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NOTICE OF AMENDMENT  
TO THE  
2026 NACHA OPERATING RULES

May 8, 2026  
SUPPLEMENT #1-2026

Increasing the Same Day ACH Dollar Limit to \$10 Million  
*Effective Date: September 17, 2027*

# Supplement #1-2026 to the Nacha Operating Rules

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On April 17, 2026, the Nacha Voting Membership approved one amendment to the Nacha Operating Rules (the Rules) on the following topic:

- Increasing the Same Day ACH Limit to \$10 Million Dollars

The effective date for this amendment will be September 17, 2027.

This supplement provides ACH Network participants with a summary of the key components of the change, along with details regarding the technical changes to Rules language. Use this Supplement in conjunction with the 2026 edition of the Nacha Operating Rules to ensure compliance with the most current rules.

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## Increasing the Same Day ACH Dollar Limit to \$10 Million

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The Increasing the Same Day ACH Dollar Limit to \$10 Million Rule (“the Rule”) improves Same Day ACH use cases by making a greater percentage of an Originator’s payments eligible for Same Day ACH, and contributes to additional adoption of this payment option.

This Rule amendment will:

- Increase the per-entry dollar limit for Same Day ACH from \$1 million to \$10 million.

The effective date for this amendment will be September 17, 2027.

### SUMMARY

The increase of the Same Day ACH dollar limit to \$10 million will apply to all Same Day ACH payments and all eligible SEC Codes<sup>1</sup>. The new dollar limit will apply to Same Day ACH debits and credits, as well as consumer and business payments and will be available in all three Same Day ACH settlement windows. Implementing the increase for both debit and credit Same Day ACH Entries will maintain uniformity of eligibility for Same Day ACH and preserve the utility of same-day reversals (e.g., a reversing debit of an erroneous credit).

The new dollar limit for Same Day ACH will correspond to recent dollar limit increases for other account-based payment systems such as RTP® and FedNow®. Parity across relevant payment systems can increase efficiency of operations and reduce confusion for participants, particularly businesses and other organizations that use these systems. In addition, consistent dollar limits across multiple payment systems can enhance resiliency.

### IMPACT TO PARTICIPANTS

*All Participants:* A dollar limit increase will result in a larger amount of dollars settling at the Same Day ACH times of 1:00pm, 5:00pm and 6:00pm Eastern Time. All ACH participants should understand, analyze and plan for these dollar flows within their organizations. By identifying higher dollar days prior to the effective date, DFIs and other ACH participants may be better able to prepare for this change.

*ODFIs:* ODFIs will need to determine whether to offer higher dollar limits to Same Day ACH Originators. They should consider reassessing some customers’ credit limits in light of higher Same Day ACH limits. ODFIs may need to update their software for higher dollar threshold edits.

*RDFIs:* RDFIs should consider implementing processes, tools and resources to identify and prepare for larger dollar flows and potential late-day, larger-dollar payments. This may include being prepared to provide funding when facing a net-debit settlement position by using FedWire, which remains available beyond the third Same Day ACH settlement window.

*ACH Operators:* ACH Operators will need to update functional edits for an increase in the transaction limit for Same Day ACH Entries.

### EFFECTIVE DATE

This Rule will become effective September 17, 2027.

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<sup>1</sup>Other dollar limits for ARC, BOC, POP, RCK, and XCK entries still apply. IAT entries are not eligible for Same Day ACH.

## TECHNICAL SUMMARY

Below is a summary of the impact of the Increasing the Same Day ACH Entry Dollar Limit to \$10 Million Rule on the Nacha Operating Rules. Sections of the Rules that are affected by this amendment are included and reflect rule language as it will read upon implementation in highlighted, italicized text.

- *Article Eight, Section 8.104 (Same Day Entry)* – Updates the definition of Same Day Entry to reflect the new \$10 million per-entry dollar limit.
- *Appendix Three, Subpart 3.2.2, Glossary of Data Elements – Settlement Date* - Updates the field description for Settlement Date to include the new \$10 million per-entry limit for a Same Day ACH Entry.
- *Appendix Nine, Part 9.4.6.2 (Responsibilities of Enforcement Panel)* – Revises the Same Day ACH per-entry dollar limit regarding attempts at evasion of the limit by an ODFI, Originator or Third-Party Sender.

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### ARTICLE EIGHT

## Definitions of Terms Used in These Rules

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### SECTION 8.104 “Same Day Entry”

An Entry for which the Effective Entry Date is the same Banking Day as the date on which the Entry is Transmitted by the ODFI to its ACH Operator, and is Transmitted by the ACH Operator’s deadline for same-day processing and settlement. A Same Day Entry must be for an amount of \$1,000,000 or less. An IAT or ENR Entry cannot be a Same Day Entry. For purposes of fulfilling its obligations under these Rules, an RDFI may rely on the Settlement Date of an Entry, regardless of the Effective Entry Date. An Entry with a stale or invalid Effective Entry Date will also be a Same Day Entry if it is Transmitted by the ODFI to its ACH Operator by the ACH Operator’s deadline for same-day processing and settlement, and is otherwise eligible for same-day processing and settlement.

