

Nacha[®]

**Request for Comment/Request for Information:
Return Efficiencies**

Date: May 13, 2026

Comment Deadline: June 26, 2026



Request for Comment/Information: Return Efficiencies

This Request for Comment (RFC) proposes to shorten the return timeframe for certain administrative returns, based on specific return reason codes. Return reasons included are those that can be decided by a processing system without the need for further manual review. Faster returns bestow an ACH Network-wide benefit across many participants.

Additionally, a Request for Information (RFI) is included to determine industry views on potentially shortening the current timeframes associated with dishonored and contested/corrected dishonored returns.

All ACH Network participants are encouraged to provide their comments on this proposal, request for information, and the questions posed. Responses on this RFC/RFI are requested by **Friday, June 26, 2026**.

Request for Comment: Return Timeframes

Return Timeframes – Rationale

The proposal would shorten the timeframe for returns that are typically returned without human decisioning or handling by an RDFI. This would result in many returns being sent sooner than is currently the case. While there is no restriction in the Nacha Operating Rules from returning an entry as early as possible, including through the use of the same-day processing windows, a previous Request for Information (October 2024) found that the same-day windows are not widely used to send returns.

Returning debits sooner benefits an RDFIs' liquidity. For example, an RDFI can get settlement for a debit return on the first banking day after the settlement of the original entry, rather than the second. Furthermore, by transmitting a return sooner, an RDFI mitigates the operational risk of an outage or disruption that might result in a missed deadline. Originators benefit from receiving ACH returns as soon as possible in order to take appropriate actions with respect to the entries or Receivers. Acting sooner can lower the risk of loss, and of originating similar entries prior to remediation. Faster returns, therefore, bestow an ACH Network-wide benefit.

For these reasons, faster returns are one objective of Nacha's roadmap for the ACH Network.

Return Timeframes – Background

A 2024 RFI survey asked respondents about their current use of same-day windows for returns and how to encourage RDFIs to return entries faster.

- 60.4% of responding RDFIs return at least some entries using the same-day windows.
- Of those, 35.2% return less than 25% of their entries same-day, while 25.3% return more than 75%.

Reasons for Not Using Same-Day Returns:

- Many RDFIs do not process same-day returns due to reconciliation issues, reliance on technology partners, and the need for updates at the core and other provider levels.
- Other reasons include customer experience considerations, the need for more time to make decisions, system processing constraints, and the mistaken belief that same day returns incur a Same Day Entry Fee (which they do not).

Return Timeframes – Background

On June 3, 2025, Nacha issued ACH Operations Bulletin #1-2025 - [Same-Day Processing of ACH Returns by RDFIs](#).

Nacha strongly encourages faster returns using the same-day processing windows.

- Faster notice to Originator of payment status.
- Faster settlement to RDFI of debit return.

Nacha also encourages any RDFI whose vendor or processor does not support the use of same-day processing windows for returns to ask its processor to enable the capability.

Return Timeframes

This proposal would shorten the return timeframe for specific return reasons codes (see slide 8). These return reasons can be decisioned by a processing system without the need for further manual review.

This proposal would require an RDFI to submit a Return Entry bearing one of these specific return reason codes to its ACH Operator no later than the ACH Operator's deposit deadline for the Return Entry to be made available to the ODFI no later than the settlement time of the 3rd same-day processing window on the Banking Day following the Settlement Date of the original Entry (that is, no later than 4:45 p.m. ET for submission by the RDFI). In shorthand, the return deadline can be understood as "the close of business on Day 1," rather than "the opening of business on Day 2."

As illustrated on slides 9-10, the proposal would shorten the timeframe for the identified return reason codes by 9.5 hours.

