



WEST SHORE BANK

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**2025**

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# **NACHA Rules Update**

This 2025 NACHA Rules notification provides a summary of changes to the NACHA Operating Rules & Guidelines (“Nacha Rules”), listed chronologically in the order of effective date. For further information we recommend that you obtain a copy of the 2025 NACHA Operating Rules and Guidelines. The Nacha Rules are published annually and may be referenced or ordered at [www.nacha.org/store](http://www.nacha.org/store). More detailed information regarding these changes may also be found at [www.nacha.org/rules/operating-rules](http://www.nacha.org/rules/operating-rules).

#### **April 1, 2025 – New Rule**

- **RDFIs (Receiving Depository Financial Institution) must respond to an ODFI’s (Originating Depository Financial Institution) Request for Return within 10 Banking Days**
  - **Regardless of whether the RDFI complies with the ODFI’s request to return the Entry, the RDFI must advise the ODFI of its decision or the status of the request within ten (10) banking days of receipt of the ODFI’s request.**
  - **If the RDFI has processed the requested return within ten banking days, no further action is required.**
  - **The method of contact is not stipulated by this rule; RDFIs may contact a requesting ODFI via the method indicated on the request for return, via Nacha’s Risk Management Portal, or utilizing contact information found in Nacha’s ACH Contact Registry, as examples.**