

Revisions to the Nacha Operating Rules

The 2026 edition of the Nacha Operating Rules & Guidelines contains changes related to the following amendments:

- Fraud Monitoring by Originators, Third-Party Service Providers/Third-Party Senders and ODFIs (Effective in 2 Phases, March 20, 2026 and June 19, 2026)
- RDFI ACH credit monitoring (Effective in 2 Phases, March 20, 2026 and June 19, 2026)
- Standard Company Entry Descriptions - Payroll and Purchase (Effective March 20, 2026)

This Revisions section provides a summary of the key components and technical changes to Rules language for these changes.

This Revisions section also includes a technical summary of changes to the Rules that were implemented in 2025, as well as a summary of editorial notes and corrections made to the 2026 edition of the Rules. Please note that these changes are not marked within the text of the Rules.

Fraud Monitoring by Originators, Third-Party Service Providers/ Third-Party Senders and ODFIs

SUMMARY

The Fraud Monitoring by Originators, Third-Party Service Providers/Third-Party Senders and ODFIs Rule (the Rule) will require each non-consumer Originator, ODFI, Third-Party Service Provider, and Third-Party Sender to establish and implement risk-based processes and procedures reasonably intended to identify ACH entries initiated due to fraud. Each of these parties will need to review at least annually their processes and procedures and make any appropriate updates to address evolving risks. The objective of the Rule is to reduce the incidence of successful fraud attempts through regular fraud detection monitoring.

IMPACT TO PARTICIPANTS

Originators, Third-Party Service Providers, and Third-Party Senders: These entities may need to implement fraud detection processes and procedures if they are not doing so currently. There may be less of an impact for those that have already implemented commercially reasonable fraud detection for WEB debits and/or for Micro-Entries.

ODFIs: ODFIs may need to update their fraud detection processes and procedures to include credit entries, if these entries are not currently part of their review process.

EFFECTIVE DATES

The Rule will be implemented in two phases:

Phase 1 - March 20, 2026. – On this date, the Rule will apply to all ODFIs and those non-consumer Originators, Third-Party Service Providers, and Third-Party Senders with an annual ACH origination volume that exceeds 6 million entries in 2023.

Phase 2 - June 19, 2026 – The Rule will apply all other non-consumer Originators, Third-Party Service Providers, Third-Party Senders on this date.

TECHNICAL SUMMARY

Below is a summary of the impact of The Fraud Monitoring by Originators, Third-Party Service Providers/Third-Party Senders and ODFIs Rule on the Nacha Operating Rules. The Rules contain the impacted rule language as it will read upon implementation in highlighted, italicized text.

- *Article Two, Subsection 2.2.4 (Identification of Unauthorized Entries or Entries Authorized Under False Pretenses)* – New subsection to establish rules surrounding fraud monitoring.

RDFI ACH Credit Monitoring

SUMMARY

The RDFI ACH Credit Monitoring Rule (the Rule) mirrors the Fraud Monitoring by Originators, Third-Party Service Providers/Third-Party Senders and ODFIs Rule in that it will require RDFIs to establish and implement risk-based processes and procedures reasonably intended to identify credit ACH entries initiated due to fraud. As with the other entities, RDFIs will need to review at least annually their processes and procedures and make any appropriate updates to address evolving risks. The objective of the Rule is to reduce the incidence of successful fraud and better enable the recovery of funds when fraud has occurred.

IMPACT TO PARTICIPANTS

RDFIs: RDFIs that have not done so will need to establish processes and procedures reasonably intended to identify credit entries that are suspected of being unauthorized or authorized under False Pretenses. For those RDFIs that already have such processes and procedures in place, they will need to ensure that their existing processes and procedures are satisfactory under the Rule, including updating such systems and their alert processes, if necessary. RDFIs may need to enable information sharing internally between teams that monitor transactions for suspicious activity and operations, product and relationship teams.

EFFECTIVE DATES

The Rule will be implemented in two phases:

Phase 1 - March 20, 2026 – On this date, the Rule will apply to RDFIs with an annual ACH receipt volume exceeding 10 million entries in 2023.

Phase 2 - June 19, 2026 – The Rule will apply all other RDFIs.

TECHNICAL SUMMARY

Below is a summary of the impact of The RDFI ACH Credit Monitoring Rule on the Nacha Operating Rules. The Rules contain the impacted rule language as it will read upon implementation in highlighted, italicized text.

- *Article Three, Subsection 3.1.10 (Identification of Unauthorized Credit Entries or Credit Entries Authorized Under False Pretenses)*
 - New subsection requiring monitoring of incoming ACH credits by RDFIs.

Standard Company Entry Descriptions – Payroll and Purchase

SUMMARY

The Standard Company Entry Descriptions Rule (the Rule) will establish two new Company Entry Descriptions, PAYROLL and PURCHASE. The PAYROLL Company Entry Description must be used for ACH credits bearing the PPD Standard Entry Class Code that are for the payment of wages, salaries and other similar types of compensation. The objective of adding PAYROLL as a Company Entry Description is to reduce the incidence of fraud involving payroll redirections. RDFIs that monitor inbound ACH credits will have better information regarding new or multiple payroll payments to an account.

The Rule will also establish the Company Entry Description PURCHASE, which must be used for e-commerce purchases. An e-commerce purchase will be defined as a debit entry authorized by a consumer Receiver for the online purchase of goods. The new Company Entry Description will enable identification of such e-commerce transactions. The Rule defines e-commerce purchases for the purpose of using the new Company Entry Description.

IMPACT TO PARTICIPANTS

Originators, Third-Party Service Providers, Third-Party Senders, and ODFIs: Originators, Third-Party Service Providers, Third-Party Senders and ODFIs that handle payroll and e-commerce purchase transactions will need to update their systems to utilize the required Company Entry Descriptions.

RDFIs: RDFIs may choose to take advantage of intelligence enabled by the new Company Entry Descriptions and may need to update their policies and procedures to do so. However, RDFIs will not be required to act as a result of the descriptors.

EFFECTIVE DATE

The effective date for the Standard Company Entry Descriptions rule is March 20, 2026. Originators may begin using the new descriptions as soon as practical, but must do so no later than March 20, 2026.

TECHNICAL SUMMARY

Below is a summary of the impact of The Standard Company Entry Descriptions Rule on the Nacha Operating Rules. The Rules contain the impacted rule language as it will read upon implementation in highlighted, italicized text.

- *Appendix One, Part 1.2 (Data Specifications for ACH Records)* – Updated to include the new required descriptions “PAYROLL” and “PURCHASE” within the bullet list of Company Entry Descriptions that are required by the Rules to appear in upper case characters.
- *Appendix Three, Subsection 3.2.2 (Glossary of Data Elements)* – Updated to add a new standard Company Entry Description for e-commerce purchases.
- *Appendix Three, Subsection 3.2.2 (Glossary of Data Elements)* – Updated to add a new standard Company Entry Description for PPD credits for payment of wages, salaries and similar types of compensation.

Technical Summary of 2025 Changes to the Rules

The following is a technical summary of the change to the Nacha Operating Rules implemented during 2025. Please note that since this change is already effective, it is not marked within the text of the 2026 Rules.

APRIL 1, 2025 EFFECTIVE DATE

Approved March 15, 2024

Response to ODFI Request for Return

The Response to ODFI Request for Return Rule established a requirement that an RDFI must respond to an ODFI's request to return any entry, regardless of whether the RDFI complies with the ODFI's request for the return. The RDFI must advise the ODFI of its decision or the status of the request within 10 banking days of receipt of the ODFI's request. The objective of the Rule is to improve the recovery of funds when fraud has occurred.

- *Article Three Subsection 3.8.6 (Response to ODFI Request for Return)* — Added a new subsection requiring an RDFI to respond to an ODFI's request for the return within ten Banking Days.

Editorial Notes and Corrections

This section identifies editorial changes that have been made to the 2026 Nacha Operating Rules to correct minor drafting issues. The changes noted below have no impact on the substance of the rules or technical specifications and serve only to correct issues that could result in confusion for the reader.

- *Appendix One, Part 1.2 (Data Specifications for ACH Records)* – Nominal changes were made to column headings in the table illustrating the data specifications for ACH records for a more accurate description of the columns' contents.
- *Appendix Four (Return Entries), Appendix Five (Notification of Change), Appendix Six (Acknowledgment Entries)* – Nominal changes were made to a number of instructional footnotes in the sections below to more accurately identify the roles of parties transmitting and receiving Returns, Notifications of Change, and Acknowledgment Entries. Certain of these notes previously used confusing language that implied a change in ACH participant role (example: references to the ODFI of the return entry, rather than references to the RDFI transmitting the return). These types of references have been corrected throughout the sections noted below:
 - *Appendix Four (Return Entries), Part 4.3 – Record Formats for Return Entries*
 - *Appendix Four (Return Entries), Part 4.4 – Dishonored Return Entries*
 - *Appendix Four (Return Entries), Part 4.5 – Contested Dishonored ACH Return Entries*
 - *Appendix Five (Notification of Change), Part 5.4 – Record Formats for Notifications of Change*
 - *Appendix Six (Acknowledgment Entries), Part 6.4 – Record Formats for Acknowledgment and Refused Acknowledgment Entries*

Supplement #2-2025 to the Nacha Operating Rules

On October 9, 2025, the Nacha Voting Membership approved nine amendments to the Nacha Operating Rules (the Rules) encompassing the following areas:

IAT Topics

- Definition of IAT Entries
- Optional Date of Birth Field for IAT Entries
- Registration of IAT Contacts in the ACH Contact Registry
- Non-Bank Foreign Financial Agencies in IAT Entries
- New Return Reason Code for Sanctions Compliance Obligations

Funds Availability Requirements for Non-Same Day Credit Entries

Minor Topics Rule Changes

- Use of Return Reason Code R17 “Questionable” for Posted Entries
- Definition of Banking Day - Removal of Reference to Participating DFI
- Clarification of RDFI Requirement to Provide Payment-Related Information to Non-Consumer Receivers of CCD, CTX, CIE, and IAT Entries

The effective dates for these amendments range from January 1, 2026, through March 17, 2028. Please see each Rule change for its specific effective date.

This supplement provides ACH Network participants with a summary of the key components of the changes, along with details regarding the technical changes to Rules language. Because these Rules were approved too late to be included in the body of the Rules text, use this Supplement in conjunction with the 2026 edition of the Nacha Operating Rules to ensure compliance with the most current rules.

International ACH Transactions

The ACH Network supports the flow of credits and debits into or out of the U.S. using the International ACH Transaction (IAT). A U.S.-based ODFI can send outbound IATs through the ACH Network to a Gateway that then transfers the transactions out of the U.S. Conversely, a U.S.-based RDFI can receive inbound IATs that were originated into the ACH Network by a Gateway. The following five amendments to the Nacha Operating Rules are intended to improve the ACH user experience with IAT Entries, increase awareness and understanding of ACH capabilities related to the use of international payments, and improve data flows for ACH payments.

