



## 2026 NACHA Rule Changes

As part of our commitment to keep our Automated Clearing House (ACH) origination customers informed of changes regarding ACH electronic payments, we are providing the following summary of the 2026 Rule Changes by NACHA:

Effective March 20, 2026

- Fraud Monitoring by ODFIs
- Fraud Monitoring by large Originators, TPSPs, and TPSs (Phase 1)
- ACH Credit Monitoring by large RDFIs (Phase 1)
- New Company Entry Descriptions - PAYROLL and PURCHASE

Effective June 22, 2026

- Fraud Monitoring by all other Originators, TPSPs, and TPS
- ACH Credit Monitoring by all other RDFIs

Effective September 18, 2026

- Definition of IAT Entries
- Funds Availability Requirements for Non-Same Day ACH Credit Entries

This is only a summary and not intended to replace a detailed analysis your organization should perform to determine the specific impact these changes may have on your ACH origination processes.

For a complete list and description of the amendments and rule changes, visit [www.NACHA.org](http://www.NACHA.org)



# 2026 NACHA Rule Changes

## Effective March 20, 2026

- **Fraud Monitoring by ODFIs and large Originators, TPSPs, and TPSs (Phase 1)** - This rule amendment will require all ODFI, and each non-Consumer Originator, Third-Party Service Provider, and Third-Party Sender with annual ACH origination volume in 2023 of 6 million or greater, 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.
- **ACH Credit Monitoring by large RDFIs (Phase 1)** - This rule amendment will require RDFIs (Receiving Depository Financial Institution) with an annual ACH receipt volume of 10 million or greater in 2023 to establish and implement risk-based processes and procedures designed to identify credit Entries initiated due to fraud.
- **New Company Entry Descriptions - PAYROLL and PURCHASE** - This rule amendment 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.

## Effective June 22, 2026

- **Fraud Monitoring by all other Originators, TPSPs, and TPS** - This rule amendment will require all ODFIs, and each non-Consumer Originator, Third-Party Service Provider, and Third-Party Sender that did not fall under the requirement threshold for Phase 1, 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.
- **ACH Credit Monitoring by all other RDFIs** - This rule will require all RDFIs that did not meet the requirement threshold for Phase 1 to establish and implement risk-based processes and procedures designed to identify credit Entries initiated due to fraud.



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### Effective September 18, 2026

- **Definition of IAT Entries** - This rule will update the definition of International ACH Transaction "IAT" to mean: 1. A transfer of funds that originates with or is delivered to an account at an office or financial agency located outside of the U.S. A transfer of funds that is received from a sender or delivered to a receiver via an account at an office or a financial agency located outside of the U.S.
- **Funds Availability Requirements for Non-Same Day ACH Credit Entries** - This rule will eliminate the 5:00 pm local time receipt condition and require the funds for all non-same day ACH credits to be available at 9:00 am on the Settlement Date of the transaction.