



Introducing Phixius

Phixius is a subscription-based data service platform, available now, that facilitates the trusted exchange of pre- and post-payment information. Phixius is the result of Nacha leveraging its 45 years of experience partnering with the financial industry to envision a standardized, interoperable, and independent utility for the payments industry.

Phixius connects two parties securely, easily, and effectively utilizing a model built on established rules, technology, and six core principles: **Security, Privacy, Standardization, Authentication, Trust and Auditability**. Phixius' Xchange Services accelerate and deliver verified, trusted and seamless customer experiences. Below is one of many Phixius Xchange Services available to you.

The ACH Account Validation (AAV) Factsheet

Scalable Dynamic
Source with **Real-
Time** Updates



Covers **15,000+**
Financial
Institutions in the
US & Canada



Services **90%** of
All Active
**Business &
Consumer**
Accounts



**Support &
Governance**
Provided by
Nacha



Compliant with Nacha Operating Rules, Fair Credit Reporting Act (FCRA), Gramm-Leach-Bliley Act of 1999 (GLBA), and PCI-DDS 3.0 and regulated by the Consumer Federal Protection Bureau (CFPB)



For more information, please email: phixius@nacha.org