

# Stay Ahead of Nacha's 2026 Fraud Rule Updates

Make meeting the fast-approaching deadline simple with Hawk

## What are the Nacha Fraud Rule Changes?

As ACH payment volumes have risen, especially with the expansion of Same Day ACH, so has fraud. In response, Nacha is updating the network's Operating Rules to introduce enterprise-wide fraud-monitoring expectations for financial institutions, **in effect from March (phase 1) and June (phase 2)**.



## What You Need to Be Compliant

To meet the new standard, your institution must go beyond manual transaction review – it's no longer enough. You need **purpose-built fraud solutions to understand customer behavior**:

- Encompassing structured, "**risk-based**" **fraud monitoring procedures**
- Addressing **unauthorized transactions**
- Addressing **authorized socially engineered payments**, that are inconsistent with historical behavior, recipient profiles, and known relationships

## Get Compliant with Hawk

Hawk's fraud monitoring and prevention solution covers all bases:



### Account Takeover (ATO)

Prevent unauthorized transactions, at the point of transaction, through analysis of a customer's behavioral patterns and transaction anomalies.



### Stolen Details Unauthorized Debits

Stop unauthorized debits by detecting unusual account activity and transaction anomalies in real time.



### Scams

Identify dubious activity with AI-powered insights that both identify potential victims of authorized push payment (APP) fraud and scammers within your customer base.



### Mules

Dismantle mule networks and fraud rings by leveraging AI-powered detection of the financial movements of criminal networks.

# Enhance and Future-Proof Your Fraud Program with Hawk

Updating your fraud controls offers a chance to go beyond Nacha's requirements and:

- **Gain cross-channel insights**, connecting ACH activity with card, wire, and instant payment signals to uncover hidden fraud networks and gain a more complete view of risk
- **Respond to fraud threats in real-time**; if your current system operates in batch mode, now is the perfect time to transition to real-time detection and response
- **Unlock cost savings** by fostering collaboration between fraud, AML, and compliance teams with a single platform for case management

## Transition Quickly, Operate Confidently

With Hawk, transitioning can take as little as 12 weeks. Here's why it's so fast:



### Intuitive API

Just two endpoints. Easy to test, easy to integrate.



### Day one integration

Send test API requests on day one and build orchestration in parallel.



### Immediate onboarding

Hawk's data model is fixed, so you don't wait weeks for a custom setup.



### Self-serve setup

You receive collaborative training and step-by-step guides to configure your users, roles, and rules with confidence and speed so you can move quickly.

## The Hawk Difference



### Detect threats with precision and speed with personalized, layered AI protection

Protect from every angle with typology-specific models tailored to your needs and matured within days, and made-for-you anomaly detection models.



### Cut false positives and speed approvals with real-time, explainable AI

Reduce declines with AI models that understand each customer's typical behavior and peer group expectations, providing contextualized explanations.



### Continuously strengthen controls with self-serve logic engine and testing

Create, test, and deploy fraud rules and AI models on the fly to block flash fraud and fraudsters testing the limits of your controls.

Stay ahead of the Nacha rule changes with layered, AI defenses

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