*An Entry for which the Effective Entry Date is the same Banking Day as the date on which the Entry is Transmitted by the ODFI to its ACH Operator, and is Transmitted by the ACH Operator’s deadline for same-day processing and settlement. A Same Day Entry must be for an amount of \$10,000,000 or less. An IAT or ENR Entry cannot be a Same Day Entry. For purposes of fulfilling its obligations under these Rules, an RDFI may rely on the Settlement Date of an Entry, regardless of the Effective Entry Date. An Entry with a stale or invalid Effective Entry Date will also be a Same Day Entry if it is Transmitted by the ODFI to its ACH Operator by the ACH Operator’s deadline for same-day processing and settlement, and is otherwise eligible for same-day processing and settlement.*

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### APPENDIX THREE

## ACH Record Format Specifications

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### Part 3.2 Glossary of ACH Record Format Data Elements

#### **SUBPART 3.2.2 Glossary of Data Elements**

**Settlement Date:** 3 Positions – Company/Batch Header Record – Inserted by Receiving ACH Operator (all batches)

The Settlement Date (a 3-digit Julian date) for a batch of Entries is inserted by the Receiving ACH Operator. This is the date on which the Participating DFI or its correspondent is scheduled to be debited or credited by the Federal Reserve.

The Settlement Date inserted by the Receiving ACH Operator is the same as the Effective Entry Date, except as noted below.

In the following situations, the Receiving ACH Operator will insert the Banking Day following the Banking Day of processing as the Settlement Date (i.e., the next Banking Day):

- (1) The Effective Entry Date and the Originating ACH Operator’s processing date are the same, but the Entry is received by the Receiving ACH Operator after its deadline for same-day settlement.
- (2) The Effective Entry Date and the Originating ACH Operator’s processing date are the same, but the Entry is for an amount greater than \$1,000,000.
- (2) *The Effective Entry Date and the Originating ACH Operator’s processing date are the same, but the Entry is for an amount greater than \$10,000,000.*
- (3) The Effective Entry Date and the Originating ACH Operator’s processing date are the same, but the Entry bears the IAT Standard Entry Class Code.
- (4) The Entry bears the ENR Standard Entry Class Code.

Entries with invalid or stale Effective Entry Dates will be settled at the next available settlement opportunity.

Return Entries, dishonored Return Entries, and contested dishonored Return Entries are settled by the ACH Operator no earlier than the Effective Entry Date contained within the original Entry, as it appears in the Return Entry Company/Batch Header Record. The return of an Entry that contains an invalid or stale Effective Entry Date will be settled by the ACH Operator at the next available settlement opportunity (i.e., the Banking Day of processing or the next Banking Day).

Notifications of Change will be settled at the next available settlement opportunity; (i.e., the Banking Day of processing or the next Banking Day).

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APPENDIX NINE

Rules Enforcement

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Part 9.4 National System of Fines

**SUBPART 9.4.6 ACH Rules Enforcement Panel**

**SUBPART 9.4.6.2 Responsibilities of Enforcement Panel**

The ACH Rules Enforcement Panel, in accordance with these rules, is the final authority regarding each of these issues:

- the imposition of any fines or penalties recommended by the National Association;
- instances in which the National Association believes the time frames and Resolution Dates asserted by the respondent Participating DFI as necessary to resolve the problem causing a rules violation are excessive;
- instances in which the National Association believes an ODFI, Originator, or Third-Party Sender has originated Entries without proper authorization in accordance with these Rules;

- instances in which the National Association believes the Participating DFI, Originator, Third-Party Service Provider, or Third-Party Sender has committed an egregious violation of the rules;
- instances in which the National Association believes an ODFI, Originator, or Third-Party Sender has attempted to evade the limitations on Reinitiation;
- instances in which the National Association recommends, after the inquiry process, that an ODFI be required to reduce an Originator's or Third-Party Sender's applicable return rate below the Administrative Return Rate Level and/or the Overall Return Rate Level;
- instances in which the National Association believes an ODFI, Originator, or Third-Party Sender has attempted to evade the \$1,000,000 per-entry limitation on Same Day Entries;
- *instances in which the National Association believes an ODFI, Originator, or Third-Party Sender has attempted to evade the \$10,000,000 per-Entry limitation on Same Day Entries;*
- rules violations that the National Association believes constitute Class 1, Class 2, or Class 3 Rules Violations; and
- situations in which the National Association determines that it is unclear whether a rules violation has occurred.