ACH Contact Registry Instructions

The All-New ACH Contact Registry!
Contents

• Risk Management Portal Overview
• ACH Contact Registry Rule/Timelines
• New ODFI/RDFI Registration
• Explanation of Portal Roles
• Creating ACH Contacts in the Registry
• Legacy Contacts (from previous voluntary database)
• Bulk Uploads
• Registration Summary Document
## Portal Use by Participant

<table>
<thead>
<tr>
<th></th>
<th>ACH Contact Registry (7/1/2020)</th>
<th>Third-Party Sender Registration</th>
<th>Direct Access Debit Participant Status Registration</th>
<th>Terminated Originator Database (TOD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>ODFIs</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
<tr>
<td>RDFIs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Third-Party Service Providers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Third-Party Senders</td>
<td></td>
<td></td>
<td></td>
<td>√ (limited use)</td>
</tr>
<tr>
<td>Payment Associations</td>
<td>√ (view only)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ACH Operators</td>
<td>√ (view only)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

[https://riskmanagementportal.nacha.org](https://riskmanagementportal.nacha.org)
Section 1.14  Participating DFI Contact Registration

- A Participating DFI must register with the National Association specific contact information for personnel or departments responsible for: (a) ACH operations; and (b) fraud and/or risk management. A Participating DFI may register contacts for additional personnel or departments, at its discretion.

- For each of the areas listed above, a Participating DFI must provide the National Association with either: (a) the name, title, email address, and phone number for at least one primary and one secondary contact person; or (b) general department contact information that includes an email address and a working telephone number. Registered phone numbers and email addresses must be those that are monitored and answered during normal business hours for financial institution inquiries.

- A Participating DFI must update the registration information within 45 days following any change to the information previously provided, and must verify all registration information at least annually.

- The National Association will make registered contact information available, via secure means, only to (a) registered Participating DFIs; (b) ACH Operators; and (c) Associations, for purposes of addressing ACH operational, fraud, and risk management issues within the ACH Network. The National Association will use registered contact information only for purposes of ACH Network operational, risk and fraud management.

- Participating DFIs, ACH Operators, and Associations accessing registered contact information agree that they will use such information solely for their own, internal use for the purposes permitted in this Subsection.
ACH Contact Registry – Timelines

• **Effective date - July 1, 2020**
  • This is the date on which the registration portal will be available for Participating DFIs to begin to submit and look-up contact information
    ▪ The ACH Contact Registry was formerly called the Emergency FI Contact Database and was a voluntary service offered by Nacha.

• **Registration deadline - October 30, 2020**
  • This is the date by which a Participating DFI must have completed its registration
New ODFI/RDFI Registration

- Please double-check all email addresses for accuracy before you submit your registration. Any error in the email address will render the administrator or portal users unable to log in to the Risk Management Portal. You will not be able to edit the administrator or portal user emails after submission.

- There is one administrator per financial institution.

- Any portal user’s email address cannot be the same as the Administrator’s email address.
Hierarchy of Portal Roles

- **Admin**
  - Administrator

- **User**
  - Portal User

- **User**
  - ACH Contact User *NEW*

- **Registry Contact**
  - Not a User
Hierarchy of Portal Roles

**Admin**

**ODFI or RDFI Administrator**

- ‘Keeper’ of the records for the financial institution
- Access to edit financial institution registrations, manage users, manage ACH Contact users and contacts
- Receives email notifications of changes, like deactivations
- **Can change their role from Admin to User**
- **One Administrator per financial institution**
New Feature – Managing Profile

ODFI/RDFI Administrators can edit their first, last name; contact number, and change their password.

Click on your email address at the top right of the screen.
Hierarchy of Portal Roles

ODFI or RDFI Portal User

- Access to edit financial institution registrations, manage Registry users and contacts
- Financial institutions may have up to 4 Portal Users
New Feature – Managing Profile

ODFI/RDFI Users can edit their first, last name; contact number, and change their password.

Click on your email address at the top right of the screen.
Hierarchy of Portal Roles

**User**

**ACH Contact User *NEW***

- Access to ACH Contact Registry only
- Search and view other financial institutions’ contacts
- Edit own Registry contact information
New Feature – Managing Profile

Registry Users can edit their first, last name; contact number, and change their password.

