



2022 Upcoming Nacha Rule Amendments

Effective March 18, 2022

Increasing the Same Day ACH Dollar Limit

This rule will continue to expand the capabilities of Same Day ACH. Increasing the Same Day ACH dollar limit to \$1 million per payment is expected to improve Same Day ACH use cases and contribute to additional adoption.

Effective June 30, 2022

Supplementing Data Security Requirements (Phase 2)

This rule supplements previous ACH Security Framework data protection requirements by explicitly requiring large, non-FI Originators, Third-Party Service Providers (TPSPs) and Third-Party Senders (TPSs) to protect deposit account information by rendering it unreadable when it is stored electronically.

Implementation began with Phase 1 which applies to those with ACH volume of 6 million transactions or greater annually. Phase 2 applies to those with ACH volume of 2 million transactions or greater annually.

Effective September 30, 2022

The overarching purpose of these Rules is to further clarify the roles and responsibilities of Third-Party Senders (TPS) in the ACH Network by:

- Addressing the existing practice of Nested Third-Party Sender relationships, and
- Making explicit and clarifying the requirement that a TPS conduct a Risk Assessment.

Please click this [link](#) for more details from Nacha.