

Member here's your exclusive Nacha Member NewsLink.



## **\$1 Million Same Day ACH Limit Coming in 2022**

A new rule has been approved to increase the Same Day ACH per-transaction limit to \$1 million, effective March 18, 2022. This will be a tenfold increase from the current \$100,000 maximum, which took effect in March 2020. Approval of this change came less than two weeks after the expansion of Same Day ACH hours went live on March 19, 2021.

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## **2020 Top 50 ACH Originators, Receivers Announced**

Nacha released its Top 50 rankings of financial institution originators and receivers of ACH payments for 2020. The Top 50 originating financial institutions handled ACH volume of almost 23.1 billion payments last year, an increase of nearly 8.6% over 2019. They accounted for 92.7% of total commercial payments volume on the ACH Network.

[Learn More](#)

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## **Unauthorized Entry Fee Applied to R11 Starts Today**

Sometimes, changes to the Nacha Operating Rules come in two parts. Such is the case with the Rule on Differentiating Unauthorized Return Reasons, where the second part was implemented today (April 1).

[Learn More](#)

[Calculate Return Rate](#)

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## Successful Expansion of Same Day ACH Celebrated

Nacha, The Clearing House and The Federal Reserve—collectively comprising the infrastructure of the ACH Network—announce the successful expansion of Same Day ACH. On March 19, 2021, the operating hours of Same Day ACH were extended through the establishment of a third daily opportunity to clear and settle Same Day ACH payments.

[Learn More](#)

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## Afinis Adds Two New Member Organizations

Afinis Interoperability Standards membership organization, which focuses on the rapid delivery of APIs and other financial services standards across the U.S. and globally, welcomes two new member organizations: Credit Union Financial Exchange (CUFX) and Moov.

[Learn More](#)

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## New ACH Compliance Manual Available

The newly updated 10th edition of the ACH Compliance Manual is currently available to Nacha Direct Members for bulk purchase (five or more copies) at the special wholesale price of \$25 each through the [Nacha/Omnipress Online Ordering Portal](#). Login credentials required to place orders; new users should contact [Ivy Aramayo](#) to request an account and set up a login. Direct Members also may request one complimentary copy of this updated Nacha publication via email to [Ivy](#).

[Aramayo](#) by Friday, April 9, 2021. For questions please contact [Ivy Aramayo](#) or [Denise Foli](#).

Nacha/Omnipress Online Ordering Portal

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**Submit Your Presentation Proposal TODAY!**

**Smarter Faster Payments 2021**  
August 9-12 • San Francisco, CA  
August 23-26 • Remote Connect

**DEADLINE APRIL 9**

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## Third-Party Sender Tool Updated

When a transaction involves the use of a payment intermediary (e.g., a Third-Party Service Provider that performs some aspect of payment processing on behalf of a client), those ACH roles may not always be easily identifiable. That's why Nacha developed and recently updated the Third-Party Sender Identification Tool.

[Learn More](#)

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## Upcoming Events

- April 26-29: [TPI Home School](#)
  - May 25-26: [Alliance Spring Meeting](#)
  - July 25-28: [Payments Institute 2021](#)
  - Aug. 2-28: [APRP Exam Window](#)
  - Aug. 9-12: [Smarter Faster Payments](#)
  - Aug. 23-26: [Smarter Faster Payments Remote Connect](#)
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## New Tool for Limitation on Warranty Claims Rule

A new rule will become effective on June 30, 2021, that limits the length of time in which an RDFI can make a claim against an ODFI's authorization warranty. To help RDFIs better understand the rule, a new Warranty Claims Tool was developed to clarify the timeline of when transactions can be returned or a Warranty Claim filed against an ODFI for certain transactions.

[Learn More](#)

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## Did You Know Nacha Offers Arbitration?

Most financial institutions are likely familiar with Nacha's Rules compliance and enforcement mechanisms, which helps keep the ACH Network safe and secure for all parties. But if a bank or credit union believes it suffered financial harm because of a counterpart's alleged Rule violation, the traditional enforcement process doesn't address that. That's where arbitration comes in.

[Learn More](#)

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## New Electronic Rules Archive Product Available


A three-year (2017-2019) archive compilation of the Nacha Operating Rules & Guidelines is available in a convenient ebook. It is identical to the original hard copy book and includes user-friendly printing options and any related Supplement details for each year. This new archive product is available to Nacha Direct Members for bulk purchase (five or more copies) at the special wholesale price of \$55 each by submitting orders via email to [Ivy Aramayo](mailto:Ivy.Aramayo@nacha.org). For questions please contact [Ivy Aramayo](mailto:Ivy.Aramayo@nacha.org) or [Denise Foli](mailto:Denise.Foli@nacha.org).


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## Next Scheduled Member NewsLink: April 15

**Payments Education  
for Everyone**

 **TPI** Home School™  
April 26-29, 2021

 **Payments  
Institute**  
July 25-28, 2021

 **Nacha**