Influence the Future of the ACH Network

Nacha Direct Members are comprised of Financial Institutions and Payments Associations. They shape and influence the governance and direction of the ACH Network and the Nacha Operating Rules through cross-industry cooperation, innovation and collaboration.

Direct Financial Institution Member Benefits

- Vote directly on Nacha Operating Rules ballots and participate in the Nacha rulemaking process
- Network with other payments industry leaders to share ideas and perspectives
- Receive early access to critical industry information providing you the opportunity to influence and prepare for upcoming changes
- Nominate, elect and serve on Nacha’s Board of Directors to help provide vision and leadership for the ACH Network and Nacha’s future
- Contribute to Nacha’s efforts to educate and advocate for the ACH Network with regulators, legislators and other stakeholder organizations whose policies affect the payments system
- Participate in the Nacha Lawyers Committee, a group of payments industry attorneys
- Receive member pricing, discounts and special program opportunities

Membership Eligibility
Any federally insured depository financial institution that is a member of a Payments Association can join.

Current Members

- American Express National Bank
- Bank of America Merrill Lynch
- Barclays Bank Delaware
- BMO Harris Bank
- BNY Mellon
- Cadence Bank
- Capital One
- Citibank N.A.
- Citizens Financial Group
- Commerce Bank
- Deutsche Bank
- Discover Financial Services, Inc.
- Fifth Third Bank
- First PREMIER Bank
- Huntington National Bank
- J.P. Morgan Chase & Co.
- Key Bank
- M&T Bank
- Merrick Bank Corporation
- MetaBank N.A.
- MUFG Union Bank N.A.
- Navy Federal Credit Union
- North American Banking Company
- PNC Bank
- Regions Bank
- Silicon Valley Bank
- Synovus Financial Corporation
- TCF National Bank
- TD Bank, N.A.
- Truist
- UMB Bank, N.A.
- U.S. Bank
- Wells Fargo

Learn More
To inquire about or to apply for Nacha membership, contact us at 703-561-1100 or membership@nacha.org or visit nacha.org/join.