Specifically, these five Rules will

- revise the definition of IAT Entries to provide more clarity for users when making IAT determinations;
- revise the IAT format to include optional “Date of Birth” fields to assist in resolving exceptions related to compliance screening;
- require all Participating DFIs to register IAT Contacts in the ACH Contact Registry to aid in streamlining IAT exception processing;
- expand various IAT field descriptions and codes to recognize the involvement of non-traditional account-holding institutions or organizations in international payments; and
- establish a unique Return Reason Code for returns related to sanctions compliance obligations.

The effective dates for these amendments range from January 1, 2026, through March 17, 2028. Please see the discussion of each Rule below for its specific effective date.

Each IAT rule change is summarized below. Each summary includes a discussion of the impact of each change on various ACH participants, the Rule’s effective date, and a technical summary of each change to the Nacha Operating Rules, in order of implementation date. New Rules language for each change appears at the end of this section, shown in italics with gray highlighting following the existing text that it replaces.

DEFINITION OF IAT ENTRIES

SUMMARY

The Definition of IAT Entries Rule (the Rule) revises the definition of IAT to provide more clarity for users when making IAT determinations. As part of this revision, the Rule also aligns the general rule language for IAT Entries and the IAT Standard Entry Class Code description to incorporate the new language.

In addition, because the revised IAT definition incorporates within it a definition of “financial agency,” the separate, formal definition of Financial Agency is no longer necessary and is removed by this Rule change. The definition of Foreign Correspondent Bank is also modified to adopt a more generic use of the term “financial agency.”

IMPACT TO PARTICIPANTS

Originators, Third-Party Service Providers, Third-Party Senders, and ODFIs: This Rule is expected to help improve users’ understanding of what makes an ACH transaction an IAT Entry and to facilitate compliance with the rules based on this improved understanding. A clearer understanding of when use of IAT is appropriate should also facilitate improved customer due diligence, when appropriate, and improved customer service. If an organization’s interpretation of the new definition causes a shift from what was previously designated as a domestic payment to an IAT payment, new Originator onboarding activities could be required.

RDFIs: Based on a clearer understanding by the industry of when an IAT is required, RDFIs may also experience a potential change in IAT volume, whether a reduction of mis-identified IATs or entries that have been switched to an IAT, which may impact RDFIs' compliance screening volume.

EFFECTIVE DATE

This Rule will be effective September 18, 2026.

TECHNICAL SUMMARY

Below is a summary of the impact of the Definition of IAT Entries Rule on the Nacha Operating Rules. Sections of the Rules that are affected by this amendment are included later in this discussion and reflect rule language as it will read upon implementation in highlighted, italicized text.

- *Article Two, Subsection 2.5.8.1 (General Rule)* - Aligns general rule language for IAT Entries to incorporate the revised IAT definition.
- *Article Eight, Section 8.44 ("Financial Agency")* - Removes the formal definition of a Financial Agency.
- *Article Eight, Section 8.45 ("Foreign Correspondent Bank")* - Revises the reference to Financial Agency, as defined, to adopt a more generic use of the term "financial agency".
- *Article Eight, Section 8.55 ("International ACH Transaction")* - Replaces the existing definition of IAT with the new, revised language.
- *Appendix Three, Subpart 3.2.2, Glossary of Data Elements – Standard Entry Class Code* - Updates the IAT SEC Code description to align with the revised IAT definition.

REGISTRATION OF IAT CONTACTS IN THE ACH CONTACT REGISTRY

SUMMARY

The ACH Contact Registry provides an industry resource for financial institutions to be able to connect more easily with other financial institutions about ACH operations, exceptions and risk management. Currently, all financial institutions participating in the ACH Network (Participating DFIs) are required to register contact information for personnel or departments responsible for ACH operations and fraud/risk management.

In addition to the mandatory fields, many optional fields are available, including check, wire and IAT contacts, which thousands of financial institutions have taken advantage of. Since all Participating DFIs must be capable of receiving IAT Entries, all Participating DFIs must provide IAT contact information in the registry.

The Registration of IAT Contacts in the ACH Contact Registry Rule expands the current list of mandatory contact types to require all Participating DFIs (both ODFIs and RDFIs) to register IAT contact information to aid in streamlining IAT exception processing, in accordance with the Contact Registry's original goal.

IMPACT TO PARTICIPANTS

ODFIs and RDFIs: ODFIs and RDFIs will benefit from having ready access to contacts at other financial institutions who will be able to assist with exceptions involving IAT Entries. ODFIs and RDFIs that have not already added IAT-related contacts to the ACH Contact Registry will be required to do so no later than the effective date of this Rule. ODFIs and RDFIs will be required to ensure IAT contact information remains updated and current as part of the registry maintenance requirements for all required contact types.

EFFECTIVE DATE

This Rule will be effective January 1, 2027.

TECHNICAL SUMMARY

Below is a summary of the impact of the Registration of IAT Contacts in the ACH Contact Registry Rule on the Nacha Operating Rules. Sections of the Rules that are affected by this amendment are included later in this discussion and reflect rule language as it will read upon implementation in highlighted, italicized text.

- *Article One, Section 1.14 (Participating DFI Contact Information)* – Expands this section to add IAT to the list of required contacts in the ACH Contact Registry.

NON-BANK FOREIGN FINANCIAL AGENCIES IN IAT ENTRIES

SUMMARY

Current IAT specifications identify the foreign financial agency receiving funds from an Outbound IAT Entry, or the foreign financial agency as source of funds for an Inbound IAT Entry, as a traditional financial institution (e.g., foreign bank or foreign financial institution, as identified by a National Clearing System Number or BIC). Industry participants report that this may be too limiting for current processing scenarios, noting that outside of the U.S. it is common for parties to use non-traditional accounts not held by a depository financial institution, such as sending funds to a foreign receiver's account held at a telecom company.

The Non-Bank Foreign Financial Agencies in IAT Entries Rule expands several field descriptions that identify the Originating and Receiving DFIs in an IAT Entry to recognize the possibility that the financial agency outside the U.S. is a non-traditional account-holding institution or organization. Specifically, this Rule (1) expands existing references to bank or financial institution to include a generic reference to financial agency, and (2) incorporates an “other” option in the types of codes used to classify the financial agency's identification number.

This amendment does not affect references to U.S. financial institutions, which must continue to be Participating DFIs as defined by the Nacha Operating Rules.

IMPACT TO PARTICIPANTS

Originators, Third-Party Service Providers, Third-Party Senders, and RDFIs: Originators, Third-Party Service Providers, Third-Party Senders, and RDFIs will be able to originate outbound IATs to non-traditional accounts, if desired. They should consider reviewing current processes and programming to determine whether updates are needed to enable use of non-traditional accounts in IATs (if desired).

RDFIs: RDFIs may note the receipt of IAT Entries from new sources (or more accurate description of existing sources) on behalf of account holders.

EFFECTIVE DATE

This Rule will be effective March 19, 2027.

TECHNICAL SUMMARY

Below is a summary of the impact of the Non-Bank Foreign Financial Agencies in IAT Entries Rule on the Nacha Operating Rules. Sections of the Rules that are affected by this amendment are included later in this discussion and reflect rule language as it will read upon implementation in highlighted, italicized text.

- *Appendix Three, Subpart 3.2.2 (Glossary of Data Elements)* – Revises the following fields to incorporate changes recognizing non-bank foreign financial agencies in IAT Entries:

- Foreign Correspondent Bank Branch Country Code
- Foreign Correspondent Bank Identification Number
- Foreign Correspondent Bank Identification Number Qualifier
- Foreign Correspondent Bank Name
- Originating DFI Branch Country Code
- Originating DFI Identification
- Originating DFI Identification Number Qualifier
- Originating DFI Name
- Receiving DFI Branch Country Code
- Receiving DFI Identification
- Receiving DFI Identification Number Qualifier
- Receiving DFI Name

OPTIONAL DATE OF BIRTH FIELD FOR IAT ENTRIES

SUMMARY

Industry participants report the most requested piece of information to resolve IAT exceptions is the Date of Birth for a party identified as a potential match in compliance screening. The Optional Date of Birth Field for IAT Entries Rule establishes optional fields within the IAT record for the known Date of Birth of a natural person sender and/or receiver of an IAT Entry. Because Date of Birth information within the ACH Entry will be covered by ACH Network data security requirements, Originators, at their discretion, will be able to share this information securely as part of the ACH payment message, providing a communication channel that may be more secure than sharing this information through means outside of the ACH Network.

IMPACT TO PARTICIPANTS

Originators, Third-Party Service Providers, Third-Party Senders, and RDFIs: Originators, Third-Party Service Providers, Third-Party Senders, and RDFIs will need to determine and implement policies and procedures related to date of birth collection, where appropriate, including an assessment and modification of data security measures to protect Date of Birth information. Each of these parties will also be required to modify systems and software to generate the revised IAT format. (Caution: Originators should not populate the field with the Date of Birth prior to the effective date of the proposed Rule to allow for system updates.)

RDFIs: RDFIs will need to update systems and software to receive the revised IAT format. RDFIs also will need to update internal procedures and staff training to ensure Date of Birth information can be located, as needed and when populated. RDFIs will need to assess and modify, as necessary, their data security measures to ensure Date of Birth information is protected.

ACH Operators: ACH Operators will need to update systems and software to process the revised IAT format.

EFFECTIVE DATE

This Rule will be effective March 19, 2027.

TECHNICAL SUMMARY

Below is a summary of the impact of the Optional Date of Birth Field for IAT Entries Rule on the Nacha Operating Rules. Sections of the Rules that are affected by this amendment are included later in this discussion and reflect rule language as it will read upon implementation in highlighted, italicized text.

- *Appendix Three, Subpart 3.1.12 (Sequence of Records for IAT Entries) –*
 - Revises the Third IAT Addenda Record to incorporate an optional field within which the date of birth for an Originator that is a natural person may be included.
 - Revises the Seventh IAT Addenda Record to incorporate an optional field within which the date of birth for a Receiver that is a natural person may be included.
- *Appendix Three, Subpart 3.2.2 (Glossary of Data Elements) – Revises or adds descriptions for the following fields used in an IAT Entry:*
 - Originator Date of Birth – Adds a new field and description for the date of birth for an Originator that is a natural person.
 - Payment Related Information – Expands the information identifying the ultimate foreign beneficiary/payer to include that party's date of birth, when appropriate.
 - Receiver Date of Birth – Adds a new field and description for the date of birth for a Receiver that is a natural person.
- *Appendix Four, Subpart 4.3.6 (Sequence of Records for IAT Return Entries) –*
 - Revises the Third Addenda Record for IAT Return Entries to incorporate space for the return of the date of birth (when included in the forward IAT Entry) for an Originator that is a natural person.
 - Revises the Seventh Addenda Record for IAT Return Entries to incorporate space for the return of the date of birth (when included in the forward IAT Entry) for a Receiver that is a natural person.

