



ACH Operations Bulletin #3-2019

Amount of Unauthorized Entry Fee Will Remain the Same Through September 2022

March 27, 2019

EXECUTIVE SUMMARY

The rule establishing the current Unauthorized Entry Fee provides that the amount will be re-evaluated every three years, with the initial 3-year period ending on September 30, 2019. The amount of the Unauthorized Entry Fee will remain at \$4.50 per covered return during the next 3-year period, through September 30, 2022.

DISCUSSION

The rule establishing the current Unauthorized Entry Fee¹ became effective on October 3, 2016, and the amount was set at \$4.50 per covered return. The original rule provides that the amount will be re-evaluated every three years, with the initial 3-year period ending on September 30, 2019.

This bulletin provides advance notice that the amount of the fee for the next 3-year period will remain the same at \$4.50 per covered return. The period will run from October 1, 2019 through September 30, 2022.

In making this determination of no change, NACHA utilized the results of a survey of RDFIs on their expenses incurred in handling and returning unauthorized entries. The results showed no significant change in the level of expenses per return or the nature of these expenses since the adoption of the original rule.

NACHA also utilized additional research results that suggest that the current level of the fee still reasonably balances an incentive for the improvement of authorization and origination practices, while not unduly discouraging participation in the ACH Network.

¹ See 2019 NACHA Operating Rules & Guidelines, Section 1.11 (Unauthorized Entry Fee); page OR4.