



MERIT BANK

Member FDIC

2023 NACHA RULE CHANGES FOR ACH

This 2023 NACHA Rules notification provides a summary of changes to the NACHA Operating Rules & Guidelines (“Nacha Rules”), listed chronologically in the order of effective date. For further information we recommend that you obtain a copy of the 2023 NACHA Operating Rules and Guidelines. The Nacha Rules are published annually and may be referenced or ordered at www.nacha.org/store. More detailed information regarding these changes may also be found at www.nacha.org/rules/operating-rules.

Micro-Entries (Phase 2) - Effective March 17, 2023

The Micro-Entry Rule defines and standardizes practice and formatting of Micro-Entries, which are used by some ACH Originators as a method of account validation.

- Originators of Micro-Entries will be required to use commercially reasonable fraud detection, including the monitoring of Micro-Entry forward and return volumes of the check.