

Bank Smart: Nacha Rules Update Q&A

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Disclaimer

The views, content, best practices and examples shared in this presentation are for informational purposes and should not be considered legal advice.

Examples provided herein have been sourced from publicly documented research, news articles, and industry trends and are not necessarily based on specific Kennebec Savings Bank customers. Any resemblance or similarity is purely coincidental.

What is ACH?

As an acronym:

Automated Clearing House

In plain language:

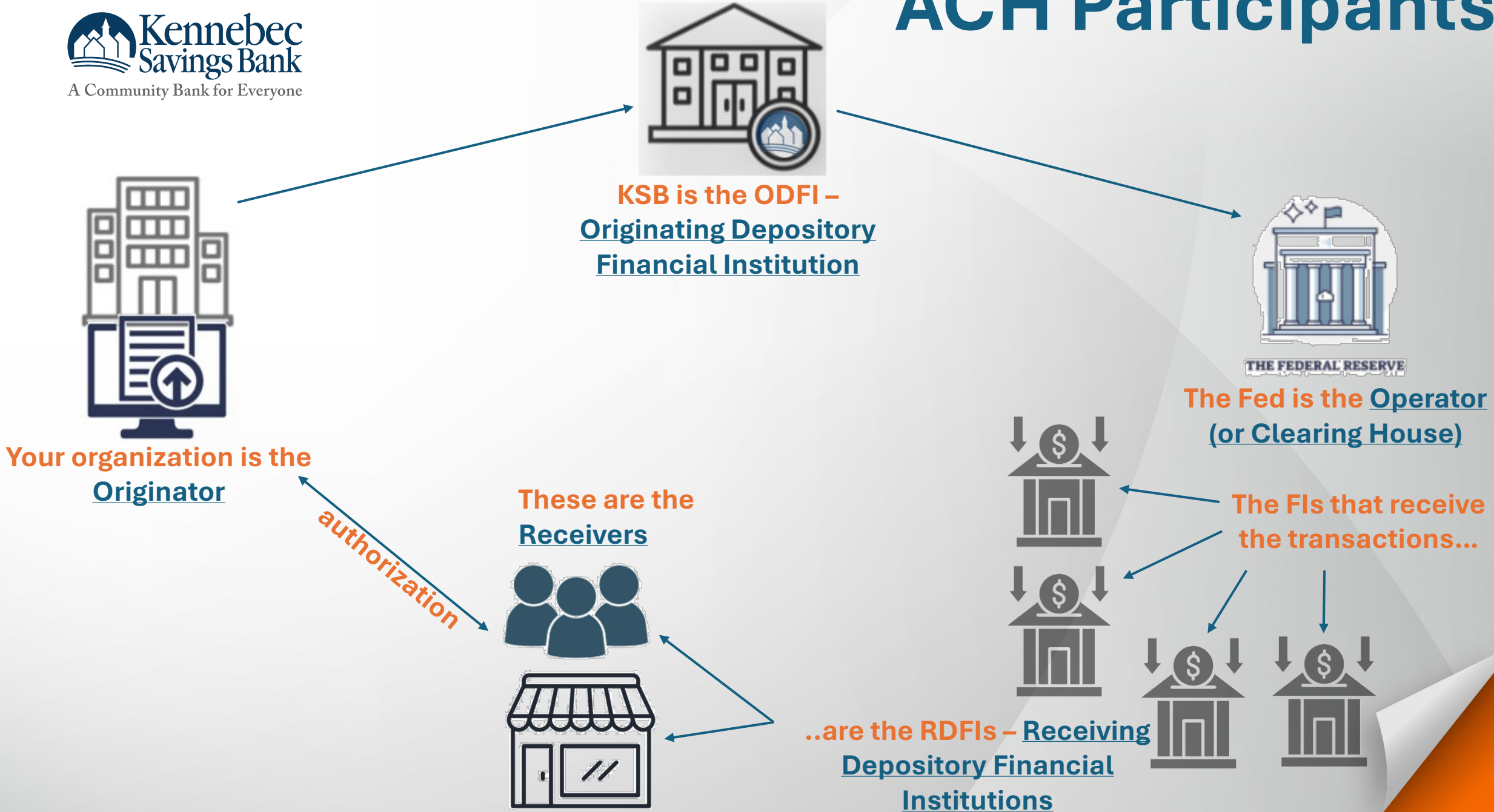
An **electronic** payment

A way to **send funds to** or **collect funds from** receivers without paper documents (like checks) or high fees (like wires)

Payment “rail” governed by:

Nacha - **National ACH Association**

ACH Participants



Nacha Rule Change

Effective: June 19, 2026

Originators must have established, implemented and documented fraud prevention policies and procedures that are reasonably intended to identify ACH entries initiated due to fraud, including unauthorized transactions and those authorized under false pretenses. Originators must be able to provide these upon request, and review, adjust and update them at least annually.

