



2025 & 2026 NACHA RULE CHANGES FOR ACH

2025 NEW ACH RULES

No additions have been announced for 2025.

2026 NEW ACH RULES

Risk Management Topics

Effective March 20, 2026

Fraud Monitoring Phase 1

These Rule amendments related to monitoring for fraud become effective on March 20, 2026 and 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.

Effective March 20, 2026

Company Entry Descriptions

These two Rule amendments on Company Entry Descriptions become effective on March 20, 2026 and 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.

Effective June 19, 2026

Fraud Monitoring Phase 2

These Rule amendments related to monitoring for fraud become effective on June 19, 2026 and 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.