

**Nacha**

**WEB DEBIT SECURITY AUDIT**

# SCOPE

* Nacha Operating Rules for WEB transactions require **Originators** to conduct an **audit at least once a yea**r.

# REQUIREMENT

* The Audit is to ensure that Receiver’s financial information is protected through security practices and procedures that ensure that the financial information (e.g. bank account and routing number) that Originator obtains from consumers is protected by security practices

# SECURITY PRACTICES

The annual Audit confirms Originators of WEB debit entries have policies, procedures, and controls to safeguard non-public (protected) information. Security practices should include:

**Physical Security Controls –** ensure paper documents containing protected information is kept in a secure location.

**Network Security Controls –** ensure electronic storage of protected information is encrypted.

**Access Controls –** ensure only personnel with a business need have access to protected information.

* **Benefits –** 
  + Reduces fraud across the ACH Network
  + Preserves relationship with customers and business partners
  + Prevents Nacha Rule Violations

## RESOURCES

Please review the following forms or contact us for more information on Web Debit Security Audits

* Visit CSG Forte Frequently Ask Questions (FAQ) [Web Debit Security Audit FAQs](https://support.forte.net/a/solutions/articles/11000104882?portalId=1000047374)
* The Web Debit Security Audit Form can be found [here](https://hardwareorderform.formstack.com/forms/web_debit_security_audit_merchant_v2).
* Email Customer Service at [customerservice@Forte.net](mailto:customerservice@Forte.net)
* CSG Forte Customer Service at 866-290-5400 (Option 2)

## ADDITIONAL RESOURCES

Stay update to date on new Nacha Operating Rules <https://www.nacha.org/newrules>

Learn how Merchants can protect customer payment data and prevent data breaches<https://www.pcisecuritystandards.org/merchants/>

[PCI Quick Reference Guide](https://docs-prv.pcisecuritystandards.org/PCI%20DSS/Supporting%20Document/PCI_DSS-QRG-v4_0.pdf)

Learn more aboutthe Data Security for Small Business <https://www.fcc.gov/communications-business-opportunities/cybersecurity-small-businesses>

*The ​Nacha Operating Rules are the foundation for every ACH payment. Nacha establishes clear guidelines for each Network participant to ensure millions of payments occur smoothly and easily each day.*

Call Learn more at:

866-290-5400 [Nacha.org](https://www.nacha.org/)

©2023 CSG FORTE PAYMENTS, INC. AND/OR ITS AFFILIATES (“CSG FORTE”)

**FORTE.NET**