

NACHA Rule Changes: Are You Ready?

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

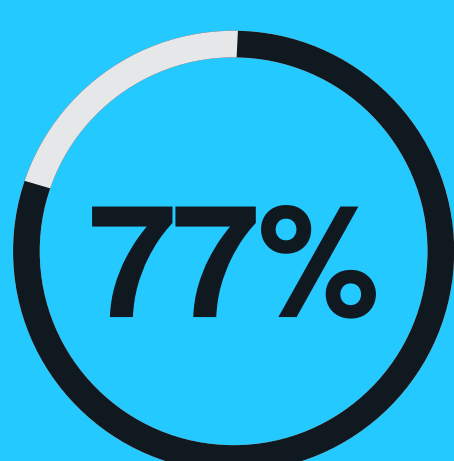
Previously, much of the responsibility was on Originating Depository Financial Institutions (ODFIs), but now RDFIs will need real-time fraud detection capabilities for ACH.



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

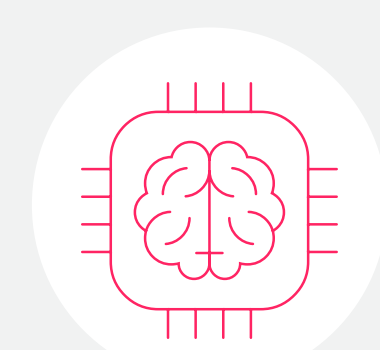
Impact on Financial Institutions



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

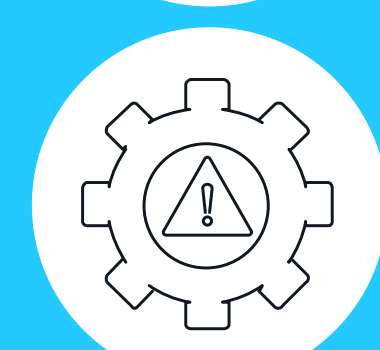
Once the rule is in full effect by H1 2026, FIs must take these actions to stay compliant and manage the operational demands:



Invest in real-time monitoring systems with advanced analytics and AI



Enhance fraud detection and investigation frameworks to handle increasing alert volumes



Streamline case management to efficiently manage fraud returns and minimize false positives

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 FIs' operational efficiency, and liability concerns.

Watch now