Click on your email address at the top right of the screen.
Hierarchy of Portal Roles

Contact Only – Not a User

- No Portal access
- Their financial institution has chosen not to provide the individual/department with log in credentials
Features and Updates

From the log-in page to enhancing the user experience, we listened to you!
Previous Risk Management Portal Log In

An email with your One-Time Authentication Code has been sent to you. Please input your One-Time Authentication Code below to access the Portal. Do not hit the 'back' button or leave this page until you have received and entered your One-Time Authentication Code.

One-Time Authentication

One-Time Authentication Code
Enter One-Time Authentication Code
Submit
New Risk Management Portal Log In

https://riskmanagementportal.nacha.org
FAQs on the Log In Page

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New Portal Feature - reCAPTCHA
New Portal Feature - Remember Credentials

An email with your One-Time Authentication Code has been sent to you. Please input your One-Time Authentication Code below to access the Portal. Do not hit the 'back' button or leave this page until you have received and entered your One-Time Authentication Code.

You have chosen for the Portal to remember this authentication code for 14 days. During that time, log in with your email and password and the Portal will not require the authentication code.
ODFI Administrator View

Welcome to Nacha Risk Management Portal

⚠️ FCU is not compliant with the ACH Contact Registry rule. Please go to the 'ACH Contact' module of the Risk Management Portal and enter and/or edit contacts to ensure compliance. (Refer to Nacha Operating Rules, Article 1, Section 1.14, Participating DFI Contact Registration)

√ This banner will go away once your financial institution is in compliance with the ACH Contact Registry rule.
RDFI Administrator View

Welcome to Nacha Risk Management Portal

⚠️ This banner will go away once your financial institution is in compliance with the ACH Contact Registry rule.

Note that RDFIs will not see Third-Party Sender or Direct Access modules.
ACH Contact Registry Page

If your financial institution did not participate in the voluntary FI Contact Database, you will have the message ‘No Contacts Found’
Create New Contact

• ACH Contact Registry contact information, including emails, may be used more than once in the Registry module.

• For mandatory contacts (those required by the Nacha Operating Rules – ACH Operations, and ACH Risk/Fraud) enter the following:
  • ACH Operations Primary Contact and ACH Operations Secondary Contact, or ACH Operations Departmental Contact
  • ACH Risk/Fraud Primary Contact and ACH Risk/Fraud Secondary Contact, or ACH Risk/Fraud Departmental Contact

• Optional contacts (not required by the Nacha Operating Rules, offered for use at your discretion)
  • AML, Check, Compliance, Credit Card, Debit Card, Faster Payments, Legal, LOI Processing, Treasury Management, and Wire
Create New Contact

Enter the routing number associated with the contact you are creating and click ‘ADD’
Create New Contact

When you see the routing number in the blue box, click ‘NEXT’ box.
Create New Contact

Select the contact categories you wish to enter and click ‘NEXT’

√ If you are not prepared to enter both mandatory and optional contacts, check the boxes for at least the mandatory categories. You may enter optional contacts at any time. You may also log in to update contacts at any time.
Create New Contact

In this example, the mandatory categories have been chosen (the example uses ‘Department’ for ACH Operations) then click ‘NEXT’
Create New Contact – Department Contact

In this example, ‘Department’ contact type was chosen in the previous screen.

Department contact details are entered here.
Create New Contact – Individual Contacts

In this example, ‘Individual’ contact type was chosen for ACH Risk/Fraud.

Primary and Secondary contacts details are entered here.

Click ‘Next’ to continue.
Create New Contact – Terms of Use

The final step is to accept the Terms of Use for the ACH Contact Registry by clicking ‘I Agree & Submit’.
New Feature – Providing ACH Contact Users Access to Portal
New Feature – Providing ACH Contact Users Access to Portal

This new role in the Portal will have access to the ACH Contact Registry only.

- Receive email to establish credentials
- Search and view other financial institutions
- Update their own Registry contact information
Add FI Notes

You have the option to enter Financial Institution Notes.

This is a free-form field in which you can enter an appropriate message using up to 200 characters.

Financial Institution Notes are visible to all ACH Contact Registry users.
ACH Contact Registry – Legacy Contacts

If your financial institution participated in the voluntary FI Contact Database, legacy contacts will appear outlined in blue.

You should take action on these by clicking the and either 1) deactivate, or 2) edit.

Contacts Not Assigned = Legacy contacts from the prior voluntary FI Contact Database.

