



Return Efficiencies Request for Comment

How to Use the Proposed Modifications to the Rules

The Return Efficiencies Request for Comment (RFC) includes proposed changes to the Nacha Operating Rules (Rules) related to (1) the adoption of faster return processing for certain return reasons (“expedited returns”), and (2) general enhancements to return rules that are intended to close gaps in rules coverage and improve user understanding of and compliance with return rules through improvements to overall clarity, flow, and order of rules language.

This Proposed Modifications to the Rules document contains draft language related to the Rules sections impacted by the RFC. It contains new, revised and reorganized text to illustrate how faster return processing is proposed to be governed by the Rules. New and revised language is denoted by **yellow highlight and underline**, while deleted language is shown by **yellow highlight and strikethrough**. As part of the reorganization, some subsections have been moved and renumbered. Text may, therefore, appear as deleted in one location only to appear highlighted, perhaps slightly reworded, in another location. New titles for existing subsection headings are so marked, and new subsections are labelled as such.

The Proposed Modifications to the Rules document should be used in concert with the 2026 edition of the Nacha Operating Rules by those interested in mapping the movement of existing rules to their new proposed locations.

Please note that any cross-referencing changes and section re-numbering included within these proposed rule pages are limited only to the rules sections discussed within this RFC. Section numbering and cross references for rules not included as part of this RFC will be adjusted accordingly upon approval of any of these proposals.