

National System of Fines

Supporting Documentation

Quick Reference

(Includes most commonly reported violations)



Note: Please redact any documentation provided for a Nachá ACH violation submission. To the extent that any rules violation submission by a complainant contains supporting documentation other than those items listed below, Nachá may, in its sole discretion, delete or redact extraneous, duplicative, or irrelevant information or documents that have been submitted. Nachá 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. Nachá will only utilize and retain the redacted version of such supporting documentation. If a submission contains voluminous extraneous, irrelevant, or duplicative supporting documentation, Nachá reserves the right to reject the rules violation submission and require the complainant to resubmit in the proper format.

Additionally, if Nachá receives a rules violation submission that appears to have multiple violations listed against various DFIs, or appears to be a bulk submission against one DFI, Nachá reserves the right to reject the rules violation submission and require the complainant to resubmit in the proper format or in multiple submissions.

Violation Type	Rule	Supporting Documents Required
NOC	2.12.1	<ul style="list-style-type: none">Original Entry Detail Record.NOC (include the addenda record).Entry/Entries initiated six or more banking days after the NOC was provided to the Originator.
Unauthorized Entries	2.3.2.2 for Consumer Accts; 2.3.1 for non-Consumer Accts	<ul style="list-style-type: none">Original Entry Detail Record.Return (include the addenda record).
Failure to Provide Copy of Receiver's Authorization	2.3.2.7 Consumer Accts; 2.3.3.3 non-Consumer Accts	<ul style="list-style-type: none">Original Entry Detail Record.Written request for Proof of Authorization and all related correspondence between the two financial institutions.Proof of delivery such as delivery receipt or read receipt. Use Nachá's Risk Management Portal Contact Registry, https://riskmanagementportal.nacha.org/login, to obtain up-to-date contact information for ACH operations for each financial institution.
Failure to Provide Copy of WSUD	3.12.6	<ul style="list-style-type: none">Original Entry Detail Record.Written request for WSUD and all related correspondence between the two financial institutions.Proof of delivery such as delivery receipt or read receipt. Use Nachá's Risk Management Portal Contact Registry, https://riskmanagementportal.nacha.org/login, to obtain up-to-date contact information for ACH operations for each financial institution.

Entries Initiated to Invalid or Closed Accounts	2.4.1.4	<ul style="list-style-type: none"> Original Entry Detail Record. Return (include the addenda record).
Ineligible Source Document	RCK - 2.5.13.3, ARC - 2.5.1.3, BOC - 2.5.2.3, POP - 2.5.10.3	<ul style="list-style-type: none"> Original Entry Detail Record. 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	<ul style="list-style-type: none"> Original Entry Detail Record. Return (include the addenda record). Entry Detail Record for each reinitiation.
Exceeding Reinitiation Limits (RCK)	2.13.4	<ul style="list-style-type: none"> Copy of check presentments stamped "NSF" or "Uncollected". Copy of ACH entry detail records for each reinitiation. Copy of Receiver's statement showing that presentments have exceeded a combination of three times as either a check or an ACH entry.
Improper SEC Code	2.4.1.2	<ul style="list-style-type: none"> Original Entry Detail Record. Return (include the addenda record). Proof that a different SEC code should have been used (e.g. copy of statement or preprinted check if corporate entry to a consumer acct).
Untimely Return/ Untimely Dishonored Return/ Untimely Contested Dishonor	3.8, 2.13.6.1, 3.8.5.2	<ul style="list-style-type: none"> Original Entry Detail Record. All entries and related returns, dishonored returns and contested dishonors should be included.
Prenotifications	2.6.2	<ul style="list-style-type: none"> Original Entry Detail Record. Entry/entries initiated after the prenotification entry.

ALWAYS INCLUDE THE FULL BATCH HEADER AND ENTRY DETAIL RECORDS.