



ADDITION OF U.S. TREASURY TO ACH CONTACT REGISTRY

Request for Comment

Proposed Modifications to the Rules May 11, 2026

ADDITION OF U.S. TREASURY TO ACH CONTACT REGISTRY **(proposed effective date – Effective Upon Ballot Approval)**

ARTICLE ONE - GENERAL RULES

Section 1.14 Participating DFI Contact Registration

A Participating DFI must register with the National Association specific contact information for personnel or departments responsible for: (a) ACH operations; (b) fraud and/or risk management; and (c) inquiries related to International ACH Transactions (IAT Entries). A Participating DFI may register contacts for additional personnel or departments, at its discretion.

For each of the areas listed above, **the** Participating DFI must provide the National Association with either: (a) the name, title, email address, and phone number for at least one primary and one secondary contact person; or (b) general department contact information that includes an email address and a working telephone number. Registered phone numbers and email addresses must be those that are monitored and answered during normal business hours for financial institution inquiries.

A Participating DFI must update the registration information within 45 days following any change to the information previously provided and must verify all registration information at least annually.

The U.S. Department of the Treasury's Bureau of the Fiscal Service, at its discretion, may register with the National Association specific contact information for personnel or departments able to respond to inquiries about ACH Entries originated or received by the Bureau of the Fiscal Service. The U.S. Treasury's Bureau of the Fiscal Service also may register contacts for additional personnel or departments, at its discretion.

The National Association will make registered contact information available, via secure means, only to (a) registered Participating DFIs; (b) ACH Operators; ~~and~~ (c) Associations, **and (d) the Bureau of the Fiscal Service (if participating)**, for purposes of addressing ACH operational, fraud, risk management, and IAT issues within the ACH network. The National Association will use registered contact information only for purposes of addressing ACH network operational, fraud, risk management, and IAT issues.

Participating DFIs, ACH Operators, and Associations accessing registered contact information agree that they will use such information solely for their own, internal use for the purposes permitted in this Subsection.