

Nacha Micro-Entry Rule

WHAT:

A new Nacha Rule defining and standardizing Micro-Entry formatting and practices.

WHY:

To improve the effectiveness of Micro-Entries as a means of account validation; to better enable Financial Institutions and other parties to identify and monitor Micro-Entries; to improve ACH Network quality.

WHEN:

Effective in two phases, though Nacha encourages all ACH Network participants to make use of the new provisions as soon as possible.

Phase 1 Effective Sept. 16, 2022:

- “Micro-Entries” will be defined as ACH credits of less than \$1, and any offsetting debits, for account validation. Credit amounts must be equal to, or greater than, debit amounts, and must be transmitted to settle at the same time.
- Originators must use “ACCTVERIFY” in the company entry description field.
- Company name must be easily recognizable to Receivers and the same or similar to what will be used in subsequent entries.

Phase 2 Effective March 17, 2023:

- Originators must use commercially reasonable fraud detection. This includes monitoring forward and return Micro-Entry volumes.

Learn more at:
Nacha.org/MicroEntries

