

NACHA OPERATING RULES ONLINE RESOURCE USER INSTRUCTIONS

Subscription code access runs Dec. 31 thru Dec. 31

For Questions or Technical Assistance go to: nachaoperatingrulesonline.org [HELP](#) and [FAQs](#) links located on the top right corner of the website.

1 | NACHAOPERATINGRULESONLINE.ORG

Note: This online resource website is different from nacha.org and requires a separate user account to access. Google Chrome is the recommended browser. [Learn More](#) [Terms of Use](#)

2 | (NEW ONLINE RESOURCE USERS) CREATE A USER ACCOUNT (CURRENT USERS SHOULD SIGN IN USING THEIR EXISTING ACCOUNT DETAILS AND PROCEED TO STEP 3)

Click on **SIGN UP** on the home page.

Under **SIGN UP** enter your email address, create and verify a password, enter your first and last name, then enter the word under Word verification. Note: If word verification is difficult to read, click the image until it is easier to read.

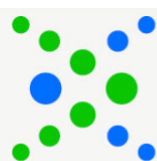
3 | CLAIM A SUBSCRIPTION

After sign up or existing user login, locate and click the **CLAIM SUBSCRIPTION** link in the dark box on the home page to be redirected to enter the premium subscription code required to access the content.

Enter your **PREMIUM SUBSCRIPTION CODE** (just as it appears including hyphens), along with the required site registration information and click Redeem.

Users will have to log back into their account to access the newly redeemed content.

Note: The Basic Version of the Nacha Operating Rules Online Resource does not require a subscription code. After login, follow the Claim a Subscription instructions above and select the check box for Basic Version access.



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Nacha Operating Rules Online

The Foundation for Every ACH Payment

New User Sign Up

Welcome! Get started by creating a required user account. Then claim a basic or premium subscription.

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STEP 1

Claim a Subscription

Already have an account but want to add a subscription? Follow the link below to claim your basic or premium subscription.

[HAVE A SUBSCRIPTION? CLICK HERE TO CLAIM IT.](#)

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STEP 2

User Login

Access your subscription by using the login below (once account is established and you have claimed your subscription).

[LOGIN](#) »

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Power of Nacha Membership

 Nacha

The ACH Network is the driving force in new innovations and technology in the way consumers and businesses access, move and use their money. The Nacha Operating Rules & Guidelines is the foundation needed for every ACH payment. Understanding the Rules & Guidelines keeps your organization at the top of its field—ensuring efficient ACH payments, strengthening risk management practices and lessening returns and exceptions.

Access to the Rules & Guidelines helps to identify new opportunities to leverage the ACH Network to meet customer's needs, while maintaining a clear understanding of network requirements.

The Rules include the legal framework for the ACH Network, and the basic obligations of each ACH Network participant. Additionally, the included appendices contain details on Rules enforcement, annual audit requirements, a complete table of return reason codes and formatting specifications.