

The National Automated Clearing House Association (NACHA) Rule Updates 2017

Each company originating ACH entries through Community Bank of the Bay (the "Bank") must comply with the NACHA Operating Rules as stated within the ACH agreement between the Bank and its ACH Corporate Customer (the "Customer"). The National Automated Clearing House Association (NACHA) is the rule making body governing the ACH network and therefore all participants of the ACH network must comply with these rules. On an annual basis, these Rules are updated with changes, amendments, additions, and deletions. Community Bank of the Bay will ensure that our employee are educated on those rules and make sure any necessary system changes to its daily process as a result of these changes. Below, we have included a brief summary of the upcoming changes to the 2017 Rules. This document is not intended to be a replacement or substitution for the NACHA Operating Rules & Guidelines. It is recommended that you purchase a copy of the updated NACHA Operating Rules & Guidelines by visiting <http://www.nacha.org>. You may also obtain free limited access to the basic NACHA Operating Rules in read-only format by visiting <http://www.achrulesonline.org>. – Instruction on how to register for the free basic NACHA Operating Rules are on page 3-4.

New/Updated Rule	What does it mean?
Effective September 15, 2017	
Same Day ACH – Phase II: Debit Originations	<ul style="list-style-type: none">• This Rule provides Originating Depository Financial Institutions (ODFIs) the option to allow their ACH clients to initiate Same-Day Settlement of domestic-only ACH entries that are less than \$25,000 through the ACH Network in a three-phased approach.• Same Day Entry Fees will apply.• Phase I – established in 09/23/2016 Effective September 23, 2016, this phase will involve Credit origination only, and the Receiving Depository Financial Institution (RDFI) must make the funds available to the Receiver's account by the end of the same business day.• Phase II – coming up in 09/15/2017 Effective September 15, 2017, this phase will add Debit origination as an available Same-Day origination option. RDFIs must make the funds available to the Receiver's account by the end of the same business day.

	<ul style="list-style-type: none">• Phase III Effective March 16, 2018, this will require all RDFIs to provide funds available for all Same-Day ACH Entries received to the Receivers' accounts by 5:00 p.m. local time.
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How to get a Free Basic NACHA Operating Rules Online

1. Go to www.achrulesonline.org
2. Go to “New Account” section and select “Basic User”

ACH Rules Online

NACHA
The Electronic Payments Association

Establishing Governance
for the ACH Network

Making Electronic
Payments Possible

Login

Type your username here

ENTER

Forgot your password?

New Account

PREMIUM USER
(users with a 12 digit serial #)

BASIC USER
(New users without a 12 digit serial # who can
get read only access)

3. On the “Create a New Account” Page, provide your “contact Information” and create your “Username and Password”, and choose “Basic Access” then Continue

ACH Rules Online

NACHA
The Electronic Payments Association

Create a New Account

ARE YOU A MEMBER OF A REGIONAL PAYMENTS ASSOCIATION?

As Direct Members of NACHA, Regional Payments Associations shape the ACH Network and the NACHA Operating Rules by participating in the NACHA Rulemaking Process and voting on Rules ballots, and by participating in and leading NACHA Councils, committees, and initiatives.

While each of the 13 Regional Payments Association stands as a separate organization, all serve the common cause of providing essential benefits to their members:

- NACHA Operating Rules guidance and operational support
- ACH information and resources at discounted prices
- Ongoing education and training
- Marketing tools and guidance
- Publications
- Audit services

For more information on membership, contact the [Regional Payments Association](#) in your area today.

MY PROFILE HELP

USERNAMES must be less than 80 characters in length and they must be unique.

Your PASSWORD must be between 5 and 10 characters in length and contain no single or double quotes.

Both your USERNAME and PASSWORD are not case sensitive and must contain no spaces.

The (*) indicates fields that are required.

CONTACT INFORMATION

First Name*

Last Name*

Email Address*

USERNAME AND PASSWORD

Username*

Password*

Verify Password*

SELECT YOUR ACCESS LEVEL

☐ Premium Access ACH Rules Serial #*

Please enter the 12-digit number located on the inside front cover of your 2015 Rule book or CD (Regular or Corporate Edition) in the space provided. You may also have been provided or purchased a 12-digit access code for online-only access to ACH Rules Online. You must have a 12-digit numerical code to access the Premium edition of 2015 ACH Rules Online.

☒ Basic Access New users without the 12-digit numerical code can create an account for basic online access to the NACHA Operating Rules in read-only format.

Continue

4. Continue on the next page to provide your company/business information and select “NonMember” under Affiliation, then click “Finish”

ACH Rules Online
NACHA
The Electronic Payments Association®

Create a New Account

BUSINESS INFORMATION

Company*
Title*
Address*
City*
State*
Please select State/Province...
Zip*
Country*
Phone*
Fax

MY PROFILE HELP

USERNAMES must be less than 60 characters in length and they must be unique.

Your PASSWORD must be between 5 and 10 characters in length and contain no single or double quotes.

Both your USERNAME and PASSWORD are not case sensitive and must contain no spaces.

The (*) indicates fields that are required.

AFFILIATION

☒ NonMember
☐ OR

Payment Association
Please select Payment Association...

Direct FI
Please select Direct FI...

Council
Please select Council...

Other

Finish

- Once register, you will have read-only access to the NACHA Operating Rules online.

ACH Rules Online
ACHRules
EBIDS
DCT
XML
My Account
Logout

Rules Navigator
Upgrade to Premium Access
Basic

Operating Rules
NACHA Board of Directors Policy Statements
Formal Interpretations of the NACHA Operating Rules
Network Administration Fees
Article One General Rules
Article Two Rights and Responsibilities of ODFIs, Their Originators and Third-Party Senders
Article Three Rights and Responsibilities of RDFIs and Their Receivers
Article Four Rights and Responsibilities of ACH Operators
Article Five Rights and Responsibilities of Gateways for IAT Entries
Article Six Rights and Responsibilities of the National Association
Article Seven Settlement
Article Eight Definitions of Terms Used in These Rules
Appendix One ACH File Exchange Specifications
Appendix Two Specifications for Data Acceptance by ACH Operators
Appendix Three ACH Record Format Specifications
Appendix Four Return Entries
Appendix Five Notification of Change
Appendix Six Acknowledgment

NACHA BOARD OF DIRECTORS POLICY STATEMENTS

NACHA Board of Directors Policy Statements

NACHA Board of Directors Policy Statement on Data Security

The following Data Security Policy Statement was originally adopted by the Board of Directors on November 13, 1986, and revised on June 9, 2010.

NACHA strongly supports the efforts of ACH Network participants to implement state-of-the-art data security techniques. On an ongoing basis, ACH Network participants should stay abreast of new data security techniques and their applicability to the ACH Network to ensure a high level of quality and reliability to all users of the ACH Network.