NEW RETURN REASON CODE FOR SANCTIONS COMPLIANCE OBLIGATIONS

SUMMARY

Currently, Return Reason Code R16 is defined for use as “Account Frozen/Entry Returned Per OFAC Instruction.” While these two reasons are linked at the highest level because both may deal with potential legal actions, the interpretation and resulting actions by the ODFI and Originator matter when receiving an R16 return, as the resulting actions vary significantly. If an Entry is, in fact, being returned by an RDFI due to its sanctions screening obligations, the ODFI, working with its client, must take action and determine further requirements for the entry and entity relationships. By contrast, an RDFI's return of an entry because of action taken on the receiving account (for example, due to delinquency or garnishment) does not require action by the ODFI and necessitates different action by the Originator to collect payment.

This Rule provides ACH participants with improved clarity about these reasons for return by separating them into distinct return reason codes. Specifically, this Rule (1) creates a new return reason code R90 (Entry Returned Due to RDFI's Sanctions Compliance Obligations) to support an RDFI's decision to return an entry in compliance with any of its sanctions obligations, and (2) reverts Return Reason Code R16 to its original title “Account Frozen” and re-establishes its original use described as “Access to the account is restricted due to specific action taken by the RDFI or by legal action.”

To provide an RDFI with the time necessary to complete its sanctions compliance obligations and determine appropriate action while still facilitating timely notice to the ODFI or Gateway of an entry, this Rule establishes a

unique return time frame for use with Return Reason Code R90. Specifically, an RDFI returning an entry using Return Reason Code R90 must transmit the return so that it is made available to the ODFI no later than the opening of business on the second Banking Day following the RDFI's sanctions compliance determination. (Note: This return deadline aligns with an RDFI's obligation to return any credit entries declined by the Receiver using Return Reason Code R23 (Credit Entry Refused by Receiver).)

IMPACT TO PARTICIPANTS

Originators, Third-Party Service Providers, Third-Party Senders, and ODFIs: Removing ambiguity as to the reason for return will allow ODFIs, Third-Party Service Providers, Third-Party Senders, and Originators to act definitively upon receipt of returns bearing each of these codes. R16 Return Entries will be understood as occurring due to legal or RDFI account action, and these returns may be able to be remediated in the future if the account status should change. R90 Return Entries will be understood as occurring per sanctions screening obligations, improving legal compliance for ODFIs, Originators, and Third-Party Senders. ODFIs, Originators, and Third-Party Senders need to be aware that entries returned by an RDFI due to its sanctions compliance obligations (using R90) are likely to be returned outside of the standard, 2-day return time frame used with R16.

ODFIs, Originators, Third-Party Service Providers, and Third-Party Senders need to update software and reporting capabilities to (1) implement new Return Reason Code R90, and (2) make necessary updates to reflect modifications to the use of Return Reason Code R16. ODFIs will need to be capable of receiving, interpreting, and reporting these new and updated codes to their Originators and Third-Party Sender customers. Originators and Third-Party Senders will need to understand the new purposes for R16 and R90 and should consider whether updated procedures for receipt of entries bearing these codes may be required. Third-Party Service Providers may need to assist clients with the origination, receipt, and reporting of entries bearing new return reason codes R90 and updated return reason code R16.

RDFIs: RDFIs will need to update software and reporting capabilities to (1) implement new Return Reason Code R90, and (2) make necessary updates to reflect modifications to the use of Return Reason Code R16.

ACH Operators: ACH Operators will be required to process returns bearing new Return Reason Code R90 and will need to modify systems and software to accommodate this new return code. Systems for creating or deriving a return will require updates, and updates to various reporting capabilities (including customer reports and ACH debit entry return monitoring reports) will be needed to include this new code. Updates to the description of R16 will be required in reporting and customer-facing systems.

EFFECTIVE DATE

This Rule will be effective March 17, 2028.

TECHNICAL SUMMARY

Below is a summary of the impact of the New Return Reason Code for Sanctions Compliance Obligations Rule on the NACHA Operating Rules. Sections of the Rules that are affected by this amendment are included later in this discussion and reflect rule language as it will read upon implementation in highlighted, italicized text.

- *Article Three, Subsection 3.8.3.6 (Timing Requirements for Entries Returned Due to RDFI's Sanctions Compliance Obligations)* – Establishes a new subsection defining an RDFI's timing requirements for transmitting return entries in compliance with their sanctions obligations.
- *Appendix Four, Part 4.2 (Table of Return Reason Codes)* – (1) defines a new Return Reason Code R90 (Entry Returned Due to RDFI's Sanctions Compliance Obligations) to enable clear identification of an entry returned by a financial institution to comply with various sanctions requirements; and (2) modifies Return Reason Code R16 to remove OFAC-related return conditions from the return reason's code title and description.

COMBINED CHANGES TO THE NACHA OPERATING RULES RESULTING FROM THE INTERNATIONAL ACH TRANSACTIONS RULES

This section shows consolidated text changes to the Rules for all five of the International ACH Transaction Rules, in order of effective date. New Rules language is shown, in italics with gray highlighting, immediately following the existing text that it replaces.

DEFINITION OF IAT ENTRIES (EFFECTIVE SEPTEMBER 18, 2026)

ARTICLE TWO

Rights and Responsibilities of ODFIs, Their Originators, and Third-Party Senders

SECTION 2.5 Provisions for Specific Types of Entries

SUBPART 2.5.8 Specific Provisions for IAT Entries (International ACH Transaction)

SUBSECTION 2.5.8.1 General Rule

An IAT Entry is an Inbound or Outbound debit or credit Entry that is part of a payment transaction involving a Financial Agency's office that is not located in the territorial jurisdiction of the United States. An IAT Entry cannot be a Same Day Entry.

An IAT Entry is an Entry that is the U.S. ACH network component of an international payment transaction.

For purposes of this definition, an international payment transaction is a transfer of funds or monetary value that (a) originates with, transits through, or is delivered to an account at an office of a financial agency located outside of the U.S., or (b) otherwise is received from a sender or delivered to a receiver, in each case, via a facility of a financial agency located outside of the U.S.

For purposes of this definition, financial agency means an entity that is authorized by applicable Legal Requirements to provide financial asset accounts, including deposits, or to conduct the business of issuing general purpose payment instruments or transferring funds or other monetary value for third parties.

An IAT Entry cannot be a Same Day Entry.

ARTICLE EIGHT

Definitions of Terms Used in These Rules

SECTION 8.44 "Financial Agency" (This section will be deleted from the Rules.)

an entity that is authorized by applicable Legal Requirements to accept deposits or to conduct the business of issuing money orders or transferring funds.

SECTION 8.45 "Foreign Correspondent Bank"

a financial institution or Financial Agency located in a country other than the United States that holds deposits owned by other financial institutions and provides payment and other services to those other financial institutions.

a financial institution or financial agency located in a country other than the United States that holds deposits owned by other financial institutions and provides payment and other services to those other financial institutions.

SECTION 8.55 “International ACH Transaction” or “IAT Entry” or “IAT”

an Entry that is part of a payment transaction involving a Financial Agency’s office that is not located in the territorial jurisdiction of the United States. An office of a Financial Agency is involved in the payment transaction if it (a) holds an account that is credited or debited as part of the payment transaction, (b) receives payment directly from a Person or makes payment directly to a Person as part of the payment transaction, or (c) serves as an intermediary in the settlement of any part of the payment transaction. An International ACH Transaction cannot be a Same Day Entry.

an Entry that is the U.S. ACH network component of an international payment transaction.

For purposes of this definition, an international payment transaction is a transfer of funds or monetary value that (a) originates with, transits through, or is delivered to an account at an office of a financial agency located outside of the U.S., or (b) otherwise is received from a sender or delivered to a receiver, in each case, via a facility of a financial agency located outside of the U.S.

For purposes of this definition, financial agency means an entity that is authorized by applicable Legal Requirements to provide financial asset accounts, including deposits, or to conduct the business of issuing general purpose payment instruments or transferring funds or other monetary value for third parties.

An IAT Entry cannot be a Same Day Entry.

APPENDIX THREE

ACH Record Format Specifications

Part 3.2 Glossary of ACH Record Format Data Elements

SUBPART 3.2.2 Glossary of Data Elements

Standard Entry Class Code: 3 Positions – Company/Batch Header – Mandatory (all batches)

This field contains a three-character code used to identify various types of Entries.

ACK: ACH Payment Acknowledgment – The code that identifies a Non-Monetary Entry initiated by an RDFI to provide an acknowledgment of receipt by the RDFI of a corporate credit payment originated using the CCD format.

ADV: Automated Accounting Advice – The code that identifies a Non-Monetary Entry that is used by an ACH Operator to provide accounting information regarding an Entry to Participating DFI’s in machine-readable format. An Automated Accounting Advice is an optional service provided by ACH Operators and must be requested by a DFI desiring this service.

ARC: Accounts Receivable Entry – The code that identifies a Single Entry debit initiated by an Originator to the Receiver’s account based on an Eligible Source Document provided to the Originator by the Receiver (1) via the U.S. mail or delivery service, (2) at a dropbox location, or (3) in person for payment of a bill at a manned location.

ATX: Financial EDI Acknowledgment – The code that identifies a Non-Monetary Entry initiated by an RDFI to provide an acknowledgment of receipt by the RDFI of a corporate credit payment originated using the CTX format.

BOC: Back Office Conversion Entry – The code that identifies a Single Entry debit initiated by an Originator to the Receiver’s account based on an Eligible Source Document provided to the Originator by the Receiver at the point of purchase or at a manned bill payment location for subsequent conversion during back office processing.

¹ See the Nacha Operating Guidelines chapter on International ACH Transactions for further guidance on payment transactions (This footnote will be removed).

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CCD: Corporate Credit or Debit Entry – The code that identifies an Entry initiated by an Organization to transfer funds to or from an account of that Organization or another Organization.

CIE: Customer Initiated Entry – The code that identifies a credit Entry initiated by or on behalf of the holder of a Consumer Account to transfer funds to the account of the Receiver.

COR: Notification of Change or Refused Notification of Change – The code that identifies a Non-Monetary Entry Transmitted by (1) an RDFI for the purpose of identifying incorrect information contained within an Entry and providing correct data in the precise format to be used on future Entries, or (2) an ODFI to refuse a misrouted NOC or an NOC that contains incorrect information.

