

---

# PAYROLL CURRENTLY

Compliance News From PayrollOrg®

---

June 5, 2026

Volume 34

Issue 6

## Nacha Amends ACH Operating Rules, Reports Growth in Network

Nacha **amended** its Operating Rules for the automated clearinghouse (ACH) network to reduce fraud and improve the recovery of funds after fraud has occurred. The amendments were effective March 20, 2026.

### **Payroll description required**

The amendments establish two new defined Company Entry Descriptions: "PAYROLL" and "PURCHASE." If a company is paying wages, salaries, or similar types of compensation, the Company Entry Description field must contain the description PAYROLL. Nacha said this will provide the receiving depository financial institutions with better information regarding new or multiple payroll payments to an account, which can help financial institutions provide or suppress early funds availability.

The second amendment requires PURCHASE for e-commerce purchases.

Nacha said standardized use of the Company Entry Description field can help parties in the ACH network identify, monitor, and count the volume of payments for specific purposes and can help manage risk.

Nacha said the amendments are intended to reduce the incidence of fraud involving payroll redirections and help participants better identify certain purposes of transactions. Companies and third-party service providers of these types of transactions will need to update their systems to use the required Company Entry Descriptions, which were previously considered voluntary.

### **Growth in ACH network**

Nacha reported the use of same-day ACH payments grew significantly in the first quarter of 2026 with 403 million payments, which is up 23.6% from the same time last year [Nacha, *Same Day ACH Gains Lead to First Quarter ACH Network Growth*, 4-20-26].

ACH business-to-business (B2B) payments also climbed, with approximately 2.1 billion payments in the first quarter, an increase of 9.4% from last year. Nacha reported that the total ACH network volume rose 4.8% to 8.9 billion payments. The value of those payments was \$24.1 trillion, which is up 9.3% from last year.