



**National System of Fines
Supporting Documentation
Quick Reference**
(Includes most commonly reported violations)

Note: To the extent that any rules violation submission by a complainant contains supporting documentation other than those items listed below, Nacha may, in its sole discretion, delete or redact extraneous, duplicative, or irrelevant information or documents that have been submitted. 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 a submission contains voluminous extraneous, irrelevant, or duplicative supporting documentation, Nacha reserves the right to reject the rules violation submission and require the complainant to resubmit in the proper format. Additionally, 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 submission.

Violation Type	Rule	Supporting Documents Required
NOC	2.12.1	Original Entry
		NOC (include the addenda record)
		Subsequent Entry
Unauthorized Entries	2.3.2.2 for Consumer Accts; 2.3.1 for non-Consumer Accts	Original Entry
		Return
Failure to Provide Copy of Authorization	2.3.2.7 consumer accts; 2.3.3.3 nonconsumer accts	Original Entry
		Letter to ODFI requesting authorization
		Proof of delivery (e.g. fax confirmation, certified mail receipt)
Failure to Provide Copy of WSUD	3.12.6	Original Entry
		Letter to RDFI requesting WSUD
		Proof of delivery (e.g. fax confirmation, certified mail receipt)
Entries Initiated to Invalid or Closed Accounts	2.4.1.4	Original Entry
		Return
Ineligible Source Document	RCK - 2.5.13.3, ARC - 2.5.1.3, BOC - 2.5.2.3, POP - 2.5.10.3	Original Entry
		Copy of Source Doc: If the source document is an obligation of a FI, provide a printout of the account, or a copy of a blank or voided check
Exceeding Reinitiation Limits (non RCK)	2.13.4	Original Entry
		Return
		Subsequent Entry
Exceeding Reinitiation Limits (RCK)	2.13.4	Copy of check presentments stamped "NSF" or "Uncollected"
		Copy of ACH entries
		Copy of Receiver's statement showing that presentments have exceeded a combination of three times as either a check or ACH

Improper SEC Code	2.4.1.2	Original Entry Return Proof that a different SEC code should have been used (e.g. copy of statement or preprinted check if corporate entry to consumer's acct)
Untimely Return/ Dishonored Return/ Contested Return	3.8, 2.13.6.1, 2.13.6.3	Original Entry Return Entry for Dishonored and Contested all entries involved should be included.
Prenotifications	2.6.2	Original Entry Subsequent Entry
ALWAYS INCLUDE THE FULL BATCH HEADER AND ENTRY DETAIL RECORDS		