



NACHA has announced that the relief from specific provisions of NACHA, provided in response to the COVID-19 pandemic, will expire **on October 1st, 2022**.

The following breaks down the expiration of relief:

- The requirements for the delivery of a Record of Authorization, a Source Document/Item, and a Written Statement of Unauthorized Debit will return to the 10 banking-day timeframe. This will apply to requests for these documents made **on or after Monday, October 3, 2022**.
- Required response times within Nacha's Rules enforcement process will return to 10 banking days. This will apply to responses that are required for enforcement letters or other communications received **on or after Monday, October 3, 2022**.
- Written Statements of Unauthorized Debits will return to having a signature or similar authentication requirement. (Note that the Nacha Rules allow for the electronic signature of a WSUD and that a rule became effective in September 2021 that codified and encouraged RDFIs to provide for electronic signatures of WSUDs.)
- The authorization of POP Entries will again require a signature.
- The authorization of POS Entries will again have a signed or similarly authenticated requirement when Originators elect not to ask customers to enter a PIN.
- Nacha will not automatically provide enforcement relief for elevated return rates and levels due to pandemic impacts. ODFIs will still be able to address factors contributing to elevated levels of administrative or overall returns in their responses to enforcement proceedings.

You can consider these Rule requirements to be enforceable again beginning after the expiration date of October 1, 2022.