CTX: Corporate Trade Exchange – The code that identifies an Entry initiated by an Organization to transfer funds to or from the account of that Organization or another Organization that permits the inclusion of payment-related remittance information in ANSI or UN/EDIFACT syntax.

DNE: Death Notification Entry – The code that identifies a Non-Monetary Entry initiated by an agency of the Federal Government of the United States to notify an RDFI of the death of a Receiver.

ENR: Automated Enrollment Entry – The code that identifies a Non-Monetary Entry initiated by a Participating DFI to an agency of the Federal Government of the United States on behalf, and at the request, of an account holder at the Participating DFI to enroll in a service that will enable Entries to such Person's account at the Participating DFI.

IAT: International ACH Transaction – The code that identifies an Entry that is part of a payment transaction² involving a Financial Agency's office that is not located in the territorial jurisdiction of the United States. An office of a Financial Agency is involved in the payment transaction if it (1) holds an account that is credited or debited as part of the payment transaction, (2) receives payment directly from a Person or makes payment directly to a Person as part of the payment transaction, or (3) serves as an intermediary in the settlement of any part of the payment transaction.

IAT: International ACH Transaction – The code that identifies an Entry that is the U.S. ACH network component of an international payment transaction. For purposes of this definition, an international payment transaction is a transfer of funds or monetary value that (a) originates with, transits through, or is delivered to an account at an office of a financial agency located outside of the U.S., or (b) otherwise is received from a sender or delivered to a receiver, in each case, via a facility of a financial agency located outside of the U.S. For purposes of this definition, financial agency means an entity that is authorized by applicable Legal Requirements to provide financial asset accounts, including deposits, or to conduct the business of issuing general purpose payment instruments or transferring funds or other monetary value for third parties. An IAT Entry cannot be a Same Day Entry.

MTE: Machine Transfer Entry – The code that identifies Entries initiated at an "Electronic terminal," as defined in Regulation E, to transfer funds to or from a Consumer Account maintained with an RDFI, i.e., an ATM cash deposit or withdrawal.

POP: Point-of-Purchase Entry – The code that identifies a Single Entry debit initiated by an Originator to the Receiver's account based on an Eligible Source Document provided to the Originator by the Receiver at the point of purchase or manned bill payment location to transfer funds from the Receiver's account.

POS: Point-of-Sale Entry – The code that identifies a debit Entry initiated at an "Electronic terminal," as defined in Regulation E, to transfer funds from a Consumer Account of the Receiver to pay an obligation incurred in a point-of-sale transaction, or to effect a point-of-sale terminal cash withdrawal. Also an adjusting or other credit Entry related to such debit Entry, transfer of funds, or obligation.

PPD: Prearranged Payment and Deposit Entry – The code that identifies an Entry initiated by an Organization based on an authorization from a Receiver to transfer funds to or from a Consumer Account of the Receiver.

² See the *Nacha Operating Guidelines* chapter on International ACH Transactions for further guidance on payment transactions. (This footnote will be removed.)

RCK: Re-presented Check Entry – The code that identifies a Single Entry debit constituting a presentment notice of an item eligible under Article Two, Subsection 2.5.13.3 (RCK Eligible Items). An RCK Entry is an item as defined by Revised Article 4 of the Uniform Commercial Code (1990 Official Text) only for the limited purposes of presentment as set forth in Article 4-110(c) and notice of dishonor as set forth in Article 4-301(a)(2).

SHR: Shared Network Transaction – The code that identifies a debit Entry initiated at an “Electronic terminal,” as defined in Regulation E, to transfer funds from a Consumer Account of the Receiver to pay an obligation incurred in a point-of-sale transaction, or to effect a point-of-sale terminal cash withdrawal. Also an adjusting or other credit Entry related to such debit Entry, transfer of funds, or obligation. SHR Entries are initiated in a shared network where the ODFI and RDFI have an agreement in addition to these Rules to process such Entries.

TEL: Telephone-Initiated Entry – The code that identifies a debit initiated by an Originator pursuant to an oral authorization obtained over the telephone to transfer funds from a Consumer Account of the Receiver.

TRC: Check Truncation Entry – The code that identifies a debit Entry initiated pursuant to a Check Truncation Program that permits the Truncation of a single Check drawn on the paying bank.

TRX: Check Truncation Entries Exchange – The code that identifies a debit Entry initiated based on a Check Truncation Program that permits the Truncation of multiple Checks drawn on the same paying bank.

WEB: Internet-Initiated/Mobile Entry – The code that identifies (1) a debit Entry initiated by an Originator to a Consumer Account of the Receiver based on (a) an authorization that is communicated, other than by an oral communication, from the Receiver to the Originator via the Internet or a Wireless Network, or (b) any form of authorization if the Receiver’s instruction for the initiation of the individual debit Entry is designed by the Originator to be communicated, other than by an oral communication, to the Originator via a Wireless Network; or (2) a credit Entry initiated by or on behalf of the holder of a Consumer Account that is intended for the Consumer Account of a Receiver, regardless of the manner in which the consumer Originator communicates the payment instruction to the ODFI or Third-Party Service Provider.

XCK: Destroyed Check Entry – The code that identifies a debit Entry initiated with respect to an item eligible under Article Two, Subsection 2.5.18.2 (XCK Eligible Items).

REGISTRATION OF IAT CONTACTS IN THE ACH CONTACT REGISTRY (EFFECTIVE JANUARY 1, 2027)

ARTICLE ONE

General Rules

SECTION 1.14 Participating DFI Contact Registration

A Participating DFI must register with the National Association specific contact information for personnel or departments responsible for: (a) ACH operations; and (b) fraud and/or risk management. A Participating DFI may register contacts for additional personnel or departments, at its discretion.

For each of the areas listed above, a Participating DFI must provide the National Association with either: (a) the name, title, email address, and phone number for at least one primary and one secondary contact person; or (b) general department contact information that includes an email address and a working telephone number. Registered phone numbers and email addresses must be those that are monitored and answered during normal business hours for financial institution inquiries.

A Participating DFI must update the registration information within 45 days following any change to the information previously provided, and must verify all registration information at least annually.

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The National Association will make registered contact information available, via secure means, only to (a) registered Participating DFIs; (b) ACH Operators; and (c) Associations, for purposes of addressing ACH operational, fraud, and risk management issues within the ACH network. The National Association will use registered contact information only for purposes of ACH network operational, risk and fraud management.

Participating DFIs, ACH Operators, and Associations accessing registered contact information agree that they will use such information solely for their own, internal use for the purposes permitted in this Subsection.

A Participating DFI must register with the National Association specific contact information for personnel or departments responsible for: (a) ACH operations; (b) fraud and/or risk management; and (c) inquiries related to International ACH Transactions (IAT Entries). A Participating DFI may register contacts for additional personnel or departments, at its discretion.

For each of the areas listed above, a Participating DFI must provide the National Association with either: (a) the name, title, email address, and phone number for at least one primary and one secondary contact person; or (b) general department contact information that includes an email address and a working telephone number. Registered phone numbers and email addresses must be those that are monitored and answered during normal business hours for financial institution inquiries.

A Participating DFI must update the registration information within 45 days following any change to the information previously provided, and must verify all registration information at least annually.

The National Association will make registered contact information available, via secure means, only to (a) registered Participating DFIs; (b) ACH Operators; and (c) Associations, for purposes of addressing ACH operational, fraud, risk management, and IAT issues within the ACH network. The National Association will use registered contact information only for purposes of addressing ACH network operational, fraud, risk management, and IAT issues.

Participating DFIs, ACH Operators, and Associations accessing registered contact information agree that they will use such information solely for their own, internal use for the purposes permitted in this Subsection.

NON-BANK FOREIGN FINANCIAL AGENCIES IN IAT ENTRIES; OPTIONAL DATE OF BIRTH FIELD FOR IAT ENTRIES (EFFECTIVE MARCH 19, 2027)

APPENDIX THREE

ACH Record Format Specifications

Part 3.1 Record Formats

SUBPART 3.1.12 Sequence of Records for IAT Entries

Third IAT Addenda Record

Please refer to the attached record layout on the next page for changes to the 'Third IAT Addenda Record. (Note: This addenda record is used to identify the Originator's city, state/province, country code, and postal code. This change incorporates space for the optional inclusion of the date of birth for an Originator that is a natural person by re-purposing currently-reserved spaces 74-83 within the 'Third IAT Addenda Record.)

SUBPART 3.1.12 Sequence of Records for IAT Entries

THIRD IAT ADDENDA RECORD

FIELD	1	2	3	4	5	6
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	ORIGINATOR CITY & STATE/PROVINCE	ORIGINATOR COUNTRY & POSTAL CODE	RESERVED	ENTRY DETAIL SEQUENCE NUMBER
Field Inclusion Requirement	M	M	M	M	N/A	M
Contents	7	12	Alphanumeric	Alphanumeric	Blank	Numeric
Length	1	2	35	35	14	7
Position	01-01	02-03	04-38	39-73	74-87	88-94

THIRD IAT ADDENDA RECORD

FIELD	1	2	3	4	5	6	7
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	ORIGINATOR CITY & STATE/PROVINCE	ORIGINATOR COUNTRY & POSTAL CODE	ORIGINATOR DATE OF BIRTH	RESERVED	ENTRY DETAIL SEQUENCE NUMBER
Field Inclusion Requirement	M	M	M	M	O	N/A	M
Contents	7	12	Alphanumeric	Alphanumeric	YYYY-MM-DD	Blank	Numeric
Length	1	2	35	35	10	4	7
Position	01-01	02-03	04-38	39-73	74-83	84-87	88-94

Seventh IAT Addenda Record

Please refer to the attached record layout on the next page for changes to the Seventh IAT Addenda Record. (Note: This addenda record is used to identify the Receiver's city, state/province, country code, and postal code. This change incorporates space for the optional inclusion of the date of birth for a Receiver that is a natural person by re-purposing currently-reserved spaces 74-83 within the Seventh IAT Addenda Record.)

