

6 New Nacha Rules RDFIs Should Know

Nacha's recent rule changes place greater responsibility on Receiving Depository Financial Institutions (RDFIs) in the ACH network. Here are six key amendments that impact RDFIs.

Effective **October 1, 2024**

Expanded Use of Return Reason Code R17

Allows, but does not require, RDFIs to use R17 to return ACH entries that are questionable or suspected to be fraudulent.

GOAL: Improve recovery of funds originated due to fraud

Additional Funds Availability Exception

Provides RDFIs with an exemption from the funds availability requirement for credit entries suspected to be part of a fraud scheme or event.

GOAL: Enhance the ability to manage suspicious transactions

Timing of Written Statement of Unauthorized Debit (WSUD)

Allows RDFIs to obtain WSUDs from customers, even if the debit has not yet posted to the account.

GOAL: Reduce the impact of unauthorized ACH transactions on account holders

RDFI Must Promptly Return Unauthorized Debit

RDFIs must return unauthorized debits by the opening of the 6th business day after reviewing the consumer's signed WSUD.

GOAL: Improve funds recovery and reduce future fraud risks

Implementation extended to **April 1, 2025**

Expanded Use of Request for Return

Allows originating institutions to request returns from RDFIs for a wider range of reasons. RDFIs must respond to requests with a decision but returning the ACH entry is optional.

GOAL: Enable quicker funds recovery after fraudulent transactions

Effective in two phases, beginning **March 20, 2026***

RDFI ACH Credit Monitoring

Requires RDFIs to establish risk-based processes designed to identify incoming credits that were initiated due to fraud.

GOAL: Provide flexibility in designing fraud monitoring procedures to reduce fraudulent transactions

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