



On September 16<sup>th</sup>, the Micro Entries Rule took effect which defines and standardizes practices and formatting of Micro-Entries, which are used by some ACH Originators as a method of account validation.

Micro-Entries will be defined as ACH credits of less than \$1.00, and any offsetting debits, for account validation. Credit amounts must be equal to, or greater than, debit amounts, and must be transmitted to settle at the same time. Originators must use “ACCTVERIFY” in the company entry description field and the company name must be easily recognizable to Receivers and the same or similar to what will be used in subsequent entries.

You can read more information here. [Micro-Entries \(Phase 1\) | Nacha](#)

CCI suggests sharing this information with the staff responsible for ACH at your bank.