
National System of Fines

Report of Possible ACH Rules Violation

Completed form and necessary documentation should be returned to:
Compliance Department, NACHA, 2550 Wasser Terrace, Suite 400, Herndon, VA 20171
Phone: (703) 561-1100 Fax: (703) 561-0819 Internet submission: <https://www.nacha.org>

RECEIVING DEPOSITORY FINANCIAL INSTITUTION

RDFI Name _____ RDFI Routing Number _____
RDFI Contact _____ Title _____
Street Address _____ City/State/Zip _____
Telephone (____) _____ Fax (____) _____ E-Mail _____
Regional Payments Association Member? Yes No If yes, specify association: _____
 Submitter of Violation Report

ORIGINATING DEPOSITORY FINANCIAL INSTITUTION

ODFI Name _____ ODFI Routing Number _____
ODFI Contact _____ Title _____
Street Address _____ City/State/Zip _____
Telephone (____) _____ Fax (____) _____ E-Mail _____
Regional Payments Association Member? Yes No If yes, specify association: _____
 Submitter of Violation Report

ORIGINATOR

Originator Name _____ Company ID Number _____
Contact _____ Title _____
Street Address _____ City/State/Zip _____
Telephone (____) _____ Fax (____) _____ E-Mail _____

IF OTHER ACH PARTICIPANT, COMPLETE THIS SECTION

ACH Operator Third-Party Service Provider Receiver (Please check appropriate box)
Company _____
Contact _____ Title _____
Street Address _____ City/State/Zip _____
Telephone (____) _____ Fax (____) _____ E-Mail _____

DESCRIPTION OF RULES VIOLATION

Standard Entry Class Code for Entry _____ Transaction Code _____
Settlement Date _____ Dollar Amount _____
Trace Number _____ Account Number _____
Date of Alleged Rules Violation (if different from Settlement Date above) _____
Article and Section of NACHA Operating Rules alleged to have been violated (required) _____

Describe the precise nature of the alleged ACH rules violation. Appropriate documentation of the alleged rules violation must be provided.

Printed Name of Complainant _____ Title _____ Date _____
Signature of Complainant _____

HOW TO COMPLETE THE FORM

To report an alleged violation of the *NACHA Operating Rules*, the complainant must submit a completed and signed Report of Possible ACH Rules Violation form, along with documentation necessary to support the claim of a violation, to: Compliance Department, NACHA, 2550 Wasser Terrace, Suite 400, Herndon, VA 20171; phone: (703) 561-1100; fax: (703) 561-0819. The form may also be submitted over the Internet by accessing NACHA's website at <https://www.nacha.org>.

Identification of Parties

1. The submitter of the form is the complainant. The submitter must provide its contact information.
2. If the submitter is a member of a Regional Payments Association, the association to which the submitter belongs must be specified.
3. Sections relating to "ODFI," "RDFI," "Originator," or, if appropriate, "Other ACH Participant" must be completed as thoroughly as possible.

Summary of Facts of Alleged Violation

1. The section entitled "Description of Rules Violation" must provide detailed information relating to the alleged rules violation. The Report must contain a description of the precise nature of the alleged rules violation, the sequence of events involved, and the consequences resulting from the violation. The Report must specify the provision of the *NACHA Operating Rules* that is believed to have been violated and must provide information to identify the particular transaction (i.e., SEC Code, Transaction Code, Settlement Date, Dollar Amount, Trace Number, Account Number, and Date of Alleged Rules Violation).

2. The Report must be accompanied by copies of all documents necessary to support the claim that a provision of the *NACHA Operating Rules* has been violated, including copies of relevant ACH entries (i.e., Company/Batch Header Records, Entry Detail Records, and Addenda Records, when applicable) and written communications between the complainant and the party against which the Report is being filed.

Authorization for Submitting a Report of Possible ACH Rules Violation

1. The Report must be signed by an authorized representative of the complainant.

Restrictions on Filing a Report of Possible ACH Rules Violation

1. A Report of Possible ACH Rules Violation must be submitted to the National Association by the complainant within ninety (90) days of the occurrence of the alleged rules violation.
2. In the event that the complainant is asserting that a rules violation has been committed by more than one Participating DFI, a separate Report of Possible ACH Rules Violation must be filed for each case.
3. The complainant must be a Participating DFI or an ACH Operator that is a party to the transaction to submit a Report of Possible ACH Rules Violation.