



2024 NACHA RULE CHANGES FOR ACH

This 2024 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 2024 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.

2024 NEW ACH RULES

Risk Management Topics

Effective October 1, 2024

These Rule amendments are part of a larger Risk Management package intended to reduce the incidence of successful fraud attempts and improve the recovery of funds after frauds have occurred.

Minor Rules Topics

Effective June 21, 2024

These changes will amend the Rules to address a variety of minor topics. Minor changes to the Rules are expected to have little-to-no impact on ACH participants and no significant processing or financial impact.