



Announcements, events, tips & more



Instant Payments – Business Use Cases

In last month's newsletter we mentioned "Use Cases" for consumers as you consider Instant Payments. This month we will take a look at business "Use Cases" and why Instant Payment is important in your business account portfolio growth strategy. According to the Federal Reserve Studies, "83% of businesses are already using a faster payment."

DANIEL HAYDEN

Vice President Payments and Deposits

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Federal Reserve Board Proposal for Comment

The Federal Board of Governors recently published a proposal for comment that would extend the operating hours of FedWire and



Meet the Team - Julie Lyman

Julie, Senior Safekeeping Specialist, has been on the BBOK team since 2005. She brings a past of retail banking experience, plus managing a medical office for 12 years in Tucson, AZ.

She finds enjoyment and satisfaction in building out Investment programs, including BBOK's Wholesale CD program and creating initiatives to restructure some of BBOK's respondent portfolio's following the discontinuation of the Bank Term Funding program. More than anything though, Julie loves the rapport she has with

National Settlement Services (NSS). The comment period has been extended until September 6, 2024. The proposed implementation is voluntary March 10, 2027.

The proposal would:

- Extend the operating hours of Fedwire to 22 hours, 7 days a week, 365 day a year (22/7/365).
- Extend the operating hours of National Settlement Services 21 1/2, 7 days a week, 365 days a year

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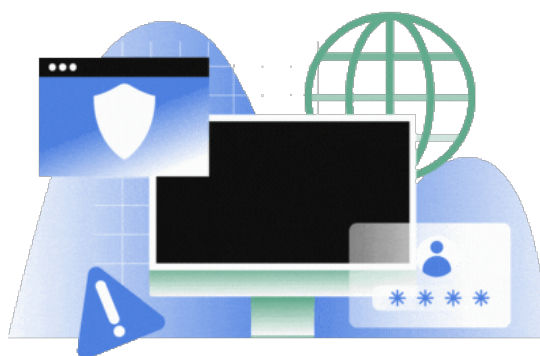
all her clients in addition to the teamwork and comradery with her coworkers "I love that we all work towards the same purpose of providing exceptional customer service to our clients."

Julie, along with her husband and children, made a spontaneous decision to move from Tucson, AZ to Wichita in 2005. During her free time, you'll find her relaxing with her family.

Compliance Corner

Account Takeover

Account takeover is a form of identity theft that occurs when a third-party gains control of online accounts through various malicious methods. We have created a guide to help you identify account takeover methods, how to identify them, and tips to help your customers if they experience malicious account activity.



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Tracy's Tips

NACHA has ratified the following rules that will be effective in 2026:

Fraud Monitoring by Originators, TPSPs, and ODFIs

| *Effective Dates:*

- Phase 1 – March 20, 2026
 - The rule will apply to all ODFIs
 - The rule will apply to non-Consumer Originators, TPSPs, and TPSs with annual ACH origination volume of 6 million or greater in 2023
- Phase 2 – June 19, 2026
 - The rule will apply to all other non-Consumer Originators, TPSP, and TPS

Summary – establish and implement risk-based processes and procedures to identify ACH entries initiated due to fraud.

RDFI ACH Credit Monitoring | *Effective*

Dates:

- Phase 1 – March 20, 2026
 - The rule will apply to RDFIs with annual ACH receipt volume of 10 million or greater in 2023.
- Phase 2 – June 19, 2026
 - The rule will apply to all other RDFIs.

Summary – establish and implement risk-based processes and procedures to identify credit entries initiated due to fraud.

Each institution will need to establish their own processes and procedures to ensure compliance with these new rules; however, PATH does provide you with a tool that can help meet this compliance requirement, Anomaly Detection. Anomaly Detection is a benefit of PATH that can allow your institution to help detect ACH transactions, batches or wires flagged as suspicious activity.

Anomaly Detection Resources:

[+Anomaly Detection FAQ](#)

[+How-To Guidelines](#)

[+Instructions: How to Find and Lift an Anomaly Detection Hold](#)

For more information on the rules, check out NACHA

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