

## CASE STUDY

# North American Bancard Reaping Benefits with Phixius by Nacha

North American Bancard (NAB) processes \$100 billion in payments annually and is one of the largest independent acquirers in the nation. Historically, its PayAnywhere system only handled card payments, but through acquisitions and legacy product expansion, NAB added ACH payments, and plans to expand ACH usage. For that to happen, NAB needed assistance ensuring compliance with Nacha's WEB Debit Rule. They successfully implemented Phixius, the Nacha-developed peer-to-peer payment information network, in early 2022 to do so.

While there are many vendors that could provide WEB compliance assistance, one stood out: Phixius from Nacha, said Corrie Sands, AAP, Senior Manager, Head of ACH Compliance, at NAB. With the March 2022 deadline for WEB compliance quickly approaching, the Phixius team rapidly onboarded NAB in time. The NAB IT and project teams successfully implemented the Phixius ACH Account Validation (AAV) API, which provides routing and account number validation per the WEB validation requirements.

Next, NAB plans to enable the ACH Account Validation Plus (AAV+) API, which additionally verifies names associated with an account:

- To support ACH credit transactions originated by their merchants in specific verticals.
- To offer validation for merchants that originate other SEC Codes, not just WEB Debits.
- To facilitate billing and settlement transactions originated by North American Bancard.

Sands said NAB is delighted with Phixius, not just for the service and the familiarity with the ACH Rules, but for another major factor that works in Phixius' favor: the respect Nacha commands in the payments community. "If one of the financial institutions that we submit ACH payments through ever questions verification," said Sands, "it's just really simple to say, 'We use Phixius.'"

### Corrie Sands

AAP, Senior Manager,  
Head of ACH Compliance, NAB



To learn more about Phixius and to schedule a complimentary account validation demonstration, visit our website at: [nacha.org/content/Phixius](https://nacha.org/content/Phixius) or scan the QR code.

