



2026 ACH Operating Rules and Guidelines

Frequently Used Page Numbers

ODFI Responsibilities	OR6
Reversals	OR28
RDFI Responsibilities	OR42
Availability of Entries	OR45
Stop Payment	OR48
Record Formats	OR84
Transaction Codes	OR135
Return Reason Codes	OR138
NOC Codes	OR181
Data Security	OG24
ODFI Risk Management	OG36
Originator Risk Management	OG74
Authorization Requirements	OG81
Relationship with Originators & ODFIs	OG113
RDFI Risk Management	OG117
Nacha Rules vs. Reg E	OG137
TPSP /TPS	OG318
SEC Codes Chart	OG362
Origination Agreement Issues	OG365
Document Retention Schedule	OG369
Sample Authorizations	OG372
Sample WSUD Form	OG379
Rules Violations	OG409
Indemnification Agreement	OG437
Index	OG441