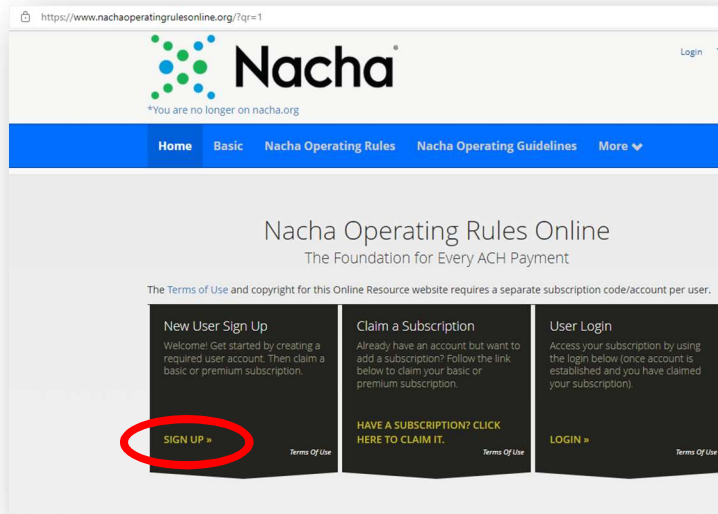
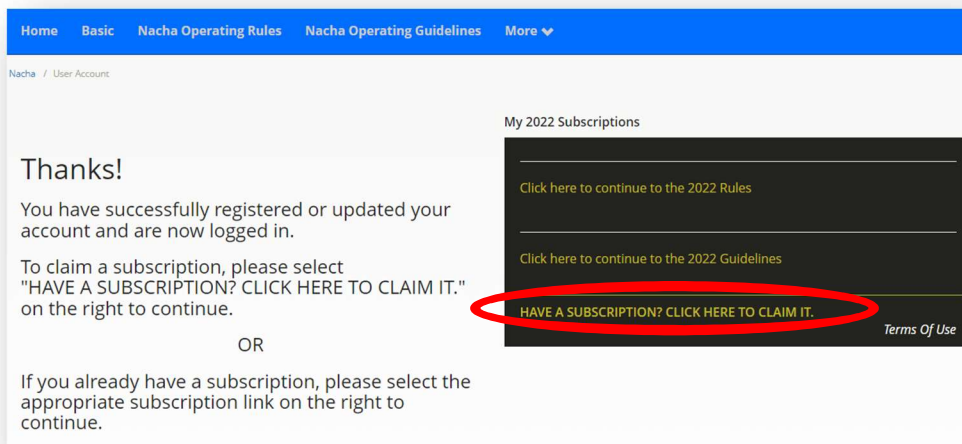


The NACHA rules govern the proper use of the ACH network and a new rulebook is published each January. For those of you that use our ACH service, you have agreed to comply with all applicable ACH rules in the creation and transmission of ACH transaction files. To gain free access to the rulebook, please register on the NACHA website as a basic user at <https://www.nachaoperatingrulesonline.org> and follow the steps below. If you are returning user, click on “User Login” and sign in.

- Click on “New User Sign Up” to register and create a new account.



- Click on “Claim a Subscription” or “Claim another Subscription”



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A basic user will have full access to a read-only copy of the NACHA Rulebook. The rulebook will help you answer any questions you may have regarding ACH files. The website will also provide you with updated rules and regulations as they become effective throughout the year.