

NACHA-Delta-API™: Continuous Statutory Verification & Audit Trail

Live statutory compliance matrix, SEC classification protocols, and examiner-ready compliance logging.

Target Audience: ODFI Legal Counsel, Chief Compliance Officers, FDIC Examiners

Statutory Scope: 2026 NACHA Rule Amendments

Publication: Q1 2026 Master Series

Classification: Official Statutory Regulatory Matrix

Executive Summary: Statutory Rule Drift Mitigation

NACHA Operating Rules evolve annually, introducing tighter account validation and fraud monitoring thresholds. Originators relying on static batch processors frequently run afoul of rule updates without realizing their exposure. RegX³ Delta serves as the statutory intelligence layer, inspecting every batch payload against live rules before submission to the ACH Operator.

Standard Entry Class (SEC) Compliance Matrix

SEC Code	Classification	Mandatory Rule Requirement	RegX ³ Automated Gate
WEB	Internet-Initiated Consumer	Account Validation & Fraud Detection (Sec. 2.5.17.4)	Mod10 Checksum + Pre-Note Verification
TEL	Telephone Consumer	Verifiable Oral Audio/Written Authorization	Voice-Log Cryptographic Hash Verification
PPD	Prearranged Payment & Deposit	Written & Signed Authorization Record	Authorization Ledger Token Assertion
CCD	Corporate Cash Disbursement	B2B Trading Partner Agreement Verification	Tax-ID & Corporate DDA Verification
IAT	International ACH Transaction	OFAC & FinCEN Travel Rule Sanctions Screening	Real-Time SDN Cross-Match Telemetry

Examiner Compliance & Proof of Diligence

During annual regulatory examinations, ODFIs must prove that commercial originators operate within statutory guidelines. RegX³ Delta generates machine-readable cryptographic validation proofs, certifying the timestamp, rule version, and validation outcome for every batch processed.

PILLAR 1 STATUTORY COMPLIANCE CERTIFICATION

This matrix serves as an official architectural representation of the RegX³ Delta compliance engine for regulatory examiners, compliance counsel, and internal bank audit committees.

Approved: Regulatory Affairs & Legal Compliance | RegX³ Inc. | legal@regx3.com