ACH Credit Monitoring Best Practices for RDFIs

Risk Management Rule Amendments

ACH credit fraud is rising, with mule accounts and BEC scams driving losses projected to exceed $300,000 per incident by 2026. Starting March 20, 2026, Receiving Depository Financial Institutions (RDFIs) must implement risk-based processes to detect and monitor ACH credit entries that may be initiated due to fraud. This includes payments received under false pretenses, such as vendor impersonation, payroll fraud, or synthetic identity schemes.

1. Review Account Activity

Evaluate account-level risk using factors such as like account age, type, transaction velocity, and activity level. vFraud from ValidiFI helps prioritize which accounts require deeper monitoring.

2. Analyze Existing Accounts

Identify high-risk accounts based on historical transaction behavior leveraging validation services like vAccount. This supports both compliance and identifies accounts with abnormal transaction history

3. Validate New Accounts

Perform one-time validation leveraging vAccount to confirm account status and layer in authentication of account ownership. This step helps prevent fraudsters from opening mule accounts and receiving illicit funds.

4. Ongoing Monitoring

Proactively monitor for high-risk signals, like account age, type, and transaction patterns with vFraud. From there, use step-up authentication methods like vAuth or vConnect. Establish a monitoring cadence (weekly to bi-annually) based on risk.

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