

National System of Fines

How to Submit a Rules Violation Online

The online Report of Possible ACH Rules Violation form is divided into sections:

- ACH Transaction Information
- Identification of Parties (e.g., RDFI, ODFI, Originator)
- Submitter Signature
- Review Violation Profile / Upload Supporting Documentation / SUBMIT

The application will allow you to submit the alleged ACH rules violation during your current session, or save the data entered and come back at a later time to complete the submission. When you exit without submitting, you will be able to access partial submissions and complete the submission process when you go into the National System of Fines portion of the website again. All partial submissions will be listed and identified as “open.” Click “view details” to access the submission and complete the process.

Restrictions on Filing a Report of Possible ACH Rules Violation

- 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 ACH rules violation.
- In the event that the complainant is asserting that an ACH 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.
- The complainant must be a Participating DFI or an ACH Operator that is a party to the transaction in order to submit a Report of Possible ACH Rules Violation.

Identification of Parties

- The submitter of the form is the complainant.
- The respondent of the form is the alleged offender.
- If the submitter is a member of a Payments Association, the association to which the submitter belongs must be specified.

ACH Transaction Information

- Provide detailed information relating to the alleged ACH rules violation:
 - The particular transaction information (i.e., SEC Code, Transaction Code, Settlement Date, Dollar Amount, Trace Number, Account Number, and Date of Alleged Rules Violation).
 - The rule that is believed to have been violated.

- A description of the alleged ACH rules violation, the sequence of events involved, and the consequences resulting from the violation.

Identification of Parties

- Selections relating to "ODFI," "RDFI," "Originator," or, if appropriate, "ACH Operator" must be completed as thoroughly as possible.
- Field labels that are bold identify required fields.

Submitter Signature

- The Report must be digitally signed by an authorized signer. By filling out this section, you affirm that you are an authorized signer of the Depository Financial Institution.

Violation Profile / Supporting Documentation

- All information entered can be reviewed and edited before submitting the alleged ACH rules violation.
- The Report must be accompanied by copies of all documents necessary to support the claim that a rule 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.
- The document upload functionality will allow you to upload electronic versions of the supporting documentation. All standard document types are supported (e.g., Word, Excel, PDF).
- If you choose not to upload the supporting document along with your online submission, you must forward the documentation of the alleged ACH rules violation by fax or mail within 24 hours of this electronic submission to:

Email: Nacha-Ntwrk-Compliance@nacha.org

Fax: (703) 561-0819

Mail:

Nacha
Compliance Department
11951 Freedom Drive, Suite 1001
Reston, VA 20190

- The complainant must submit only the supporting documentation needed to demonstrate an ACH rules violation. Please refer to the Supporting Documentation Quick Reference Guide for more information.

- To the extent that extraneous, duplicative, or irrelevant information is submitted along with the proper supporting documentation, Nacha will retain only the correct supporting documentation and will delete the extraneous, duplicative, or irrelevant information.
- Where supporting documentation submitted contains both relevant and irrelevant information within the supporting document or documents, Nacha may elect to redact the irrelevant information.
- In either event, Nacha will notify the complainant, identifying the supporting documentation it has deleted, and/or provide the complainant with the redacted version of the supporting documentation it has redacted. Nacha will only utilize and retain the redacted version of such supporting documentation.
- If the extraneous, irrelevant, or duplicative supporting documentation is voluminous, Nacha reserves the right to reject the rules violation submission and require the complainant to resubmit in the proper format.
- The complainant can only report possible ACH Rules violations against one Participating DFI at a time. If Nacha receives rules violations submissions that appear to have multiple violations listed against various DFIs or appears to be a bulk submission against one DFI, Nacha reserves the right to reject the rules violation submission and require the complainant to resubmit in the proper format or in multiple submissions.

Questions

- If at any time you have questions regarding the submission process, contact a member of Nacha's Compliance Department at 703-561-1100.