

# 2025 ACH Rules Compliance Snapshot

## Violation Submissions

Violations Reported • 700

Violations Acknowledged by Respondent • 580\*

## ACH Rules Enforcement Panel Activity

Cases Decided by Panel • 224

Fines Assessed • 242 (Includes monthly recurring fines)

Fines Assessed Against Small Asset FI's • 174

Fines Assessed Against Medium Asset FI's • 19

Fines Assessed Against Large Asset FI's • 49

Total Amount of Fines Assessed • \$750,750

*Nacha's ACH Rules Compliance program provides the structure for evaluating possible violations of the Nacha Operating Rules. Through a formal system of warnings and fines, it corrects infractions and helps ACH Network Participants remain compliant with the Rules.*

*\*Does not include submissions withdrawn by the submitter, found not to violate the Nacha Operating Rules, or denied violations accepted by Nacha.*

