

The following list summarizes select NACHA rules changes. For a complete list and description of amendments and rule changes, visit [www.NACHA.org](http://www.NACHA.org).

**SEPTEMBER 29, 2017**

Third Party Sender Registration – requires Originating Depository Financial Institutions (ODFIs) to identify and register their Third-Party Sender customers. ODFIs will be required to provide the following basic registration information for each Third-Party Sender, as well as those other Third-Party Senders that are direct customers of the first Third-Party Sender, otherwise known as “nested” Third-Party Senders”:

- the ODFI’s name and contact information;
- the name and principal business location of the Third-Party Sender;
- the routing number used in ACH transactions originated for the Third-Party Sender; and
- the Company Identification(s) of the Third-Party Sender

In the advent of a risk event, NACHA could require additional information.

**SEPTEMBER 15, 2017**

Same Day ACH – requires all receiving depository financial institutions (RDFIs) to make eligible Same Day ACH *debit* transactions available on the same day they are received, by the end of the RDFI’s processing day.

Same Day ACH is being implemented in three phases as detailed in the matrix below.

Phase 1	September 23, 2016	Credits available by the end of RDFI’s processing day
Phase 2	September 15, 2017	Credits and Debits by the end of RDFI’s processing day
Phase 3	March 16, 2018	Credits available by 5pm RDFI local time

\* International transactions (IATs) and high-value transactions above \$25,000 will not be eligible for same-day processing.

2016 Implemented

**OCTOBER 3, 2016**

Unauthorized Entry Fee – requires an originating financial institution to pay a fee to a receiving financial institution for each ACH debit (except IAT) that is returned as unauthorized for the following reasons:

- R05 (Unauthorized Debit to consumer Account Using Corporate SEC Code)
- R07 (Authorization Revoked by Customer)
- R10 (Customer Advises Unauthorized, Improper, Ineligible, or part of an Incomplete Transaction)
- R29 (Corporate Customer Advises Not Authorized)
- R51 (Item Related to RCK Entry is Ineligible or RCK Entry is Improper)

**SEPTEMBER 23, 2016**

Same Day ACH – requires all receiving depository financial institutions (RDFIs) to make eligible Same Day ACH *credit* transactions available on the same day they are received, by the end of the RDFI’s processing day.