



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.

This Rule creates a third Same Day ACH processing window that expands access to Same Day ACH for all financial institutions by 2 hours. Currently, the latest that an ODFI can submit files of Same Day ACH transactions to an ACH Operator is 2:45 p.m. ET (11:45 a.m. PT). The new window allows Same Day ACH files to be submitted until 4:45 p.m. ET (1:45 p.m. PT), providing greater access for all ODFIs and their customers by 2 hours.

March 19, 2021 – Supplemental Fraud Detection for WEB Debits (i.e., Account Validation). ACH Originators are required to include account validation within a commercially reasonable 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 that are working in good faith toward compliance, but that require additional time to implement solutions.

Currently, Originators of WEB debit entries are required to use a “commercially reasonable fraudulent transaction detection system” to screen WEB debits for fraud. This existing screening requirement will be supplemented to make it explicit that “account validation” is part of a “commercially reasonable fraudulent transaction detection system.” The supplemental requirement applies to the first use of an account number, or with subsequent changes to the account number, when used for WEB debit entries.

April 1, 2021 – Effective date of Phase 2 of the rule to Differentiate Unauthorized Returns. As of April 1, 2021, the existing Unauthorized Entry Fee will be applied to R11 returns.

RDFI’s may use return reason code R11 for a debit that was authorized but contained an error, such as the wrong day or incorrect amount, but beginning April 1, 2021, these R11 returns will be subject to the Unauthorized Entry Fee.