



WEST SHORE BANK

2026

NACHA Rules Update

This 2026 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 2026 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.

March 20, 2026 – New Rule

[RISK MANAGEMENT TOPICS – \(Fraud Monitoring Phase 1\)](#)

Included in this portion of the Risk Management Rule amendments are the Phase One requirements related to:

Fraud Monitoring by Originators, Third-Party Service Providers/Third Party Senders and ODFIs; and ACH Credit Monitoring by RDFIs.

March 20, 2026

[RISK MANAGEMENT TOPICS – Company Entry Descriptions](#)

Standardized uses of the Company Entry Description can help parties in the ACH Network identify, monitor and count the volume of payments for specific purposes; and can help manage risk.

Included in this portion of the Risk Management Rule amendments are two new defined Company Entry Descriptions PAYROLL and PURCHASE.

June 19, 2026

[RISK MANAGEMENT TOPICS – \(Fraud Monitoring Phase 2\)](#)

Included in this portion of the Risk Management Rule amendments are the Phase Two requirements related to:

- Fraud Monitoring by Originators, Third-Party Service Providers/Third Party Senders and ODFIs; and
- ACH Credit Monitoring by RDFIs.

September 18, 2026

[Funds Availability Requirements for Non-Same Day Credit Entries](#)

This rule will eliminate the 5:00 pm local time receipt condition, so that funds availability would be required at 9:00 am (in the RDFI’s local time) on Settlement Date for all non-Same Day ACH credits.

September 18, 2026

[Definition of IAT Entries](#)

This new language will replace the existing definition of IAT with the following:

SECTION 8.55 “International ACH Transaction” or “IAT Entry” or “IAT”

“an Entry that is the U.S. ACH network component of an international payment transaction.

For purposes of this definition, an international payment transaction is a transfer of funds or monetary value that (a) originates with, transits through, or is delivered to an account at an office of a financial agency located outside of the U.S., or (b) otherwise is received from a sender or delivered to a receiver, in each case, via a facility of a financial agency located outside of the U.S.

For purposes of this definition, financial agency means an entity that is authorized by applicable Legal Requirements

**to provide financial asset accounts, including deposits, or to conduct the business of issuing general purpose payment instruments or transferring funds or other monetary value for third parties.
An IAT Entry cannot be a Same Day Entry.”**