



PAYMENTS INSIDER

The inside scoop on payments for businesses of all sizes

Understanding the 2025 ACH Rules Update for Corporate Originators and Third-Party Senders

Several significant amendments to the *ACH Rules* are on the horizon. Although new *Rules* do not go into effect until 2026, they will require additional time to prepare and will ultimately impact the way companies process ACH payments. It's essential for corporate Originators and Third-Party Senders to understand these changes to ensure compliance and efficiency in their payment processing operations.

Standard Company Entry Description

Companies establish the contents of the Company Entry Description field to provide the recipient with a description of the purpose of the payment. A new amendment going into

effect in March 2026 will make it so companies initiating (1) Prearranged Payment and Deposit (PPD) credits related to wages/salaries to input a description of "PAYROLL" in the Company Entry Description and (2) e-commerce/online retail purchases (WEB debits) to use "PURCHASE".

Origination Fraud Monitoring

Beginning in March 2026, fraud monitoring will be required regardless of the Standard Entry Class (SEC) code or payment type your company initiates. This is intended to reduce the incidence of successful fraud attempts. Specifically, your company must establish and implement risk-based processes and procedures to identify

payments suspected of being unauthorized or authorized under "false pretenses." Essentially, the expectation is to do your best to detect fraud.

In light of these updates, corporate Originators and Third-Party Senders must prepare by updating policies, procedures and systems to ensure compliance and effectively mitigate fraud risks.

For more information on these changes, please download this [2025 ACH Rules Update for Corporate Originators and Third-Party Senders](#) document. 



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