Return Timeframes – Return Reason Codes Included

Return Reason Code

R02 – Account Closed

R03 – No Account/Unable to Locate Account

R04 – Invalid Account Number Structure

R08 – Stop Payment

R12 – Account Sold to Another DFI

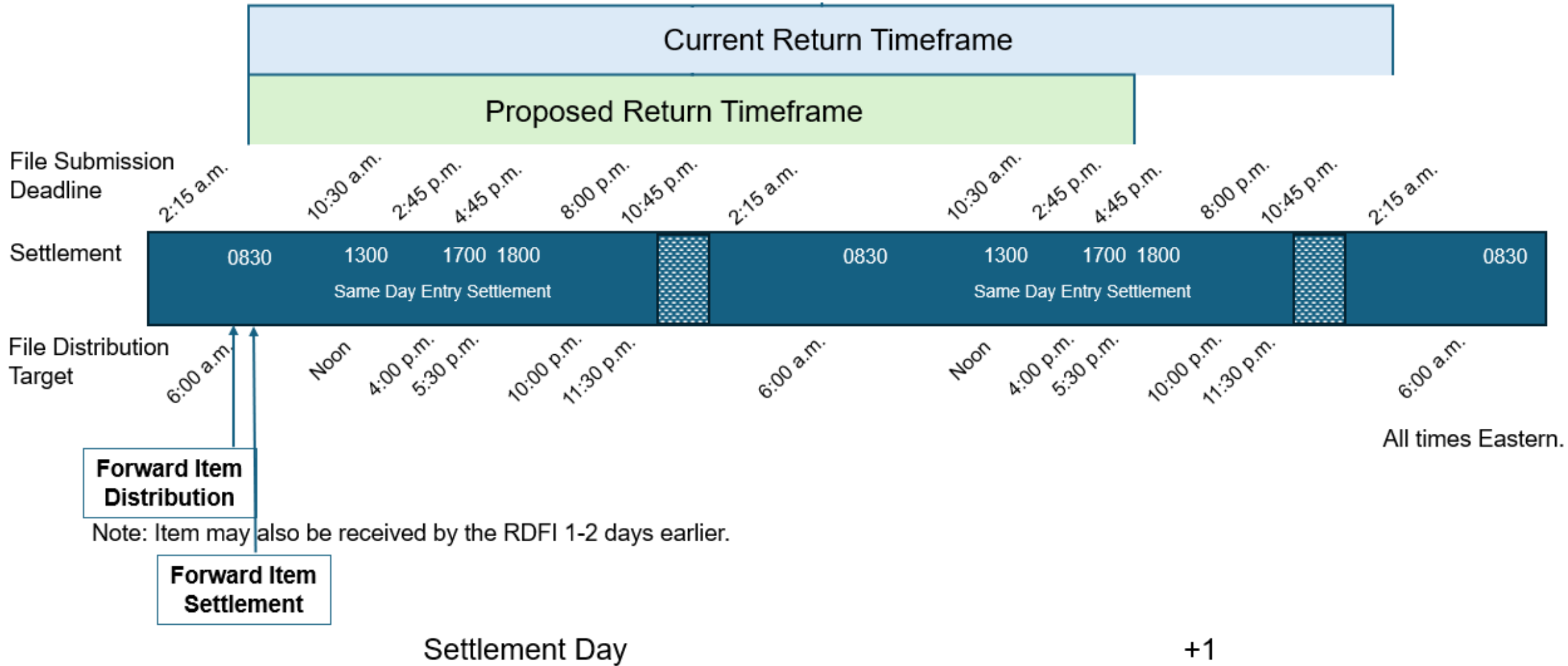
R16 – Account Frozen

R20 – Non-Transaction Account

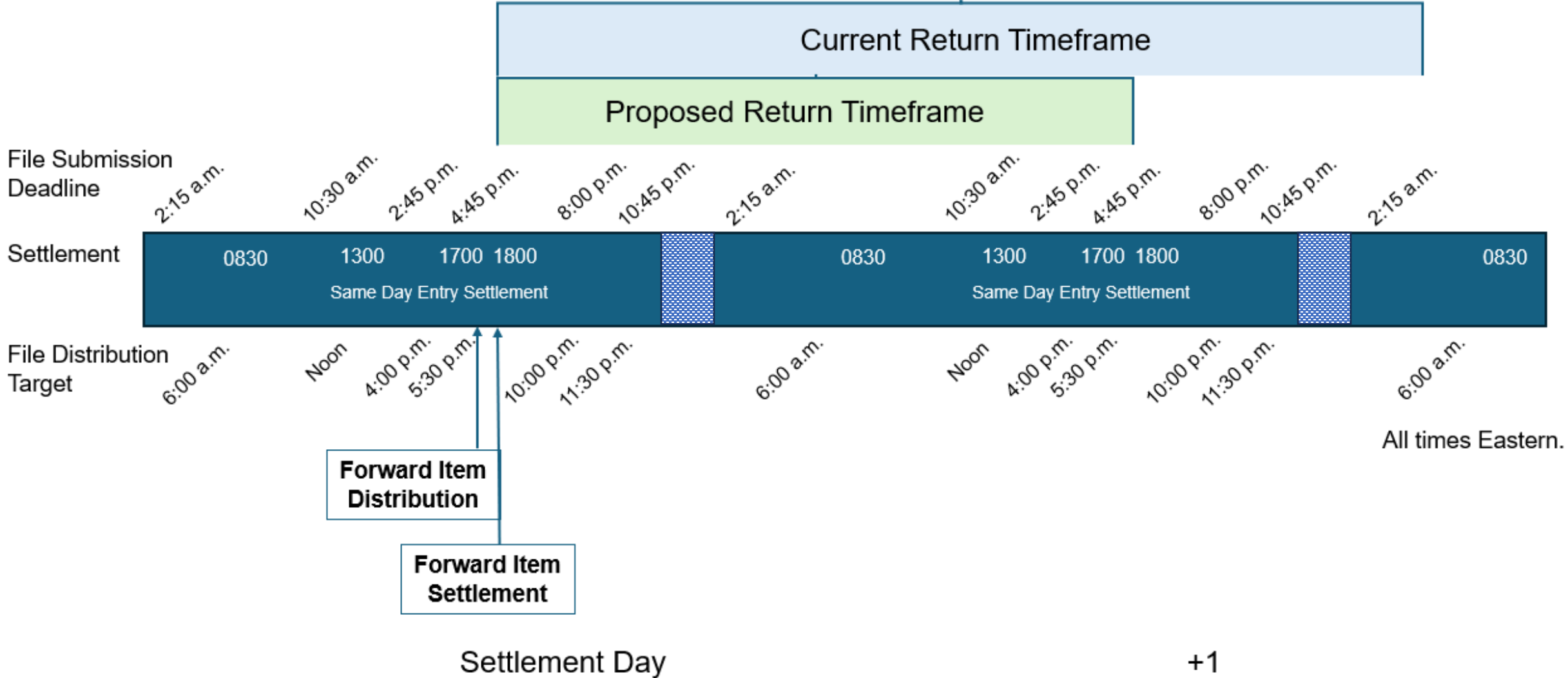
R24 – Duplicate Entry

Collectively, these return codes account for approximately 35% of ACH return volume.

Proposed Returns Timeline – Non-Same Day Entry



Proposed Returns Timeline – Same Day Entry



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Return Timeframes

Anticipated Benefits

RDFIs:

- Improved liquidity as the RDFI would not be carrying unwanted debits over a second night.
- Reduced risk of receiving additional, similar entries that cannot post.
- Reduced operational risk should an RDFI experience an outage or disruption during the overnight hours close to the standard return deadline.

ODFIs/Third-Parties/Originators:

- Faster information regarding unpostable entries, potentially reducing loss.
 - Parties can act more quickly to prevent additional transactions and begin recovery/communication with the customer.

Return Timeframes

Potential Impacts

All Participants:

- Adding an additional, shortened return timeframe to the ACH Rules, beyond the existing standard and extended timeframes, will add complexity to return rules and necessitate training for all parties.

ACH Operators:

- ACH Operators do not edit ACH return entries for timeliness, but some system interfaces or reporting may need updating to provide accurate information based upon a shorter return timeframe.
- Some Operator functionality such as FedLine may require updating to allow for reporting of forward transactions and derivation of return entries prior to the day after settlement.

Return Timeframes

Potential Impacts

RDFIs:

- Systems that handle ACH entries and returns, including ACH processing and potentially core systems, will require updates.
- Some systems used to derive ACH returns do not currently make entry information available to RDFIs until the day after settlement, either shortening the amount of time available to RDFIs or necessitating changes to offer derived return capabilities on the settlement date.

