

## MEMORANDUM

To: Subscribers to *Corporate Guide to ACH Essentials*

From: A.S. Pratt & Sons

Subject: Highlights

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Enclosed is the most recent update to your subscription to *Corporate Guide to ACH Essentials*. The changes made in this update address the following:

- *Rules Enforcement.* Chapter 7 has been updated as a result of the ACH Rules amendment that was effective December 21, 2007, regarding new and enhanced rules violation classifications and fines. This chapter also addresses the ACH Rules amendment effective March 21, 2008, regarding new ODFI reporting requirements with respect to an unacceptable percentage of debit return entries identified as unauthorized.
- *Risk Control Measures.* Chapter 10 was updated to include additional information and guidance on risk control measures that originators should take for point of purchase (POP) entries, account receivable (ARC) entries, re-presented check (RCK) entries, and back-office conversion (BOC) entries.
- *Formal Rules Interpretations.* A new section in Chapter 11 discusses rules interpretations, which are as binding as the rules themselves.
- *Associations Resources.* Appendixes B and C have been updated with current contact information for the regional payment associations. These associations can provide guidance to assist you with managing the risk of receiving and originating ACH transactions.