The Fraud Shift?

Then: unauthorized debits

Fraudster

Pulls funds

Victim's bank account

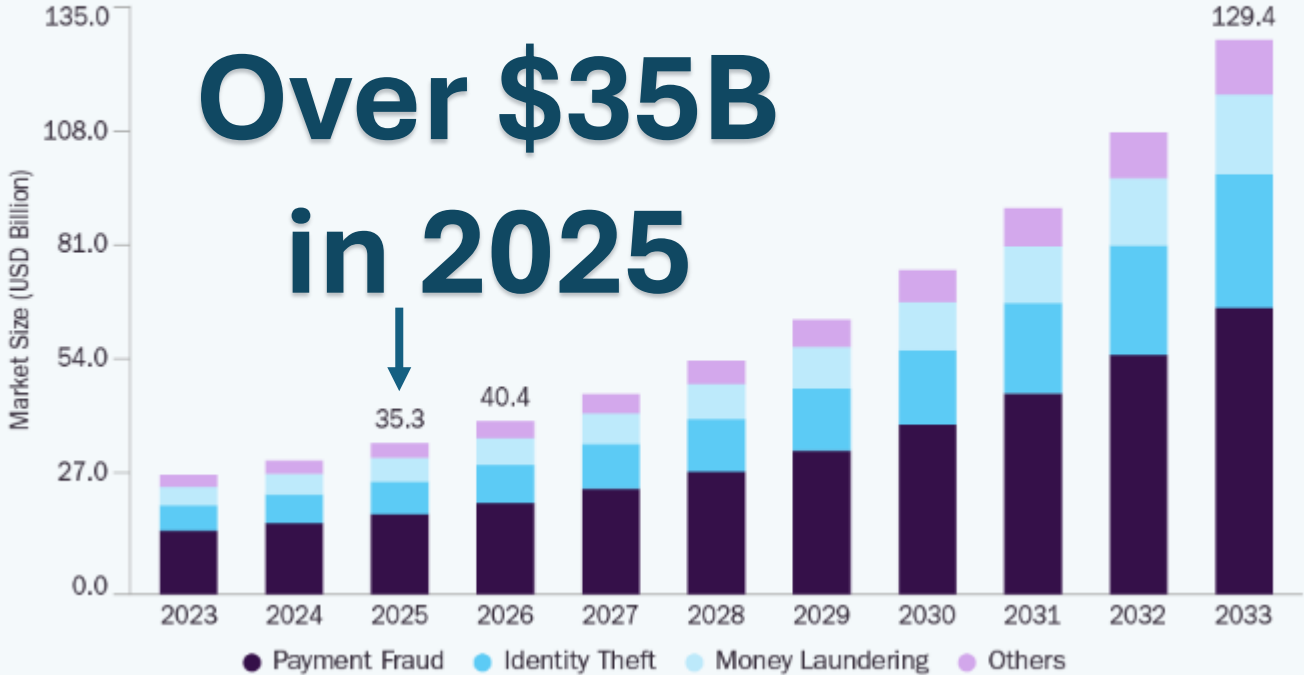
Bank detects anomaly

Fraud stopped or reversed

Transaction looks abnormal

Fraud Detection And Prevention Market

Size, by Application, 2023 - 2033 (USD Billion)



Over \$35B
in 2025

Credit-Push Fraud: This is why Nacha updated the Rules.

The Fraud Shift?

Then: unauthorized debits

Fraudster

Pulls funds

Victim's bank account

Bank detects anomaly

Fraud stopped or reversed

Transaction looks abnormal

Now: fraudulently induced credits

Fraudster

Account takeover

False pretenses

Customer initiates payment

Pushes funds

Bank sees nothing wrong

Transaction looks normal

Credit-Push Fraud: This is why Nacha updated the Rules.

Scammers think that **you** are
the weakest link



The Devil is in the Details The Devil is in Your Email

“... authorized under false pretenses”



Nacha Rule Change

Effective: June 19, 2026

- ✓ Implement and document strong control requirements for your online users:
 - ✓ Dual control
 - ✓ MFA on logins
- ✓ Document what you're already doing today to review Bank accounts and activity
- ✓ Write the rules for your team regarding:
 - ✓ Verifying new or updated payee information
 - ✓ Adding or changing payee information
- ✓ Set guidelines for reviewing account signers, users, returns and NOCs

Q&A

Nacha Resource