



2021 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 2021 Rule Changes by NACHA:

1. Expanding Same Day ACH, Effective March 19, 2021
2. Additional ODFI Warranties for Debit WEB Transactions, Effective March 19, 2021
3. Differentiating Unauthorized Return Reasons – Phase 2, Effective April 1, 2021
4. Supplementing Data Security, Effective June 30, 2021

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.



Member FDIC

2021 NACHA Rule Changes

1. Expanding Same Day ACH, Effective 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. .

2. Additional ODFI Warranties for Debit WEB Transactions, Effective 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.

3. Differentiating Unauthorized Return Reasons – Phase 2, Effective 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).

4. Supplementing Data Security, Effective June 30, 2021

Supplementing Data Security – Any Non-Consumer Originator, Third-Party Service Provider, or Third-Party Sender that originates 2 million or more 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.