



Listed below are notable dates for your ACH compliance program this year. More information will be released on each closer to their effective dates.

March 19, 2021 – Effective date of the Rule to Expand Access to Same Day ACH; i.e., the new Same Day ACH processing window goes live.

March 19, 2021 – Supplemental Fraud Detection for WEB Debits (i.e., Account Validation). ACH Originators are required to include account validation within a commercially reasonably fraudulent transaction detection system for the first use of new account information. Nacha will not enforce this Rule for an additional period of one year from the effective date with respect to covered entities working in good faith toward compliance, but that require additional time to implement solutions.

June 30, 2021 – Effective Date for Reversals Rule. This Rule will expand the permissible reasons for a reversal to include a “wrong date” error – 1) the reversal of a debit Entry that was for a date earlier than intended by the Originator, or 2) a credit Entry that was for a date later than intended by the Originator.

June 30, 2021 - Effective date for Limitation on Warranty Claims. This Rule will limit the length of time an RDFI is permitted to make a claim against the ODFI’s authorization warranty.

June 30, 2021 – Supplemental ACH Data Security. Certain ACH Originators and covered third parties are required to implement an additional safeguard for account numbers used in ACH payments by rendering the information unreadable when stored electronically. Nacha will not enforce this Rule for an additional period of one year from the effective date with respect to covered entities working in good faith toward compliance, but that require additional time to implement solutions.

September 17, 2021 – Effective date of Meaningful Modernization, i.e., the new Rules on authorization.