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**Request for Comment:
Addition of U.S. Treasury to the ACH Contact Registry**

Date: May 11, 2026

Comment Deadline: June 12, 2026



Request for Comment: Addition of U.S. Treasury to the ACH Contact Registry

This proposal would modify the Nacha Operating Rules to allow the U.S. Treasury’s Bureau of the Fiscal Service (BFS) to participate in the ACH Contact Registry.

The proposal would enable financial institutions and BFS to more easily connect with each other regarding ACH payments and exceptions using correct contact information for ACH operations and risk management. Use cases include communications regarding improper payments or claims of non-receipt of ACH payments, and financial institution questions about ACH payments sent by BFS.

Participating Depository Financial Institutions, Payments Associations, and the ACH Operators are encouraged to provide their comments on this proposal and the questions posed. Responses to this RFC are requested by **Friday, June 12, 2026.**

Addition of U.S. Treasury to the ACH Contact Registry – Background

In 2019, the ACH Contact Registry rule was passed to create an industry resource for financial institutions to connect more easily with other financial institutions about ACH operations, exceptions and risk management. In 2020, the ACH Contact Registry was launched to fulfill this purpose.

- All financial institutions participating in the ACH Network (Participating DFIs) are required to register contact information for personnel or departments responsible for ACH operations and fraud/risk management.
- Phone numbers and email addresses must be those that are monitored and answered during normal business hours for financial institution inquiries.
- In addition to the mandatory categories, many optional categories are available to users, including check, wire and AML contacts.

Addition of U.S. Treasury to ACH Contact Registry

The U.S. Treasury's Bureau of the Fiscal Service (BFS) approached Nacha with a request to be included in the ACH Contact Registry to both access Participating DFI (DFI) contacts and to provide its own contact information for DFIs using the Registry.

- The Nacha Operating Rules could accommodate this request with a rule change that enables BFS to proceed when ready.
- A rule change is necessary to make DFI contact information accessible to BFS.

This proposal aligns with Nacha's strategic objective to support and enable the secure, electronic exchange of ACH information, including through greater use of Nacha's Risk Management Portal for secure information exchange and through faster and more secure exception resolution.

Anticipated FI Benefits

The ability to add BFS contacts to the ACH Contact Registry will improve FI workflows and efficiency by enabling direct communications with appropriate contacts at BFS equipped to address issues and inquiries related to ACH Entries originated or received by the federal government.

RDFIs often turn to their Payment Association for assistance regarding ACH Reclamation procedures and the necessary documentation along with questions around suspicious payments due to a lack of accurate contact information within BFS. The ACH Contact Registry can serve as a critical tool to bridge this communication gap.

If an FI receives a call purporting to be from BFS, the FI will be able to validate the caller by calling a number listed in the ACH Contact Registry.

Anticipated Benefits for BFS

Utilizing the ACH Contact Registry could enable BFS to connect directly with the right contacts at financial institutions. This could be particularly valuable during the recovery of improper payments and investigating claims of ACH Non-Receipt (Trace Requests). The recovery process is very time-dependent, and typically a verbal exchange is the best method for communication between BFS and the RDFI. By obtaining correct contact information from the Registry, BFS will be able to not only reach the appropriate individuals but also assist the RDFI in verifying the legitimacy of the caller from BFS.

Additionally, if BFS reaches an FI and the FI believes the call may be a scam, the FI can validate the call by contacting the BFS representative at a number listed in the ACH Contact Registry.

Anticipated Impacts

Participating DFIs: This rule would not require participating DFIs to make any operational changes. DFIs may want to modify internal procedures to look up BFS contacts in the Registry as needed.

BFS: BFS would need to populate the ACH Contact Registry with specific contact information for personnel or departments able to respond to inquiries about ACH Entries it originates or receives. BFS will also need to determine whether to register contacts for additional personnel or departments.

Addition of U.S. Treasury to ACH Contact Registry – Proposed Changes to the Nacha Operating Rules

Section 1.14 Participating DFI Contact Registration

A Participating DFI must register with the National Association specific contact information for personnel or departments responsible for: (a) ACH operations; (b) fraud and/or risk management; and (c) inquiries related to International ACH Transactions (IAT Entries). A Participating DFI may register contacts for additional personnel or departments, at its discretion.

For each of the areas listed above, **a the** Participating DFI must provide the National Association with either: (a) the name, title, email address, and phone number for at least one primary and one secondary contact person; or (b) general department contact information that includes an email address and a working telephone number. Registered phone numbers and email addresses must be those that are monitored and answered during normal business hours for financial institution inquiries.

A Participating DFI must update the registration information within 45 days following any change to the information previously provided and must verify all registration information at least annually.

The U.S. Department of the Treasury's Bureau of the Fiscal Service, at its discretion, may register with the National Association specific contact information for personnel or departments able to respond to inquiries about ACH Entries originated or received by the Bureau of the Fiscal Service. The U.S. Treasury's Bureau of the Fiscal Service also may register contacts for additional personnel or departments, at its discretion.

The National Association will make registered contact information available, via secure means, only to (a) registered Participating DFIs; (b) ACH Operators; **and** (c) Associations, **and (d) the Bureau of the Fiscal Service (if participating)**, for purposes of addressing ACH operational, fraud, risk management, and IAT issues within the ACH network. The National Association will use registered contact information only for purposes of addressing ACH network operational, fraud, risk management, and IAT issues.

Participating DFIs, ACH Operators, and Associations accessing registered contact information agree that they will use such information solely for their own, internal use for the purposes permitted in this Subsection.

Proposed Effective Date

- The proposal would not require operational changes for ACH participants.
- The proposed effective date is that this rule would be **effective upon approval**. This change and timing will allow BFS to proceed when it is ready.

ACH Participant Survey Questions

The ACH Participant Survey is intended to understand any potential benefits and impacts to financial institutions from including BFS in the ACH Contact Registry.

Areas being explored in the survey include:

- How often does your FI attempt to contact BFS?
- What is your success rate in general?
- Would having a contact in the ACH Contact Registry help in resolving issues related to Federal government payments?
- Would you support BFS being able to use your contact information from the Registry?
- Do you think making contact information available to BFS would help resolve issues more quickly?

Other General Feedback Requested

Nacha also seeks general comment on:

- Respondent's role in the ACH Network.
- Overall agreement with proposal objectives.
- Impact of the proposal to participants, including technical, operational, and receipt.
- Any implementation effort and the proposed effective date.

Responses to the Request for Comment are due by **Friday, June 12, 2026.**