Best practice: Deactivate legacy contacts and enter contacts by following the steps for Creating New Contact starting on slide 23.
ACH Contact Registry – Legacy Contacts

☑ Best practice: Deactivate legacy contacts and enter contacts by following the steps for Creating New Contact starting on slide 23.

☐ Pending Nacha Approval – Contacts may require Nacha approval if the contact’s email domain is different from the FI’s registered email domain.

☐ Inactive Contacts – Contacts that are deactivated by the financial institution.
ACH Contact Registry – Legacy Contacts

Your contacts will now appear in the ACH Contact Registry tab like this – this view is for your institution’s Admin and users only.
Search ACH Contact Registry

This is how your contacts’ information will look to all other financial institutions.
Bulk Upload Contacts

Select a template from the download templates available. At this time, Bulk Upload will only add contacts. To edit or deactivate a contact, please use the instructions on slide 33.

Nacha recommends that if you are only entering mandatory contacts, please do so manually as described starting with slide 23.
Bulk Upload Contacts

Monitor the process of submitted files using the “Bulk Upload History” selection under the ACH Contact Registry tab.

Files will remain in “Pending” status until after midnight on the date the file was received.

The Risk Management Portal completes a rule validation on each row of all imported files and can process a file in whole or in part.

Error messages will appear in the actions column letting the User know which row(s) failed and why.
ODFI Registration Summary

Welcome to Nacha Risk Management Portal

FCU is not compliant with the ACH Contact Registry rule. Please go to the 'ACH Contact' module of the Risk Management Portal and enter and/or edit contacts to ensure compliance. (Refer to Nacha Operating Rules, Article 1, Section 1.14, Participating DFI Contact Registration)

Quick Links

- ODFIs
  - ODFI Management
    - ODFI Registration Summary Document
  - Portal Instructions

Click on the "Registration Confirmation" button to print your financial institution’s registration summary.

A one-page summary will appear in a new window.

Use your browser’s print option to print and/or save the one-page registration confirmation.

Pop-up blockers must be disabled before you click on the button. Otherwise, you will be logged out of the Portal.

This confirmation page is typically what an auditor will need in order to confirm your registration with Nacha.
Sample ODFI Registration Summary

**Registration Summary Report**

FCU, Primary Routing Number: 925-123-456, 123 Main Street

has successfully registered with NACHA.

**REGISTRATION STATUS**: Active

**DATE OF INITIAL REGISTRATION**: 12/26/2019

**AS OF 06-29-2020, FCU HAS ATTESTED TO THE FOLLOWING:**

**ACH CONTACT REGISTRY**
The financial institution has satisfied the requirements of the ACH Contact Registry.

**THIRD-PARTY SENDER REGISTRATION**
The financial institution does currently maintain Third-Party Sender customer(s).
The financial institution maintains 0 Third-Party Sender customer(s).

**DIRECT ACCESS REGISTRATION**
The financial institution does currently maintain Direct Access Debit Participant relationships.
The financial institution maintains 1 Direct Access Debit Participant relationship(s).
Welcome to Nacha Risk Management Portal

Click on the "Registration Confirmation" button to print your financial institution's registration summary.

A one-page summary will appear in a new window.

Use your browser's print option to print and/or save the one-page registration confirmation.

√ Pop-up blockers must be disabled before you click on the button. Otherwise, you will be logged out of the Portal.

√ This confirmation page is typically what an auditor will need in order to confirm your registration with Nacha.
Sample RDFI Registration Summary

Registration Summary Report

Federal Credit Union, Primary Routing Number 3110311, Virginia has successfully registered with NACHA.

REGISTRATION STATUS: Active

DATE OF INITIAL REGISTRATION: 06-28-2020

AS OF 06-29-2020, Federal Credit Union has attested to the following:

ACH CONTACT REGISTRY
The financial institution has satisfied the requirements of the ACH Contact Registry.
Portal Email Alerts/Reminders

- The Portal will send an alert via email to every registered ODFI/RDFI to confirm and/or update their Registry information
  - Email will go to ODFI/RDFI Administrators

- October 30, 2020 is the deadline to register. An additional 9-month grace period (to August 1, 2021) will be provided during which registration compliance by all financial institutions will be encouraged, but not treated as a Rules violation
Questions?

Portal Support Number: 703-349-4556

Email: rmportal@nacha.org