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NACHA WILL NOT ENFORCE SIGNATURE REQUIREMENTS ON WRITTEN STATEMENTS OF UNAUTHORIZED DEBIT

NACHA released an ACH Operations Bulletin stating that in light of the current need for many Receiving Depository Financial Institutions (RDFIs) to reduce on-site staffing levels, and the physical distancing requirements that currently apply to many people, NACHA will not enforce, until further notice, the NACHA rule requiring that a consumer's written statement of unauthorized debit be signed or similarly authenticated.

The Bulletin states that RDFIs should understand the following:

- RDFIs can direct consumers to report unauthorized debit by remote channels such as online and by telephone, and to the extent that RDFIs have the ability for consumers to similarly authenticate signatures by these remote channels, they should still do so;
- Before submitting a return, RDFIS should continue to take reasonable care to have the consumer verify claims of unauthorized ACH debits consistent with signature-based procedures to avoid improper returns; and
- The existing extended return timeframe of 60 days for claims of unauthorized debits still applies.

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