SUBPART 3.1.12 Sequence of Records for IAT Entries

SEVENTH IAT ADDENDA RECORD

FIELD	1	2	3	4	5	6
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	RECEIVER CITY & STATE/PROVINCE	RECEIVER COUNTRY & POSTAL CODE	RESERVED	ENTRY DETAIL SEQUENCE NUMBER
Field Inclusion Requirement	M	M	M	M	N/A	M
Contents	7	16	Alphanumeric	Alphanumeric	Blank	Numeric
Length	1	2	35	35	14	7
Position	01-01	02-03	04-38	39-73	74-87	88-94

SEVENTH IAT ADDENDA RECORD

FIELD	1	2	3	4	5	6	7
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	RECEIVER CITY & STATE/PROVINCE	RECEIVER COUNTRY & POSTAL CODE	RECEIVER DATE OF BIRTH	RESERVED	ENTRY DETAIL SEQUENCE NUMBER
Field Inclusion Requirement	M	M	M	M	O	N/A	M
Contents	7	16	Alphanumeric	Alphanumeric	YYYY-MM-DD	Blank	Numeric
Length	1	2	35	35	10	4	7
Position	01-01	02-03	04-38	39-73	74-83	84-87	88-94

Part 3.2 Glossary of ACH Record Format Data Elements

SUBPART 3.2.2 Glossary of Data Elements

Foreign Correspondent Bank Branch Country Code: 3 Positions – Addenda Record – Mandatory (IAT)

This field contains a two-character alphabetic country code, as defined within the International Organization for Standardization's (ISO) 3166-1-alpha-2 code list, to identify the country in which the branch of the Foreign Correspondent Bank is located.

This field contains a two-character alphabetic country code, as defined within the International Organization for Standardization's (ISO) 3166-1-alpha-2 code list, to identify the country in which the branch of the Foreign Correspondent Bank or non-bank foreign financial agency is located.

Foreign Correspondent Bank Identification Number: 34 Positions – Addenda Record – Mandatory (IAT)

This field contains the bank identification number (i.e., the National Clearing System Number, BIC Code, or IBAN) of the Foreign Correspondent Bank.

This field contains the bank identification number (i.e., the National Clearing System Number, BIC Code, or non-bank foreign financial agency identifier) of the Foreign Correspondent Bank.

Foreign Correspondent Bank Identification Number Qualifier: 2 Positions – Addenda Record – Mandatory (IAT)

This field contains a 2-digit code that identifies the numbering scheme used in the Foreign Correspondent Bank Identification Number field. Code values for this field are:

- 01 National Clearing System Number (e.g., U.S. Routing Transit Number)
- 02 BIC Code
- 03 IBAN

03 Non-Bank Foreign Financial Agency Identifier

Foreign Correspondent Bank Name: 35 Positions – Addenda Record – Mandatory (IAT)

This field identifies the name of the Foreign Correspondent Bank.

This field identifies the name of the Foreign Correspondent Bank or non-bank foreign financial agency.

Originating DFI Branch Country Code: 3 Positions – Addenda Record – Mandatory (IAT)

This field contains a two-character alphabetic country code, as defined within the International Organization for Standardization's (ISO) 3166-1-alpha-2 code list, to identify the country in which the branch of the bank that originated the Entry is located. This code must correspond to the country in which the bank branch identified within the Originating DFI Identification field of the Fourth IAT Addenda Record is located.

This field contains a two-character alphabetic country code, as defined within the International Organization for Standardization's (ISO) 3166-1-alpha-2 code list, to identify the country in which the branch of the bank or non-bank foreign financial agency that originated the Entry is located. This code must correspond to the country in which the bank branch or non-bank foreign financial agency identified within the Originating DFI Identification field of the Fourth IAT Addenda Record is located.

For Inbound IAT Entries, this field will contain the country code that corresponds to the location of the branch of the foreign financial institution or non-bank foreign financial agency that has provided funding for the transaction, as identified in the Originating DFI Identification field of the Fourth IAT Addenda Record.

For an Outbound IAT Entry, this field will contain the country code for the U.S. ODFI, or, if a foreign financial institution or non-bank foreign financial agency has provided the funding for the Outbound IAT Entry, the country code that corresponds to that foreign financial institution or non-bank foreign financial agency, as identified within the Originating DFI Identification field of the Fourth IAT Addenda Record.

Originating DFI Identification: 8 Positions – Company/Batch Header Record – Mandatory (all batches except IAT); 8 Positions – Company/Batch Control Record – Mandatory (all batches); 34 Positions – Addenda Record – Mandatory (IAT)

This field contains the routing number of the DFI originating the Entries within the batch.

IAT:

- For Inbound IAT Entries, the Originating DFI Identification Field within the Fourth IAT Addenda Record must contain the National Clearing System Number of the foreign financial institution providing funding for the payment transaction.
- For Outbound IAT Entries, the Originating DFI Identification Field within the Fourth IAT Addenda Record must contain the routing number of the U.S. ODFI or the foreign financial institution that has provided the funding for the transaction.
- *For Inbound IAT Entries, the Originating DFI Identification Field within the Fourth IAT Addenda Record must contain the identification number of the foreign financial institution or non-bank foreign financial agency providing funding for the payment transaction.*
- *For Outbound IAT Entries, the Originating DFI Identification Field within the Fourth IAT Addenda Record must contain the routing number of the U.S. ODFI or identification number of the foreign financial institution or non-bank foreign financial agency that has provided the funding for the transaction.*
- For IAT Entries, the Originating DFI Identification Field within the Company/Batch Control Record must contain the information found within positions 80-87 (GO/Originating DFI Identification) of the IAT Company/Batch Header Record.

Originating DFI Identification Number Qualifier: 2 Positions – Addenda Record – Mandatory (IAT)

This field contains a 2-digit code that identifies the numbering scheme used in the Originating DFI Identification Number field of the Fourth IAT Addenda Record. Code values for this field are:

01 National Clearing System Number

02 BIC Code

03 IBAN

03 Non-Bank Foreign Financial Agency Identifier

Originating DFI Name: 35 Positions – Addenda Record – Mandatory (IAT)

This field contains the name of the ODFI.

- For Inbound IAT Entries, the Originating DFI Name Field within the Fourth IAT Addenda Record must contain

the name of the foreign financial institution initiating the payment transaction, as identified within the Originating DFI Identification field of the Fourth IAT Addenda Record.

- For Outbound IAT Entries, this field must contain the name of the U.S. ODFI.
- *For Inbound IAT Entries, the Originating DFI Name Field within the Fourth IAT Addenda Record must contain the name of the foreign financial institution or non-bank foreign financial agency initiating the payment transaction, as identified within the Originating DFI Identification field of the Fourth IAT Addenda Record.*
- *For Outbound IAT Entries, this field must contain the name of the U.S. ODFI or non-bank foreign financial agency that has provided the funding for the transaction.*

Originator Date of Birth: 10 Positions – Third IAT Addenda Record – Optional (IAT) (New Section)

When the Originator identified in the Second IAT Addenda Record is a natural person, this optional field may be used to convey the Originator's date of birth, in YYYY-MM-DD format.

Payment Related Information: 80 Positions – Addenda Record – Optional (ACK, ATX, CCD, CIE, CTX, DNE, ENR, IAT, PPD, TRX, WEB)

In the Addenda Records of ACK, ATX, CCD, CIE, ENR, IAT, PPD Entries, and debit WEB Entries, an asterisk (“*”) must be used as the delimiter between the data elements, and the backslash (“\”) or tilde (“~”) must be used as the terminator at the end of a data segment.

ACK, ATX: This field contains the ANSI ASC X12 REF (Reference) data segment. This REF segment is used to convey the Identification Number contained within the original CCD or CTX Entry, and/or other information of significance to the Originator.

CCD, PPD: Addenda Records contain payment related ANSI ASC X12 data segments or Nacha-endorsed banking conventions (i.e., Tax Payment, Third-Party Tax Payments, Child Support, or Electronic Dealer Drafting). For CCD Entries that are Health Care EFT Transactions, this field must contain the ASC X12 835 TRN (Reassociation Trace Number) data segment, which conveys the Reassociation Trace Number used by the Health Care Provider to match the payment to remittance data.

For Example:

TRN*1*12345*1512345678*999999999\

For Example:

TRN*1*12345*1512345678*999999999~

CIE: This field contains payment related ANSI ASC X12 data segments to further identify the payment or Transmit additional remittance information.

For Example:

N1*B1*JohnDoe\N3*12MainStreet\N4*21070\

CTX: This field contains information formatted in accordance with the syntax of ANSI ASC X12.5 and X12.6, an ASC X12 transaction set containing a BPR or BPS data segment, or payment related UN/EDIFACT syntax.

ANSI ASC X12.5 (“Interchange Control Structure”) means the standard to define the control structures for the electronic interchange of business transactions encoded in ASC X12-based syntax. This standard provides the interchange envelope of a header and trailer for the electronic interchange through a data transmission, a structure to acknowledge the receipt and processing of this envelope, and optional, interchange-level service request structures.

ANSI ASC X12.6 (“Application Control Structure”) means the standard used to define the structure of business transactions for computer-to-computer interchange. This structure is expressed using a symbolic representation of X12 data in terms of both the design and use of X12 structures, independent of the physical representation (e.g., character set encoding).

BPR or BPS Data Segment (“Beginning Segment for Payment Order/Remittance Advice”) means the beginning segment for the payment order/remittance advice used in ASC X12-based syntax to indicate the beginning of a payment-related transaction set that contains the necessary banking information to process the transaction.

DNE: Addenda Records contains the following Nacha-endorsed banking convention starting in position 04:

DATE OF
DEATH*MMDDYY*CUSTOMERSSN*

#####*AMOUNT*\$\$\$cc\

The date of death always appears in positions 18-23. If the Social Security Number (SSN) is not available, positions 38-46 contain zeros. The amount of the expected beneficiary payment always begins in position 55.

ENR: All information in this field pertains to the account holder on whose behalf the Automated Enrollment Entry is initiated.

This field contains the following Nacha-endorsed banking convention:

TRANSACTION CODE*RECEIVING DFI IDENTIFICATION NUMBER*CHECK DIGIT*DFI ACCOUNT
NUMBER*INDIVIDUAL IDENTIFICATION NUMBER/IDENTIFICATION NUMBER*INDIVIDUAL
NAME (SURNAME)/COMPANY NAME*INDIVIDUAL NAME (FIRST NAME)/COMPANY
NAME*REPRESENTATIVE PAYEE INDICATOR/ENROLLEE CLASSIFICATION CODE\

Transaction Code – This field contains the Transaction Code of the account holder’s account. This field contains “22” (Demand Credit), “27” (Demand Debit), “32” (Savings Credit), or “37” (Savings Debit). (2 positions)

Receiving DFI Identification Number – This field contains the routing number used to identify the DFI at which the account holder maintains its account. (8 positions)

Check Digit – This field contains the check digit pertaining to the routing number for the DFI at which the account holder maintains its account. (1 position)

DFI Account Number – This field contains the account holder’s account number. (1 - 17 positions)

Individual Identification Number/Identification Number – For automated enrollments initiated on behalf of consumers, this field contains the consumer’s Social Security Number. For automated enrollments initiated on behalf of companies, this field contains the company’s Taxpayer Identification Number. (9 positions)

Individual Name (Surname)/Company Name – This field contains the consumer’s surname or the first fifteen characters of the Company Name. (1-15 positions)

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Individual Name (First Name)/Company Name – This field contains the consumer's first name or the next seven characters of the Company Name. (1-7 positions).

