DivergeIT
IT Solution Partner

ACH FRAUD IS NOW YOUR JOB.

There's been a shift in fraud monitoring, are you prepared?

NACHA's 2026 Risk Management riles shift fraud-monitoring responsibility to the originator – the business sending the payment, not just the bank.For the first time, every company that originates ACH payments (payroll, vendor payments, direct deposit) must actively monitor for the fraud and document the risk based control that prove it.

Phase 1	Phase 2	New Definition of Fraud
Mar 20, 2026	Jun 19, 2026	"False Pretenses"
Originators, TPSPs & TPSs with >6M ACH entries in 2023 – plus every bank.	Extends to ervy other non-consumer originator – no volume threshold. This sweeps in most of your clients.	A payment that was technically authorized – but only because the authorizer was deceived. It now covers BEC, vendor impersonation & payroll diversion as reportable fraud.

WHAT YOUR PROGRAM MUST INCLUDE

- A documented ACH fraud risk assessment, reviewd annually.
- Risk-based monitoring to flag fraud-induced entries.
- Exception handling & escalation before release.
- Standardized entry descrptions – PAYROLL, PURCHASE.

DivergeIT Secures the attack chain	You own the payment-side controls
Identity, email, endpoint and network – where BEX and false-pretenses fraud strike first. Our cybersecurity solution stops fraud before it's induced.	Dual control, out-of-band callback verification and standardized entry descriptions. We advise; your finance team operates.

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