

Tips for ACH Originators to Comply with Nacha's 2026 Risk Management Rules

By: Jordan Bennett, Senior Director, Network Risk Management, Nacha

Originally published in the Credit Research Foundation's publication, Perspective by CRF (Q1 2026)

Nacha released a new ACH Risk Management Framework for the Era of Credit-Push Fraud in 2022 and has been working tirelessly to bring awareness to credit-push fraud schemes and to find solutions ever since. Fraudsters are crafty and intentionally use schemes designed to foil the victims and every participant in the chain of an ACH transaction from origination to receipt. Financial institutions play a key role in detecting and preventing fraud, but they can't do it alone.

The Risk Management Framework recognizes all participants have a role to play in detecting, preventing, and recovering from frauds that utilize ACH and other credits. [New Nacha Rule amendments](#) become effective in 2026 requiring processes and procedures that are...

This article is only available to members of the Credit Research Foundation (CRF).

Interested in reading more? Join CRF to gain access to this and hundreds of other resources! [CLICK HERE](#) for membership information.

About the Author



Jordan Bennett joined Nacha in 2016 as Senior Director of Network Risk Management. His focus is on educating the industry on strong risk management practices, and expanding and promoting the Nacha Certified program which is a voluntary accreditation program for Third-Party Senders in the ACH Network to demonstrate that they are meeting standards established by Nacha that signal sound core practices associated with ACH payment processing. Prior to joining Nacha, he was a Senior Credit and Risk Analyst at the Federal Reserve.