



Two changes to the ACH system that your bank should be aware of occur next month.

First, the second phase of the Micro-Entry Rule will be effective on March 17, 2023. At this time, originators of Micro-Entries (used by Originators as a method of account validation) must conduct commercially reasonable fraud detection on its use of Micro-Entries, including the monitoring of forward and return volumes.

You can find more information from NACHA [here](#).

Secondly, the grace period for implementing the new Third-Party Sender Roles and Responsibilities expires on March 31, 2023. New obligations that must be complied with include the completion of ACH Risk Assessments by Third-Party Senders, and ODFIs must update Third-Party Sender registrations indicating whether the Third-Party Sender has a nested relationship.

You can find more information from NACHA [here](#).

CCI is happy to be a resource for any ACH-related questions.