Representative Payee Indicator/Enrollee Classification Code – For enrollments for Federal Government benefit payments, this field contains "0" (zero) meaning "no" or "1" (one) meaning "yes" to denote whether the authorization is being initiated by someone other than the named beneficiary.

For all other enrollments, this field contains "A" to indicate that the enrollee is a consumer, or "B" to indicate that the enrollee is a company. (1 position)

For Example:

22*12200004*3*123987654321*77777777*
DOE*JOHN*0\

22*12200004*3*987654321123*
876543210*ABCCOMPANY**B\

27*12200004*3*987654321123*876543210*
ABCELECTRONICINDUSTRIE*B\

IAT: This field contains 80 characters of payment related information. When the payment related information for an IAT Entry includes the identification of a country, that country must be identified using that country's two-character alphabetic country code, as defined within the International Organization for Standardization's 3166-1-alpha-2 code list. (Note: A maximum of two optional Addenda Records may be used for IAT remittance information.)

Identification of Ultimate Foreign Beneficiary/Payer – For Inbound IAT Entries, this field must contain the ultimate foreign beneficiary's or payer's name, street address, city, state/province, postal code, and two-character alphabetic ISO country code (as defined within the International Organization for Standardization's 3166-1-alpha-2 code list) when:

- (1) the proceeds from a debit Inbound IAT Entry are for further credit to an ultimate foreign beneficiary that is a party other than the Originator of the debit IAT Entry; or
- (2) the funding for a credit Inbound IAT Entry is ultimately from a foreign party that is not the Originator of the credit IAT Entry.

The identification of the ultimate foreign beneficiary (of the debit) or ultimate foreign payer (of the credit) takes priority over the inclusion of other payment related information.

Identification of Ultimate Foreign Beneficiary/Payer – For Inbound IAT Entries for which (i) the proceeds from a debit Inbound Entry are for further credit to an ultimate foreign beneficiary that is a party other than the Originator of the debit IAT entry; or (ii) the funding for a credit Inbound IAT Entry is ultimately from a foreign party that is not the Originator of the credit IAT Entry, the Payment Related Information Field of the IAT Remittance Addenda Record must contain the ultimate foreign beneficiary's/payer's name, street address, city, state/province, postal code, and two-character alphabetic ISO country code (as defined within the International Organization for Standardization's 3166-1-alpha-2 code list). This field may also include the ultimate foreign beneficiary's/payer's date of birth (in YYYY-MM-DD format) when that party is a Natural Person. The identification of the ultimate foreign beneficiary (of the debit) or ultimate foreign payer (of the credit) takes priority over the inclusion of other payment related information.

For Example:

Johann Schmidt*Mainzer Landstrasse 201*60326*Frankfurt am Main*DE\

Johann Schmidt*Mainzer Landstrasse 201*60326*Frankfurt am Main*DE*1961-11-02\

When the Transaction Type Code Field within the First IAT Addenda Record contains ARC, BOC, or RCK, this field must contain the Check Serial Number starting in position 04:

CHECK SERIAL NUMBER\

For example: 3349809002\

When the Transaction Type Code Field within the First IAT Addenda Record contains POP, this field must contain the following Nacha-endorsed banking convention starting in position 04:

CHECK SERIAL NUMBER (MAXIMUM OF 9 CHARACTERS)*TERMINAL CITY (MAXIMUM OF 4 CHARACTERS)*TERMINAL STATE/FOREIGN COUNTRY (2 CHARACTERS)\

For example: 123456789*PARI*FR\

When the Transaction Type Code Field within the First IAT Addenda Record contains MTE, POS, or SHR, this field must contain the following Nacha-endorsed banking convention starting in position 04:

TERMINAL IDENTIFICATION CODE (MAXIMUM OF 6 CHARACTERS)*TERMINAL LOCATION (MAXIMUM OF 27 CHARACTERS)*TERMINAL CITY (MAXIMUM OF 15 CHARACTERS)*TERMINAL STATE/FOREIGN COUNTRY (2 CHARACTERS)\

For example:

200509*321 EAST MARKET STREET*
ANYTOWN*VA\

367802*10TH & VINE STREETS*LONDON*UK\

TRX: This field contains information formatted in accordance with National Association for Check Safekeeping syntax.

WEB: For a debit WEB Entry, Addenda Records contain payment related ANSI ASC X12 data segments or Nacha-endorsed banking conventions (i.e., Tax Payment, Third-Party Tax Payment, Child Support, or Electronic Dealer Drafting). For a credit WEB Entry, this field contains 80 characters of payment related information.

Receiver Date of Birth: 10 Positions – Seventh IAT Addenda Record – Optional (IAT) (New Section)

When the Receiver identified in the First IAT Addenda Record is a natural person, this optional field may be used to convey the Receiver's date of birth, in YYYY-MM-DD format.

Receiving DFI Branch Country Code: 3 Positions – Addenda Record – Mandatory (IAT)

This field contains the two-character alphabetic country code, as defined within the International Organization for Standardization's (ISO) 3166-1-alpha-2 code list, to identify the country in which the branch of the bank that receives the Entry is located.

This field contains the two-character alphabetic country code, as defined within the International Organization for Standardization's (ISO) 3166-1-alpha-2 code list, to identify the country in which the branch of the bank or non-bank foreign financial agency that receives the Entry is located.

For Inbound IAT Entries, this field will contain the country code for the U.S. RDFI.

For an Outbound IAT Entry, this field will contain the country code that corresponds to the location of the branch of the foreign bank or non-bank foreign financial agency that receives the entry.

Receiving DFI Identification: 8 Positions – Entry Detail Record – Mandatory (ACK, ADV, ARC, ATX, BOC, CCD, CIE, CTX, DNE, ENR, MTE, POP, POS, PPD, RCK, SHR, TEL, TRG, TRX, WEB, XCK, refused ACK, refused ATX, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR); 34 Positions – Addenda Record – Mandatory (IAT)

The standard routing number as assigned by the American Bankers Association's registrar (with Check Digit) is used to identify the DFI in which the Receiver maintains his account or a routing number assigned to a Federal Government agency by the Federal Reserve. For IAT Entries, this field contains the bank identification number of the DFI at which the Receiver maintains his account.

ENR: This field contains the routing number assigned to a Federal Government agency for the purpose of the automated enrollment process. Any Entry with a dollar value directed to that routing number in error is not subject to compensation rights as provided in these Rules.

The standard routing number as assigned by the American Bankers Association's registrar (with Check Digit) is used to identify the DFI in which the Receiver maintains his account or a routing number assigned to a Federal Government agency by the Federal Reserve.

ENR: This field contains the routing number assigned to a Federal Government agency for the purpose of the automated enrollment process. Any Entry with a dollar value directed to that routing number in error is not subject to compensation rights as provided in these Rules.

IAT:

- *For Inbound IAT Entries, this field contains the bank identification number of the U.S. RDFI at which the Receiver maintains his account.*
- *For Outbound IAT Entries, this field contains the identification number of the foreign financial institution or non-bank foreign financial agency at which the Receiver maintains his account.*

Receiving DFI Identification Number Qualifier: 2 Positions – Addenda Record – Mandatory (IAT)

This field contains a 2-digit code that identifies the numbering scheme used in the Receiving DFI Identification Number field. Code values for this field are:

01 National Clearing System Number

02 BIC Code

03 IBAN

03 Non-Bank Foreign Financial Agency Identifier

Receiving DFI Name: 35 Positions – Addenda Record – Mandatory (IAT)

This field contains the name of the Receiving Depository Financial Institution.

This field contains the name of the Receiving Depository Financial Institution.

For Inbound IAT Entries, this field contains the name of the U.S. RDFI at which the Receiver maintains his account.

For Outbound IAT Entries, this field contains the name of the foreign financial institution or non-bank foreign financial agency at which the Receiver maintains his account.

APPENDIX FOUR

Return Entries

Part 4.3 Record Formats for Return Entries

SUBPART 4.3.6 Sequence of Records for IAT Entries

Third Addenda Record for IAT Return Entries

Please refer to the attached record layout on the next page for changes to the 'Third Addenda Record for IAT' Return Entries. (Note: This addenda record is used to identify the Originator's city, state/province, country code, and postal code. This change incorporates space for the return of the date of birth (when included in the forward IAT Entry) for an Originator that is a natural person by re-purposing currently-reserved spaces 74-83 within the 'Third Addenda Record for IAT Return Entries.)

SUBPART 4.3.6 Entry Detail Addenda Records for IAT Return Entries

THIRD ADDENDA RECORD FOR IAT RETURN ENTRIES

FIELD	1	2	3	4	5	6
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	ORIGINATOR CITY & STATE/PROVINCE	ORIGINATOR COUNTRY & POSTAL CODE	RESERVED	ENTRY DETAIL SEQUENCE NUMBER
Field Inclusion Requirement	M	M	M	M	N/A	M
Contents	7	12	Alphabetic	Alphabetic	Bank	Numeric ¹
Length	1	2	35	35	14	7
Position	01-01	02-03	04-38	39-73	74-87	88-94

NOTE: For IAT Return Entries, each field of the 3rd Addenda Record remains unchanged from the original 3rd Addenda Record, unless otherwise noted.
1 Changed to reflect the Entry Detail Sequence Number associated with the Trace Number assigned by the RDNH Gateway preparing the Return Entry.

THIRD ADDENDA RECORD FOR IAT RETURN ENTRIES

FIELD	1	2	3	4	5	6	7
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	ORIGINATOR CITY & STATE/PROVINCE	ORIGINATOR COUNTRY & POSTAL CODE	ORIGINATOR DATE OF BIRTH	RESERVED	ENTRY DETAIL SEQUENCE NUMBER
Field Inclusion Requirement	M	M	M	M	O	N/A	M
Contents	7	12	Alphabetic	Alphabetic	YYYYMM-DD	Bank	Numeric
Length	1	2	35	35	10	4	7
Position	01-01	02-03	04-38	39-73	74-83	84-87	88-94

NOTE: For IAT Return Entries, each field of the 3rd Addenda Record remains unchanged from the original 3rd Addenda Record, unless otherwise noted.
1 Changed to reflect the Entry Detail Sequence Number associated with the Trace Number assigned by the RDNH Gateway preparing the Return Entry.

Seventh Addenda Record for IAT Return Entries

Please refer to the attached record layout on the next page for changes to the Seventh Addenda Record for IAT Return Entries. (Note: This addenda record is used to identify the Receiver's city, state/province, country code, and postal code. This change incorporates space for the return of the date of birth (when included in the forward IAT Entry) for a Receiver that is a natural person by re-purposing currently-reserved spaces 74-83 within the Seventh IAT Addenda Record.)

