the word payroll

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in the company entry description field for all pre-arranged payment deposits.

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Credit. Payroll. Batches.

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Effective March 20th, 2026,

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the ACH client must include the word purchase and the company entry.

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Description field when the batch includes e-commerce purchases according to nature.

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The updated rules promote enhanced transaction monitoring with the ODF eyes.

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Detection of fraud from the point of origination

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through the point of receipt by the RDF for any entity found not compliant

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with these rule changes is subject to a rules violation,

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which could result in penalties, including significant fines.

### **Learn more about Nacha Operating Rules**

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To learn more about the Nacha operating rules changes coming in 2026,

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we encourage you to obtain a copy of the Nacha Operating Rules

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and Guidelines, which can be purchased at [Nacha.org/store](https://Nacha.org/store),

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or contact your local payments association at [Centerforpayments.org](https://Centerforpayments.org).