TOPIC #1 – RECREATING RECEIVER - REMOVAL OF THE FIFTEEN-CALENDAR-DAY NOTIFICATION TIMEFRAME
(effective September 18, 2015)

ARTICLE THREE – RIGHTS AND RESPONSIBILITIES OF RDFIS AND THEIR RECEIVERS

SUBSECTION 3.11.1 – RDFI General Obligation to Recredit Consumer

An RDFI must promptly recredit the amount of a debit Entry to a Consumer Account of a Receiver, regardless of the SEC Code of the debit Entry, if it receives notification from the Receiver in accordance with Section 3.12 (Written Statement of Unauthorized Debit), and such notification is received in time and in a manner that allows the RDFI to meet the deadline for Transmitting an Extended Return Entry as provided in Section 3.13 (RDFI Right to Transmit Extended Return Entries), within fifteen calendar days from the date the RDFI sends or makes available to the Receiver information related to the debit Entry in accordance with Subsection 3.1.5 (RDFI Obligation to Provide Information About Entries).

The RDFI’s obligation to recredit the Receiver’s account for a debit Entry that is part of an Incomplete Transaction does not apply when a partial or erroneous payment was made to the intended third-party payee on the Receiver’s behalf.

SUBSECTION 3.11.2.1 – RDFI Obligation to Recredit Non-Consumer Accounts for ARC, BOC and POP Entries

An RDFI must promptly recredit the amount of an ARC, BOC, or POP Entry to a non-Consumer Account of a Receiver if it receives notification from the Receiver in accordance with Section 3.12 (Written Statement of Unauthorized Debit), and such notification is received in time and in a manner that allows the RDFI to meet the deadline for Transmitting an Extended Return Entry as provided in Section 3.13 (RDFI Right to Transmit Extended Return Entries), within fifteen calendar days from the date the RDFI sends or makes available to the Receiver information related to the debit Entry in accordance with Subsection 3.1.5 (RDFI Obligation to Provide Information About Entries).
SUBSECTION 3.11.2.3 – RDFI Obligation to Recredit for Debit IAT Entries

An RDFI must promptly recredit the amount of a debit IAT Entry to the account of a Receiver if it receives notification from the Receiver in conformance with Section 3.12 (Written Statement of Unauthorized Debit), and such notification is received in time and in a manner that allows the RDFI to meet the deadline for Transmitting an Extended Return Entry as provided in Section 3.13 (RDFI Right to Transmit Extended Return Entries). Within fifteen calendar days from the date the RDFI sends or makes available to the Receiver information related to the debit Entry in accordance with Subsection 3.1.5 (RDFI Obligation to Provide Information About Entries). An RDFI may not recredit a Receiver’s account if doing so is inconsistent with U.S. Legal Requirements, as provided in Subsection 1.2.1 (Effect of Illegality).
TOPIC #2 – TEL ENTRIES – FIELD INCLUSION REQUIREMENT/DATA CONTENT FOR PAYMENT TYPE CODE FIELD (effective March 18, 2016)
TOPIC #3 – CLARIFICATION OF RDFI WARRANTIES FOR NOTIFICATIONS OF CHANGE  
(Effective September 18, 2015)

ARTICLE TWO – RIGHTS AND RESPONSIBILITIES OF ODFIS, THEIR ORIGINATORS AND THIRD-PARTY SENDERS

SUBSECTION 2.4.1 General ODFI Warranties

An ODFI Transmitting an Entry warrants the following to each RDFI and ACH Operator in connection with such Entry at the time of the Entry’s Transmission by or on behalf of the ODFI, unless another effective time frame is provided in this Subsection 2.4.1.

SUBSECTION 2.4.1.1 The Entry is Authorized by the Originator and Receiver

(a) The Entry has been properly authorized by the Originator and the Receiver in accordance with these Rules.

(b) The Originator’s authorization has not been revoked, the Origination Agreements concerning the Entry have not been terminated, and neither the ODFI, any Third-Party Sender, nor the Originator has actual knowledge of the revocation of the Receiver’s authorization or of the termination of the agreement between the RDFI and the Receiver concerning the Entry.

(c) At the time the Entry is processed by an RDFI, the authorization for that Entry has not been terminated, in whole or in part, by operation of law. This Subsection 2.4.1.1(c) shall not apply if the RDFI has actual knowledge of the circumstances giving rise to such termination at the time it processes the Entry and the ODFI does not have such actual knowledge.

SUBSECTION 2.4.1.2 The Entry Complies with the Rules

The Entry complies with these Rules, including the use of the proper Standard Entry Class Code.

SUBSECTION 2.4.1.4 The Entry Contains Required Information

The Entry contains the Receiver’s correct account number and all other information necessary to enable the RDFI to comply with the requirements of Subsection 3.1.5 (RDFI Obligation to Provide Information About Entries), except for information within the purview of the RDFI’s relationship with the Receiver. All information Transmitted with the Entry is related to the payment represented by the Entry.

