

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 N.A.
BMO Bank N.A.
BNY
Cadence Bank
Capital One
Citibank N.A.
Citizens Financial Group
Commerce Bank
Corporate America Credit Union
Deutsche Bank Trust Company Americas
Discover Financial Services, Inc.
Evolve Bank & Trust

Fifth Third Bank
First Citizens Bank & Trust
First PREMIER Bank
Goldman Sachs Bank USA
Huntington National Bank
J.P. Morgan
KeyBank
M&T Bank
Merrick Bank Corporation
Navy Federal Credit Union
North American Banking Company
Optum Bank, Inc.
Pathward, N.A.

PNC Bank
Regions Bank
SouthState Bank
Synchrony Bank
Synovus Financial Corporation
TD Bank, N.A.
Truist Financial Corporation
U.S. Bank
UMB Bank, N.A.
USAA Federal Savings Bank
Webster 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/membership.

