

ACH fraud monitoring evidence: September 2026

This report supports the merchant's own risk-based fraud monitoring process. It is produced by software from the merchant's own records of ACH entries made through BankBridge on this website. It is not a certification, an audit or legal advice, and it does not show that the merchant complies with the Nacha Operating Rules. The bank (ODFI) calculates official return rates from every entry the merchant originates through it, which may include entries this report cannot see.

SAMPLE DATA: this report includes demo entries and must not be sent to a bank.

Item	Value
Company	BankBridge Demo Store (sample)
Bank (ODFI)	Sample Community Bank (fictitious)
Process owner	Demo Admin, Operations
Last annual review of the process	2026-07-01
Website	https://demo.pluginloom.com
Period	2026-09-01 to 2026-09-30

1. Return rates (rolling 60 days)

Window ending 2026-09-30. Debit entries in the window: 178. Nacha return rate levels: unauthorized 0.5%, administrative 3.0%, overall 15.0%.

Family	Returns	Rate	Level	Status
Unauthorized (R05, R07, R10, R11, R29, R51)	1	0.56%	0.5%	Above the level
Administrative (R02, R03, R04)	3	1.69%	3.0%	Watch
Overall (all return codes)	11	6.18%	15.0%	Below alert level

2. Volume in the month

Type	SEC code	Entries	Amount
credit	PPD	1	250.00
debit	PPD	11	7,425.55
debit	WEB	93	61,625.46

3. Returns received in the month

Code	Family	Count
R01	other	3
R02	administrative	1
R04	administrative	1
R16	other	1

4. WEB debit account validation

Nacha requires the fraudulent transaction detection system for WEB debits to, at a minimum, validate the account to be debited on its first use and when the account number changes (in force since 19 March 2021). This section lists how each account was validated.

Measure	Count
WEB debits in the month	93
First use of an account	79
First use with a recorded validation	78

Validation method	WEB debits
Not recorded (entry made before ChargeWarden was installed)	2
Plaid Auth: shopper logged in to their bank, account returned by the bank	57
Plaid Auth: same-day micro-deposit verified by the shopper	17
Plaid Auth: automated micro-deposit verified	17

First-use WEB debits without a recorded validation (follow up and keep your evidence):

Entry date	Reference	Order	Method
2026-09-11 17:40:58	sample-transfer-111	0	not_recorded

5. Fraud controls on the checkout

* Checkout velocity limits: 8 active rules on IP, network, email, browser, card and session, covering the classic checkout, the Store API (Checkout block) and the pay for order page.

* Order risk scoring with written reasons. Orders scoring 40 or more go to a review queue; 60 or more are held.

* Bank accounts are connected through Plaid Link in BankBridge; the validation method for each WEB debit is recorded below.

* Return rate alerts at 50% and 80% of each Nacha return rate level, measured over a rolling 60 days.

Activity since the start of the month: 5 orders scored, 3 flagged for review or hold, 0 rejected as fraud, 65 checkout attempts blocked.

6. For the merchant to complete

Nacha's fraud monitoring rule asks each non-consumer Originator to have risk-based processes and procedures reasonably intended to identify entries suspected of being unauthorized or authorized under False Pretenses, and to review them at least once a year. Record here who reviewed this report, what was found and what changed.

Reviewed by: _____ Date: _____ Actions: _____