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DEADLINE FAST APPROACHING TO IMPLEMENT NACHA RULE CHANGES FOR ACH TRANSACTIONS



By Carolann Westendorp, JBT Bank

The March 20, 2026 deadline for implementing National Automated Clearing House Association (NACHA) rule changes regarding

Automated Clearing House (ACH) transactions is nearly here and businesses should be aware of the new requirements.

The updated changes are intended to improve clarity, consistency, and transparency across the ACH network. Compliance with the NACHA ACH rule changes is mandatory and transactions that do not meet the new requirements may experience processing delays or other issues.

As a resource for small businesses regarding the new NACHA ACH rule changes, JBT (Jonestown Bank & Trust Co.) has a page on our website devoted to these changes. Visit <https://www.jbt.bank/nacha-rule-change-for-ach-transactions/>

What do businesses need to do to comply with the rule changes? Effective March 20, NACHA requires the standardized use of specific transaction descriptions for certain ACH entries:

- ACH credits related to wages must use the description "PAYROLL"
- ACH debits related to e-commerce purchases must use the description "PURCHASE"

This requirement applies to all commercial originators that initiate these types of ACH transactions. The goal of using standardized descriptions is to help improve transaction identification, reconciliation, and transparency for both originators and recipients.

To help ensure a smooth transition for your business it's a good idea to review

and update ACH templates and internal processes. It's also important to contact your payroll, accounting, or software provider to confirm updates.

In addition to the standardized ACH descriptions, the new NACHA rule also includes ACH fraud monitoring requirements. Business ACH Originators will be required to use risk-based processes to identify potentially fraudulent ACH transactions.

This means having processes in place to detect fraud due to unauthorized entries that are the result of account takeover, an example of which would be a cybercriminal stealing legitimate banking credentials and gaining access to initiate unauthorized ACH transfers to steal funds.

Risk-based processes should also have the ability to detect payments approved under false pretenses as a result of business email compromise, vendor impersonation, or payroll impersonation.

According to NACHA, the required actions that need to be taken by ACH originators when it comes to fraud detection include:

- Establishing procedures to identify high-risk ACH entries
- Reviewing and updating those procedures at least annually
- Assessing transaction risk and applying monitoring where risk is highest

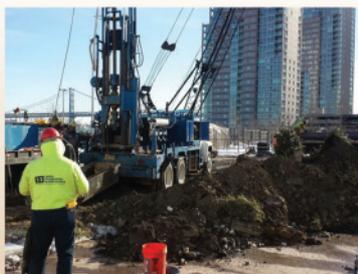
You can also find fraud prevention tips and examples of scams targeting businesses at JBT's Fraud Resources page <https://www.jbt.bank/fraud-resource/>

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