



## **NACHA Expanded Use of ODFI Request for Return/R06**

Return requirements for Subsection 2.13.2 of the NACHA Operating Rules state that an Originating Depository Financial Institution (ODFI) may request a Receiving Depository Financial Institution (RDFI) to return an Entry for any reason, orally or in writing. The RDFI may comply with this request, but is not obligated to do so.

The Rules for 2025 expand return requirements, obligating RDFIs to respond to ODFI return requests within 10 banking days. This rule change, effective April 1, 2025, means RDFIs must communicate the status of a return request to the ODFI within that timeframe, regardless of whether they comply with the return request.

CCI suggests forwarding this information to the staff in charge of ACH at your financial institution, and we encourage the review of existing processes and procedures to determine whether these changes will impact your organization. This change should have no impact on originators. If you have further ACH questions or need an ACH annual review, please contact CCI at [inquiries@completecompli.com](mailto:inquiries@completecompli.com).

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