SUBPART 4.3.6 Entry Detail Addenda Records for IAT Return Entries (continued)

SEVENTH ADDENDA RECORD FOR IAT RETURN ENTRIES

FIELD	1	2	3	4	5	6
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	RECEIVER CITY & STATE/PROVINCE	RECEIVER COUNTRY & POSTAL CODE	RESERVED	ENTRY DETAIL SEQUENCE NUMBER
Field Inclusion Requirement	M	M	M	M	N/A	M
Contents	7	16	Alphabetic	Alphabetic	Blank	Numeric ¹
Length	1	2	35	35	14	7
Position	01-01	02-03	04-38	39-73	74-87	88-94

NOTE: For IAT Return Entries, each field of the 7th Addenda Record remains unchanged from the original 7th Addenda Record, unless otherwise noted.
 1 Changed to reflect the Entry Detail Sequence Number associated with the Trace Number assigned by the RDFI/Gateway preparing the Return Entry.

SEVENTH ADDENDA RECORD FOR IAT RETURN ENTRIES

FIELD	1	2	3	4	5	6	7
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	RECEIVER CITY & STATE/PROVINCE	RECEIVER COUNTRY & POSTAL CODE	RECEIVER DATE OF BIRTH	RESERVED	ENTRY DETAIL SEQUENCE NUMBER
Field Inclusion Requirement	M	M	M	M	O	N/A	M
Contents	7	16	Alphabetic	Alphabetic	YYYYMMDD	Blank	Numeric
Length	1	2	35	35	10	4	7
Position	01-01	02-03	04-38	39-73	74-83	84-87	88-94

NOTE: For IAT Return Entries, each field of the 7th Addenda Record remains unchanged from the original 7th Addenda Record, unless otherwise noted.
 1 Changed to reflect the Entry Detail Sequence Number associated with the Trace Number assigned by the RDFI/Gateway preparing the Return Entry.

NEW RETURN REASON CODE FOR SANCTIONS COMPLIANCE OBLIGATIONS (EFFECTIVE MARCH 17, 2028)

ARTICLE THREE

Rights and Responsibilities of RDFIs and Their Receivers

SUBSECTION 3.8.3.6 Timing Requirements for Entries Returned Due to RDFI's Sanctions Compliance Obligations (New Subsection)

An RDFI transmitting a Return Entry to comply with its sanctions obligations must Transmit such a Return to its ACH Operator by the ACH Operator's deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the RDFI's sanctions compliance determination.

APPENDIX FOUR

Return Entries

Please refer to the Table of Return Reason Codes on the following pages. (Note: This change defines a new Return Reason Code R90 (Entry Returned Due to RDFI's Sanctions Compliance Obligations) to enable clear identification of an entry returned by a financial institution to comply with various sanctions requirements, including but not limited to OFAC compliance. This Rule also modifies Return Reason Code R16 (currently defined as Account Frozen/Entry Returned Per OFAC Instruction) to remove OFAC-related return conditions from the return reason's code title and description. R16 will revert to its original title "Account Frozen" and be used exclusively by an RDFI to return entries when access to the Receiver's account is restricted due to specific action taken by the RDFI or by legal action.)

PART 4.2 Table of Return Reason Codes

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R12	Account Sold to Another DFI	A financial institution received an Entry to an account that was sold to another financial institution.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	
R13	Invalid ACH Routing Number	Entry contains a Receiving DFI identification or Gateway identification that is not a valid ACH routing number.	ACH Operator	Reject/ Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 Rejection Criteria).	For ACH Operator use only.
R14	Representative Payee Deceased or Unable to Continue in That Capacity	The representative payee is either deceased or unable to continue in that capacity. The beneficiary is not deceased.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	The representative payee is a person or institution authorized to accept Entries on behalf of one or more other persons such as legally incapacitated adults or minor children.
R15	Beneficiary or Account Holder (Other Than a Representative Payee) Deceased	(1) The beneficiary is deceased or (2) the account holder is deceased.	RDFI	Return	Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	(1) The beneficiary is the person entitled to the benefits and may or may not be the account holder; or (2) the account holder is the owner of the account and is not a representative payee.
R16	Account Frozen/ Entry Returned Per OFAC Instruction	(1) Access to the account is restricted due to specific action taken by the RDFI or by legal action or (2) OFAC has instructed the RDFI or Gateway to return the Entry.	RDFI or Gateway	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	
R16	Account Frozen	Access to the account is restricted due to specific action taken by the RDFI or by legal action	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.

PART 4.2 Table of Return Reason Codes

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R39	Improper Source Document/Source Document Presented for Payment	The RDFI determines that: (1) the source document used for an ARC, BOC, or POP Entry to its Receiver's account is improper; or (2) an ARC, BOC, or POP Entry and the source document to which the Entry relates have both been presented for payment and posted to the Receiver's account.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Subsection 3.12.2.1 - Improper ARC, BOC, and POP Debit Entries. Article Eight, Section 8.36 - Eligible Source Document.	For use with ARC, BOC, and POP Entries only and when the RDFI (rather than the Receiver) determines the Entry is improper.
** NOTE ** -- REFER TO THE R90'S SERIES OF CODES IN THIS TABLE FOR ADDITIONAL CODES TO BE USED BY RDFIS FOR THE RETURN OF ENTRIES **									
RETURN REASON CODES TO BE USED BY FEDERAL GOVERNMENT AGENCIES RETURNING ENR ENTRIES									
R40	Return of ENR Entry by Federal Government Agency	This Return Reason Code may only be used to return ENR Entries and is at the Federal Government Agency's sole discretion.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book https://www.fiscal.treasury.gov/fsreports/ref/greenbook/downloads.htm	For Federal Government Agency use only.
<p>* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.</p> <p>** Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.</p>									

PART 4.2 Table of Return Reason Codes

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
ADDITIONAL CODES TO BE USED BY RDFIS FOR THE RETURN OF ENTRIES									
R90	Entry Returned Due to RDFI's Sanctions Compliance Obligations	The RDFI/Gateway has determined that the Entry must be returned to comply with its sanctions compliance obligations.	RDFI/Gateway	Return	Consumer or Non-Consumer	RDFI/Gateway must transmit the Return Entry to its ACH Operator by the ACH Operator's deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the RDFI's sanctions compliance determination.	No	Article Three, Section 3.8.3.6 (Timing Requirements for Entries Returned Due to RDFI's Sanctions Compliance Obligations)	
* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.									
** Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.									

Funds Availability Requirements for Non-Same-Day Credit Entries

SUMMARY

The Funds Availability Requirements for Non-Same Day Credit Entries Rule (the Rule) establishes a single deadline (by 9 a.m. on settlement date, in the RDFI's local time) by which RDFIs must make funds from all non-Same Day credits available to Receivers, regardless of the specific time the ACH Operator makes the file available to the RDFI.

Currently, an RDFI is required to make funds available no later than 9 a.m. (in the RDFI's local time) for any credits made available to it by its ACH Operator by 5 p.m. on the Banking Day prior to the settlement date. However, the ACH Operators currently deliver files to RDFIs multiple times daily after 5 p.m. (for example, FedACH delivers files to RDFIs at 5:30 p.m., 10 p.m., 11:30 p.m., and 6 a.m. before 8:30 a.m. settlement), and while many RDFIs provide funds availability for credits in these files by 9 a.m. on settlement date, the RDFI's only obligation is to make funds available on settlement date, which may be as late as the end of the day.

This Rule eliminates the current 5 p.m. cutoff that mandates 9 a.m. availability for some non-Same Day credits but not others. While many RDFIs already meet this 9 a.m. deadline for all non-Same Day credits, this Rule ensures that standard applies uniformly to all non-Same Day credits.

IMPACT TO PARTICIPANTS

RDFIs: RDFIs that do not already provide funds availability for all non-Same Day credits by 9 a.m. on settlement date will be required to modify internal processes and procedures to post and make funds available by 9 a.m. local time for all non-Same Day credits made available to it after 5:00 pm local time, including ACH credits received in the 6 a.m. (Eastern Time) ACH Operator file.

Receivers: Consumers and businesses might receive earlier funds availability for ACH credit use cases such as payroll, benefits, cashouts, refunds and invoice payments.

EFFECTIVE DATE

This Rule will be effective September 18, 2026.

TECHNICAL SUMMARY

Below is a summary of the impact of the Definition of IAT Entries Rule on the Nacha Operating Rules. Sections of the Rules that are affected by this amendment are included below and reflect rule language as it will read upon implementation in highlighted, italicized text.

- *Article Three, Subsection 3.3.1.1 (Availability of Credits That Are Not Same Day Entries)* – Removes the 5 p.m. cutoff for receipt of files on the Banking Day prior to the settlement date as the determining factor by which an RDFI must provide 9 a.m. funds availability for non-Same Day Entries.

ARTICLE THREE

Rights and Responsibilities of RDFIs and their Receivers

SECTION 3.3 Timing Requirements for RDFI to Make Credit and Debit Entries Available

SUBSECTION 3.3.1 General Rules for Availability of Credit Entries to Receivers

An RDFI's obligation to make funds available under this Subsection 3.3.1 is subject to its right to return the Entry under these Rules.

An RDFI that reasonably suspects that a credit Entry is unlawful, involves the proceeds of unlawful activity, or is otherwise suspicious, including a credit Entry the RDFI suspects to be unauthorized or authorized by the Originator under False Pretenses, is exempt from the funds availability requirements of this Subsection 3.3.1. An RDFI invoking any such an exemption must take reasonable steps to promptly notify the ODFI.

SUBSECTION 3.3.1.1 Availability of Credits That Are Not Same Day Entries

For a credit Entry that is not a Same Day Entry and that is made available to the RDFI by its ACH Operator by 5:00 p.m. (RDFI's local time) on the Banking Day prior to the Settlement Date, the RDFI must make the amount of the credit Entry available to the Receiver for withdrawal no later than 9:00 a.m. (RDFI's local time) on the Settlement Date.

For a credit Entry that is not a Same Day Entry that is made available to the RDFI by its ACH Operator after 5:00 p.m. (RDFI's local time) on the Banking Day prior to the Settlement Date, the RDFI must make the amount of the credit Entry available to the Receiver for withdrawal no later than the end of the Settlement Date.

For a credit Entry that is not a Same Day Entry, the RDFI must make the amount of the credit Entry available to the Receiver for withdrawal no later than 9 a.m. (RDFI's local time) on the Settlement Date.

Minor Topics Rule Changes

SUMMARY

The three Minor Topics Rule Changes included below serve to improve clarity or readability of language, correct inconsistencies, clarify intent, or make minor modifications to reflect current practices. These amendments have little to no impact on ACH participants and no significant processing or financial impact.