ODFIs/Third-Party Service Providers:

- Updates would be needed for those systems that automatically dishonor returns as untimely. If the process is not automated, ODFI staff would require procedural changes, or risk accepting untimely returns.
- Reconsideration of Originator/Third-Party Sender funding requirements for potential returned entries. This may be similar to requirements for Same Day ACH entries initiated late in the day.
- For maximum benefit, the frequency of returns reporting to Originators may need to be increased.

Return Timeframes

Potential Impacts

Originators/Third-Party Senders:

- Possible updated funding requirements for potential returned entries.
- For maximum benefit, additional return reports may need to be ingested and acted upon.

Return Timeframes

Proposed Effective Date

Proposed effective date: **September 15, 2028**

Adding a new return timeframe may require an extended implementation period to allow for system updates, industry education, and training.

Comments Requested

Nacha is seeking industry input on the following related to this proposal:

- The concept of a new return timeframe for specific return reason codes.
- Whether these types of returns are generally processed without the need for additional manual or systemic intervention.
- The length of the newly-proposed return timeframe.
- How originating parties can utilize the information from a faster return.

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 origination, technical processes, operational processes, and receipt.
- Implementation effort and proposed effective date.

Proposed and Approved Effective Dates

Effective Date	Rule Amendments
June 22, 2026	<ul style="list-style-type: none"> • Fraud Monitoring by lower-volume Originators, TPSP, and TPS • ACH Credit Monitoring by lower-volume RDFIs
September 18, 2026	<ul style="list-style-type: none"> • Definition of IAT Entries • Funds Availability Requirements for Non-Same-Day Credit Entries
January 1, 2027	<ul style="list-style-type: none"> • Registration of IAT Contacts in the ACH Contact Registry
March 19, 2027	<ul style="list-style-type: none"> • Optional Date of Birth Field for IAT Entries • Non-Bank Foreign Financial Agencies in IAT Entries
September 17, 2027	<ul style="list-style-type: none"> • Increasing the Same Day ACH Dollar Limit to \$10 Million
March 17, 2028	<ul style="list-style-type: none"> • New Return Reason Code (R90) for Sanctions Compliance Obligations
September 15, 2028	<ul style="list-style-type: none"> • <i>New Timeframe for Select Returns</i>

The chart shows the *proposed* effective date in relation to approved Rules going into effect in 2026-2028.

The proposed rules appear in *italics*, approved rules in **bold**.

Request for Information: Dishonored and Contested/Corrected Dishonored Return Timeframes

Request for Information – Dishonored and Contested/Corrected Dishonored Return Timeframes

The Nacha Operating Rules (Rules) provide the ability for an RDFI to return a forward entry for certain reasons, such as the inability to post or upon an account-holder’s request (see Appendix Four of the Rules for complete list).

Occasionally, there may be a need for an ODFI to “dishonor” or send a return back to an RDFI for reasons such as untimeliness, misrouting, or data errors (see codes R61-R70 in Appendix Four of the Rules).

Following such an action, the RDFI then has the option to “correct” certain errors and send the corrected return back to the ODFI, or to “contest” the dishonor, effectively stating that there was no error in the initial return (see codes R71-R77 in Appendix Four of the Rules).



Request for Information – Dishonored and Contested/Corrected Dishonored Return Time Frames

Under the current Nacha Operating Rules, the following time frames apply:

- Dishonored Return - ODFI must Transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.
- Contested or Corrected Dishonored Return - RDFI must Transmit a contested/corrected dishonored Return Entry to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry.

The total volume of dishonored returns (R61-R70) in 2025 was over 337K returns, valued at \$634.5M.

The total volume of contested dishonored returns in 2025 was just over 89K returns, valued at \$336.8M.

Specifically, Nacha is seeking the industry's input on whether either or both these return time frames could be shortened to improve the efficiency of the ACH return process.

Request for Information – Input Requested

Nacha is seeking industry information on the following:

- Current timeframes for dishonored returns.
- Communications between ODFIs and Originators/Third-Party Senders related to the dishonoring of returns.
- Current timeframes for contesting or correcting dishonored returns.
- Benefits of any updates to these time frames.

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 origination, technical processes, operational processes, and receipt.
- Implementation effort and proposed effective date.

Responses to the foregoing Request for Comment and Request for Information are due by **June 26, 2026**.