

What's Changing?

By 2026, NACHA's updated rules require Receiving Depository Financial Institutions (RDFIs) to play a more active role in detecting ACH fraud.

Why It's Important

Previously, much of the responsibility was on Originating Depository Financial Institutions (ODFIs), but now RDFIs will need real-time fraud detection capabilities for ACH.

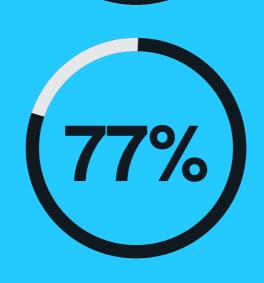




FIS Are NOT READY for the NACHA Rule Change



of Financial Institutions
Surveyed are NOT Ready



of Financial Institutions
Surveyed DO NOT monitor
inbound ACH transactions for
Fraud or Mule Activity

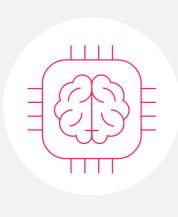
Impact on Financial Institutions



Increased Operational Burden: RDFIs must allocate resources to actively monitor for fraud, which can strain teams already handling high volumes of transactions



Risk Exposure: Although liability hasn't officially shifted, failing to detect fraudulent transactions can lead to financial losses, reputational harm, and potential legal repercussions



Technical Complexity: With new fraud tactics like complex scams, BEC, synthetic identities and mule accounts, institutions may need to invest in new fraud detection technology that uses AI to handle these evolving threats effectively

Get Ready for 2026

to stay compliant and manage the operational demands:

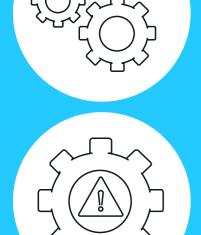
Once the rule is in full effect by H1 2026, Fls must take these actions



advanced analytics and Al

Enhance fraud detection and investigation

Invest in real-time monitoring systems with



Streamline case management to efficiently

manage fraud returns and minimize false positives

frameworks to handle increasing alert volumes

For more information, check out NICE Actimize's webinar ACH Rule Changes: What it Means for Fraud Detection

and Operations. Industry experts discussed key provisions to new rules, impacts on Fls' operational efficiency, and liability concerns.

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Watchnow

regulatory compliance. Over 1,000 organizations across more than 70 countries trust NICE Actimize to protect their institutions and safeguard assets throughout the entire customer lifecycle. With NICE Actimize, customers gain deeper insights and mitigate risks. Learn more at www.niceactimize.com.

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