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. NACHAOPERATINGRULESatie.png
   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.

Nacho Operating Rules Online
The Foundation for Every ACH Payment

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.