



September 30, 2014

TO: Direct Financial Institution Members  
Regional Payment Association Members  
ACH Operators  
Software Information Exchange

FROM: NACHA Network Rules

RE: 2014 *NACHA Operating Rules* – Supplement #2-2014

#### **FOR YOUR INFORMATION**

On August 22, 2014, NACHA's Voting Membership approved nine amendments to the *NACHA Operating Rules (Rules)*:

- ACH Network Risk and Enforcement
- Improving ACH Network Quality – Unauthorized Entry Fee
- Clarification of Audit Requirements for Participating DFIs Reporting Network Administration Fees
- Point-of-Sale (POS) Entries – Clarification of General Rule
- Return Fee Entry Formatting Requirements
- Entry Detail Record for Returns – Clarification Regarding Point of Purchase (POP) Entries
- Clarification of RDFI's Obligation to Recredit Receiver
- Clarification on Prenotification Entries and Addenda Records
- Clarification on Company Identification for P2P WEB (Internet–Initiated/Mobile) Credit Entries

The effective dates of these changes span from August 22, 2014 through October 3, 2016. Please see each amendment for further information on its effective date.

Supplement #2-2014 also contains the 2015 ACH Network Administration Fees as approved by NACHA's Board of Directors. The new fee schedule is effective January 1, 2015.

This supplement provides ACH Network participants with a summary of the key components of each change, along with details regarding the technical changes to the *Rules* language. To ensure compliance with the most current rules, use this supplement in conjunction with your 2014 edition of the *NACHA Operating Rules & Guidelines*. You may also access the ACH Rules Online to find this information under the "Supplement" tab after logging into the site.

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If you have any questions or need additional information regarding the content of this supplement, you may contact NACHA's Network Rules Department at (703) 561-1100.

Attachment