Specifically, these three Rules will:

- Clarify an RDFI's ability to use Return Reason Code R17 "QUESTIONABLE" with posted Entries;
- Eliminate ambiguity with respect to references to Banking Day; and
- Clarify intent of rules requiring the provision of remittance information to Receivers.

Each Minor Topics Rule is summarized below. Each summary includes a brief discussion of the impact of each change on various ACH participants and a technical summary of each change to the Nacha Operating Rules. New Rules language for each change follows, shown in *italics* with gray highlighting following the existing text that it replaces. All three Minor Topics Rules will be effective on January 1, 2026.

Use of Return Reason Code R17 "Questionable" for Posted Entries

SUMMARY

The Use of Return Reason Code R17 "QUESTIONABLE" for Posted Entries Rule (the Rule) removes (from Return Reason Code R17's description and notes sections in Part 4.2 - Table of Return Reason Codes) specific references to an RDFI's determination that the entry should not be posted to the Receiver's account. This language, which is a holdover from when R17 "Questionable" was defined for use with entries containing invalid account numbers, has caused RDFIs to express uncertainty about their ability to use this code in its current form to return entries it has identified as "questionable" after posting. The removal of this language eliminates confusion about whether an RDFI may use this code to return an entry it has identified as "questionable," regardless of whether it makes that determination prior to or after posting.

IMPACT TO PARTICIPANTS

All Participants: All ACH Network participants benefit from Rules language that is consistent and clear, and that takes established industry practices into consideration. This Rule is anticipated to improve overall ACH processing efficiency by enhancing and clarifying certain areas within the Rules that are troublesome or ambiguous to users. Nacha does not expect ACH Network participants to incur any substantial costs associated with the implementation of this change.

TECHNICAL SUMMARY AND IMPACT TO THE NACHA OPERATING RULES

Below is a summary of the impact of the Use of Return Reason Code R17 "QUESTIONABLE" for Posted Entries Rule on the Nacha Operating Rules. Sections of the Rules that are affected by this amendment follow and reflect rule language as it will read upon implementation in highlighted, italicized text.

- *Appendix Four, Part 4.2 (Table of Return Reason Codes)* – Revises the description and notes sections of Return Reason Code R17 to eliminate language related to posting.

PART 4.2 Table of Return Reason Codes

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R7	File Record Edit Criteria/Entry Initiated Under Questionable Circumstances/Return of Improperly-Initiated Reversal	(1) Field(s) cannot be processed by RDFI. (2) the RDFI has not posted the Entry to the Receiver's account because it believes the Entry to the Receiver's account was initiated under questionable circumstances (which includes, but is not limited to, an ACH Entry Transmitted without the Originator's authorization, or an ACH Entry authorized by the Originator under False Pretenses); or (3) either the RDFI or Receiver has identified a Reversing Entry as one that was improperly initiated by the Originator or ODFI.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries. Appendix Three, Part 3.2 - Glossary of ACH Record Format Specifications	(1) Some fields that are not edited by the ACH Operator are edited by the RDFI. If the Entry cannot be processed by the RDFI, the field(s) causing the processing error must be identified in the Addenda Information field of the Return. (2) An RDFI has determined that an Entry should not be posted to the Receiver's account because the RDFI believes it to have been initiated under questionable circumstances (which includes, but is not limited to, an ACH Entry Transmitted without the Originator's authorization, or an ACH Entry that is authorized by the Originator under False Pretenses). The RDFI returning an Entry for this reason must insert "QUESTIONABLE" within the first twelve positions of the Addenda Information field. The RDFI may include additional explanatory information within the remaining positions of this field. (3) An RDFI may use Return Reason Code R7 to return a Reversing Entry that was improperly initiated by the Originator or ODFI.
<p>* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.</p> <p>** Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the Banking Day following the sixth calendar day following the Settlement Date of the original Entry.</p>									

PART 4.2 Table of Return Reason Codes

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R17	File Record Edit Criteria/Entry Initiated Under Questionable Circumstances/ Return of Improperly-Initiated Reversal	(1) Fields cannot be processed by RDFI; (2) the RDFI believes the Entry to the Receiver's account was initiated under questionable circumstances (which includes, but is not limited to, an ACH Entry Transmitted without the Originator's authorization or an ACH Entry authorized by the Originator under False Pretenses); or (3) either the RDFI or Receiver has identified a Reversing Entry as one that was improperly initiated by the Originator or ODFI.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries. Appendix Three, Part 3.2 - Glossary of ACH Record Format Specifications	(1) Some fields that are not edited by the ACH Operator are edited by the RDFI. If the Entry cannot be processed by the RDFI, the field(s) causing the processing error must be identified in the Addenda Information field of the Return. (2) The RDFI believes the Entry to the Receiver's account was initiated under questionable circumstances (which includes, but is not limited to, an ACH Entry Transmitted without the Originator's authorization or an ACH Entry that is authorized by the Originator under False Pretenses). The RDFI returning an Entry for this reason must insert "QUESTIONABLE" within the first twelve positions of the Addenda Information field. The RDFI may include additional explanatory information within the remaining positions of this field. (3) An RDFI may use Return Reason Code R17 to return a Reversing Entry that was improperly initiated by the Originator or ODFI.
<p>* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.</p> <p>** Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.</p>									

Definition of Banking Day - Removal of Reference to Participating DFI

SUMMARY

The Definition of Banking Day – Removal of Reference to Participating DFI Rule (the Rule) removes references to “Participating DFI” from the definition of “Banking Day” in Article Eight to make clear that references to Banking Days within the Nacha Operating Rules mean the days on which the ACH Network is open for business (i.e., the Banking Day of the ACH Operator). This Rule removes ambiguity from the current definition of Banking Day, which references banking days of both ACH Operator AND Participating DFI and has created ambiguity about whose Banking Day must be used when determining return and NOC transmission deadlines for FI with non-standard holiday closures.

IMPACT TO PARTICIPANTS

All Participants: All ACH Network participants benefit from Rules language that is consistent and clear, and that takes established industry practices into consideration. This Rule is anticipated to improve overall ACH processing efficiency by enhancing and clarifying certain areas within the Rules that are troublesome or ambiguous to users. Nacha does not expect ACH Network participants to incur any substantial costs associated with the implementation of this change.

TECHNICAL SUMMARY AND IMPACT TO THE NACHA OPERATING RULES

Below is a summary of the impact of the Definition of Banking Day – Removal of Reference to Participating DFI Rule on the Nacha Operating Rules. Sections of the Rules that are affected by this amendment follow and reflect rule language as it will read upon implementation in highlighted, italicized text.

- *Article Eight, Section 8.15 (Banking Day)* – Revises the definition of Banking Day to remove references to Participating DFI.

ARTICLE EIGHT

Definitions of Terms Used in These Rules

SECTION 8.15 “Banking Day”

with reference to a Participating DFI, any day on which such Participating DFI is open to the public during any part of such day for carrying on substantially all of its banking functions, and, with reference to an ACH Operator, any day on which the applicable facility of such ACH Operator is being operated.

any day on which the applicable facility of an ACH Operator is being operated.

Clarification of RDFI Requirements to Provide Payment-Related Information to Non-Consumer Receivers of CCD, CTX, CIE, and IAT Entries

SUMMARY

The Clarification of RDFI Requirement to Provide Payment-Related Information to Non-Consumer Receivers Rule (the Rule) makes clear that an RDFI’s requirement to provide Payment-Related Information applies only to Non-Consumer Receivers. Although consumers sometimes receive CCD and CTX entries in error, the intention of this rule is to enable non-consumer Receivers to request the Payment-Related Information included with their business payments.

Although existing rules language in Article Three, Subsection 3.1.5.3 (RDFI Must Provide Payment-Related Information to Receivers of CCD, CTX, CIE, and IAT Entries to Non-Consumer Accounts) already calls out the section’s applicability to non-consumer Receivers, there is potential for the language to be mis-read by assuming that

the reference to Non-Consumer Accounts applies only to IAT Entries, and not also to CCD, CTX, and CIE Entries. This Rule eliminates any ambiguity.

IMPACT TO PARTICIPANTS

All Participants: All ACH Network participants benefit from Rules language that is consistent and clear, and that takes established industry practices into consideration. This Rule is anticipated to improve overall ACH processing efficiency by enhancing and clarifying certain areas within the Rules that are troublesome or ambiguous to users. Nacha does not expect ACH Network participants to incur any substantial costs associated with the implementation of this change.

TECHNICAL SUMMARY AND IMPACT TO THE NACHA OPERATING RULES

Below is a summary of the impact of the Clarification of RDFI Requirement to Provide Payment-Related Information to Non-Consumer Receivers Rule on the Nacha Operating Rules. Sections of the Rules that are affected by this amendment follow and reflect rule language as it will read upon implementation in highlighted, italicized text.

- *Article Three, Subsection 3.1.5.3 (RDFI Must Provide Payment-Related Information to Receivers of CCD, CTX, CIE, and IAT Entries to Non-Consumer Accounts)* – Adds additional clarifying language to emphasize this section’s applicability to Non-Consumer Receivers only.

ARTICLE THREE

Rights and Responsibilities of RDFIs and Their Receivers

SUBSECTION 3.1.5.3 RDFI Must Provide Payment-Related Information to Receivers of CCD, CTX, CIE, and IAT Entries to Non-Consumer Accounts

Upon the request of a Receiver, an RDFI must provide to the Receiver all information contained within the Payment Related Information field of an Addenda Record(s) Transmitted with a CCD Entry that is not a Health Care EFT Transaction; a CTX Entry; a CIE; or an IAT Entry to a Non-Consumer Account. The RDFI must provide this information by the opening of business on the RDFI’s second Banking Day following the Settlement Date of the Entry.

Upon the request of a non-consumer Receiver, an RDFI must provide to the Receiver all information contained within the Payment Related Information field of an Addenda Record(s) Transmitted with a CCD Entry that is not a Health Care EFT Transaction; a CTX Entry; a CIE; or an IAT Entry to a Non-Consumer Account. The RDFI must provide this information by the opening of business on the RDFI’s second Banking Day following the Settlement Date of the Entry.

For a Health Care EFT Transaction to a Non-Consumer Account, an RDFI must, either automatically or upon the request of a Receiver that is a Health Care Provider, provide or make available all information contained within the Payment Related Information field of the Addenda Record Transmitted with the Health Care EFT Transaction. The RDFI must provide or make available the Payment Related Information by the opening of business on the RDFI’s second Banking Day following the Settlement Date of the Entry. The RDFI must offer or make available to the Health Care Provider an option to receive or access the Payment Related Information via a secure, electronic means that provides a commercially reasonable level of security that complies with applicable regulatory requirements.