SUBSECTION 2.4.2 Exceptions to ODFI Warranties for Entries Originated Using Corrected Data from Notification of Change (NEW SUBSECTION)

An ODFI that relies on the changed information contained in a Notification of Change Entry or Corrected Notification of Change Entry makes no warranty under subsections 2.4.1.2 (The Entry Complies with the Rules) and 2.4.1.4 (The Entry Contains Required Information) with respect to the correctness of that information in subsequent Entries.
ARTICLE THREE – RIGHTS AND RESPONSIBILITIES OF RDFIs AND THEIR RECEIVERS

SECTION 3.9 Notification of Change by RDFIs

SUBSECTION 3.9.1 General Rule for Notification of Change (COR Entry)

An RDFI may Transmit a Notification of Change (also known as a COR Entry) to its ACH Operator provided that:

(a) the COR Entry complies with the requirements of Appendix Five (Notification of Change); and

(b) the COR Entry is Transmitted within two Banking Days of the Settlement Date of the Entry to which the Notification of Change relates, except for Notifications of Change due to merger, acquisition, or other similar events.

SUBSECTION 3.9.2 RDFI May Correct a Refused Notification of Change

If a COR Entry is refused by the ODFI, an RDFI may transmit a corrected COR Entry to the Receiving ACH Operator within five Banking Days after the Settlement Date of the refused COR Entry.

SUBSECTION 3.9.3 RDFI Warranties for Notifications of Change

In addition to the other warranties contained in these Rules, an RDFI that transmits a COR Entry, including a corrected COR Entry, warrants to each ODFI and ACH Operator that:

(a) the changed information contained within the COR Entry or corrected COR Entry is correct; and

(b) if the change relates to the Receiver’s account number, the Receiver has authorized the change, if authorization is required, and the RDFI has complied with any applicable Legal Requirements for such authorization.

The RDFI’s warranty supersedes and renders inoperative any similar warranty (but not any other warranty) of the ODFI contained within Subsection 2.4.1 (General ODFI Warranties).
**TOPIC #4 – VALID CHARACTERS FOR ACH RECORDS**  
*(effective March 18, 2016)*

**APPENDIX ONE – ACH FILE EXCHANGE SPECIFICATIONS**  
**PART 1.2 – Data Specifications for ACH Records**

The following table shows the data specifications for ACH Records.

<table>
<thead>
<tr>
<th>TYPE OF FIELD</th>
<th>ALPHABETIC/ALPHAMERIC</th>
<th>NUMERIC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid Characters</td>
<td>0-9, A-Z, a-z, space, EBCDIC values greater than hexadecimal “3F”, ASCII values <em>(including extended ASCII characters)</em> greater than hexadecimal “1F”</td>
<td>0-9</td>
</tr>
<tr>
<td>Justification</td>
<td>Left</td>
<td>Right</td>
</tr>
<tr>
<td>Empty Field Handling</td>
<td>Space filled</td>
<td>Zero filled</td>
</tr>
<tr>
<td>Special Notes</td>
<td>Certain fields require the use of UPPER CASE characters – see below.</td>
<td>Must be unsigned (Neither positive (+) or negative (−) signage.)</td>
</tr>
</tbody>
</table>
TOPIC #5 – DISCLOSURE REQUIREMENTS FOR POS ENTRIES
(effective September 18, 2015)

ARTICLE TWO – RIGHTS AND RESPONSIBILITIES OF ODFIS, THEIR ORIGINATORS AND THIRD-PARTY SENDERS

SUBSECTION 2.5.11 Specific Provisions for POS Entries

SUBSECTION 2.5.11.2 Disclosures for ACH Cards Used to Initiate POS Entries (new subsection)

Originators or Third-Party Service Providers that issue ACH Cards must make the following disclosures in written or electronic, retainable form to a consumer prior to activation.

a) The ACH Card is not issued by the consumer’s Depository Financial Institution.

b) POS Entries made with the ACH Card that exceed the balance in the consumer’s linked financial institution account may result in overdrafts and associated fees, regardless of whether the consumer has opted to allow overdrafts with respect to debit cards issued by the Depository Financial Institution that holds the consumer’s account.

c) Benefits and protections for transactions made using the ACH Card may vary from those available through debit cards issued by the consumer’s Depository Financial Institution.

ARTICLE EIGHT – DEFINITIONS OF TERMS USED IN THESE RULES

SECTION 8.2 “ACH Card” (new subsection)

A card or other means of access to a Consumer Account held by a Depository Financial Institution that is issued by an entity other than the Depository Financial Institution, and can be used at the point of sale to initiate POS Entries.