

Minor Rules Topics

EFFECTIVE DATE

January 1, 2019

RULE STATUS

Rule Status

[Implemented](#)

These ballots amend the *Rules* to address a variety of minor topics. Minor changes to the *Rules* have little-to-no impact on ACH participants and no significant processing or financial impact.

Details

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ACH Operator Edits

This change aligns the *Rules* with current ACH Operator file editing practices.

Clarification on TEL Authorization Requirement

This change makes clear that the general rules governing the form of authorization for all consumer entries apply to TEL entries. This rule also incorporates a reference to consumer account within the general rules for TEL entries.

Clarification of RDFI Obligation to Return Credit Entry Declined by Receiver

This change clarifies the specific conditions under which an RDFI is excused from its obligation to return a credit entry. It also modifies the language to refer to an entry being “declined” (rather than “refused”) by the Receiver.

Editorial Clarification on Reinitiation of Return Entries

This editorial change clarifies the existing intent that reinitiation is limited to 2 times.

Editorial Clarification on RDFI Liability Upon Receipt of a Written Demand for Payment

This editorial clarification makes clear that an RDFI may return a Written Demand for Payment only if it was not properly originated by the ODFI.

Technical

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These changes modify the following areas of the *Nacha Operating Rules*:

ACH Operator Edits – changes requested by an ACH Operator to reflect existing file editing practices, primarily related to duplicate file detection and customer notification (*Appendix Two, Part 2.1, Part 2.2, Part 2.3, Part 2.4, Part 2.5, Appendix Three, Subpart 3.2.1*)

TEL Authorization – clarifies that general authorization requirements apply to authorization of TEL entries, and that TEL entries are to consumer accounts; no change to intent (*Article Two, Subsection 2.5.15.1, Subsection 2.5.15.2*)

Credit refused by Receiver – reflects existing practices regarding circumstances under which an RDFI is, or is not, obligated to return a credit entry that has been declined by a Receiver (*Article Three, Subsection 3.8.3.2*)

Reinitiation – clarifies language that reinitiation is limited to two times; no change to intent (*Article Two, Subsection 2.12.4.1*)

Reclamations – clarifies language regarding conditions under which an RDFI may return a Reclamation Entry or reject a Written Demand for Payments; no change to intent (*Article Three, Subsection 3.6.2*)

These changes become effective January 1, 2019.

Impact

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