



Do you have a gap in your Annual Originator Review?

Lexalign helps financial institutions consistently assess, educate and empower every ACH Originator, identify operational and compliance gaps, guide and track remediation, and maintain the evidence that supports audits and exams.

Why Does This Matter?

The 2026 Nacha Rules place greater emphasis on your customers' own fraud prevention and monitoring – and your responsibility to demonstrate customer oversight.

Stronger oversight, lower risk, defensible evidence.

THE ANNUAL ORIGINATOR REVIEW

YOUR EXISTING PROCESSES

Your current Originator review drawing from your core processing & transaction systems.



Business Review

Has the business changed in a way that raises risk?

GLBA



Exposure Limits

Is the exposure limit still appropriate and being enforced?

2.2.3(b), (c)(iii)



Transaction Activity

Origination activity across Settlement Dates.

2.2.3(c)(i)



LEXALIGN CAN FILL THE GAP

The New Rules implicate data about your **customers'** operations. Lexalign automates oversight, providing the data and analytics you need on your Originators, **at scale**.



Compliance with Nacha Rules and Federal Laws

Your customer's documented fraud monitoring program – plus authorization practices, security, and consumer protection.

2.2.2(b), (c), (e) · 2.2.3 · 2.2.3(a) · 2.2.4 · GLBA



Enforce Entry-Type Restrictions

Which Entry types they actually originate – and the Rules for each.

2.2.2(d) · 2.2.3(c)(ii)

Replace a patchwork of highly manual operations



Procedure & Documents



Nacha Rulebook



Education Sessions



Calls & Follow-ups



Attestations



Annual questionnaires



Compliance mailers

... with Lexalign

Lexalign automates Nacha's new standard: "verified by appropriate oversight."



Customized Rules Education



Gap Analysis & Remediation Steps



ACH Policy



Entry-Type Restrictions



Analytics & Scoring



Remediation Tracking

80%

Over 80% of Originators complete Lexalign self assessments.

95%

95% of Originators open their personalized audit report and action plan.

Scan for resources:



Schedule a demo:

WWW.LEXALIGN.COM