February 28, 2022

2022 NACHA OPERATING GUIDELINES
ERRATA #1-2022

Following is a correction to the text of the 2022 edition of the Nacha Operating Guidelines. Please be sure to note this correction within your copy of the Guidelines:

OG277: When NOT to use the SEC Code WEB: – Due to an editing error, the paragraph numbering of this section is incorrect. The text should read:

When NOT to use the SEC Code WEB:

1. WEB is not appropriate if the consumer's authorization for the debit entry is provided orally via a telephone call.

   Example: Authorization is given during a telephone conversation via a device over a Wireless Network.

2. WEB is not appropriate to initiate entries to non-consumer (business) accounts, even when the non-consumer Receiver (business) provided authorization for the transaction via the Internet.

3. WEB is not appropriate if the POS code would otherwise apply, because the WEB format does not contain the necessary fields for communication of terminal identification information.

   Example: A Receiver uses a near field communication mobile payment service to initiate a debit to his or her bank account to pay for goods at the point-of-sale. The merchant (Originator) must use the POS SEC code so that information regarding the merchant identity and terminal location can be properly communicated to the RDFI.

4. WEB is not appropriate to initiate credit entries from a consumer to a non-consumer (business) account. The CIE SEC Code should be used for a bill payment credit from a consumer to a business (this includes a consumer-initiated credit to a loan account).

5. WEB is not appropriate to initiate credit entries between accounts owned by the same party if one account is titled as a consumer account and the account at the other financial institution is titled as a non-consumer (business) account. When an ACH credit entry is originated from the owner's consumer account at one financial institution to his business account at the other financial institution, the entry must be coded as a CIE entry. Conversely, when a credit entry is originated from the owner's business account at one financial institution to his consumer account at the other financial institution, the entry must be coded as a PPD entry.

If you have any questions or need additional information regarding these corrections, please contact Nacha's Network Rules Department at (703) 561-1100.