



ACH Contact Registry Instructions

The All-New ACH Contact Registry!

Contents

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Risk Management Portal

Portal Use by Participant

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

<https://riskmanagementportal.nacha.org>

ACH Contact Registry Rule – The Details

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

Nacha
RISK MANAGEMENT PORTAL

Support: (703) 349-4556

ODFI Registration

Primary Routing Number*: ODFI Name*:

Administrator Details:

First Name*: Last Name*: Email Address*: Telephone Number*: #Ext:

ODFI User Details (1-4 users):

User	First Name:	Last Name:	Email Address:	Telephone Number:	#Ext:
User 1	<input type="text"/>				
User 2	<input type="text"/>				
User 3	<input type="text"/>				
User 4	<input type="text"/>				

ODFI Address:

Street*: Suite*: City*:

State*: Zip Code*:

ACH CONTACT REGISTRY

Yes, the financial institution participates in the ACH Contact Registry.

THIRD-PARTY SENDER REGISTRATION

Please attest to the status of any Third-Party Sender relationships your financial institution may maintain:

I attest that I am an employee of the financial institution named above, and that I have the authority to submit this acknowledgement, and that the financial institution **does** currently maintain Third-Party Sender Customers.

I attest that I am an employee of the financial institution named above, and that I have the authority to submit this acknowledgement, and that the financial institution **does not** currently maintain Third-Party Sender Customers.

DIRECT ACCESS DEBIT REGISTRATION

Please attest to the status of any Direct Access Debit relationships your financial institution may maintain:

I attest that I am an employee of the financial institution named above, and that I have the authority to submit this acknowledgement, and that the financial institution **does** currently maintain relationships that are Direct Access Debit Participants.

I attest that I am an employee of the financial institution named above, and that I have the authority to submit this acknowledgement, and that the financial institution **does not** currently maintain relationships that are Direct Access Debit Participants.

TERMINATED ORIGINATOR DATABASE (TOD)

Please indicate whether or not your financial institution would like to participate in the Terminated Originator Database: (Note: Terms of Use must be accepted below and the decision to participate in the Terminated Originator Database can be updated at any time within the Risk Management Portal.)

Yes, the financial institution **would like** to participate in the Terminated Originator Database (TOD).

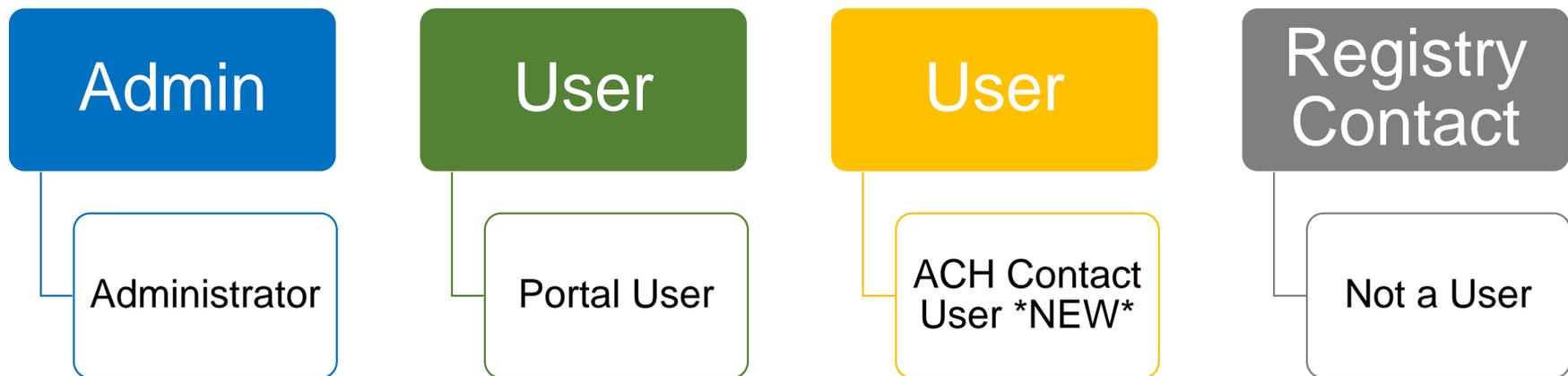
No, the financial institution **would not** like to participate in the Terminated Originator Database (TOD).

I'm not a robot 

You must check the box above before completing your 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 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



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**

The screenshot shows the Nacha Risk Management Portal interface. At the top, there is a navigation bar with the Nacha logo on the left and user information on the right, including 'rockyfox.com', 'Logout', and 'Support (703) 349-4556'. Below the navigation bar, there is a menu with options: HOME, THIRD-PARTY SENDERS, DIRECT ACCESS, TERMINATED ORIGINATOR DATABASE, ACH CONTACT, and CONTROL MENU. The main content area displays a welcome message: 'Welcome to Nacha Risk Management Portal'. Below this, there is a warning message: '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)'. Underneath the warning, there is a 'Quick Links' section with a list of links: ODFIs, ODFI Management, ODFI Registration Summary Document, and Portal Instructions.

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.



The image shows a profile management page for 'Rocky Fox', an ODFI Admin. The page is divided into two main sections: 'About' and 'Contact Details'.
About Section:
- First Name*: Rocky
- Last Name*: Fox
- Organisation*: FCU
- Role: ODFI Admin
Contact Details Section:
- Email Address: rockyfox@...i.com
- Contact Number*: 70...1
- Extension: Extension
At the bottom right of the 'Contact Details' section are 'CANCEL' and 'SUBMIT' buttons.
CHANGE PASSWORD Section:
- Current Password*: Enter password
- Password*: Enter password
- Confirm Password*: Enter password again
Below the password fields is a note: 'Password should be between 10 and 50 characters, and contain a minimum of one capital letter, one number and one special character \$%#@!*&?;:.. It should not contain any whitespace.' A 'SUBMIT' button is located at the bottom right of this section.

Hierarchy of Portal Roles

User

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

The screenshot shows the Nacha Risk Management Portal interface. At the top, there is a navigation bar with the Nacha logo on the left and user information on the right: 'lellafoxODFI.com | Logout | Support: (703) 349-4556'. Below the navigation bar is a dark blue menu with the following items: HOME, THIRD-PARTY SENDERS, DIRECT ACCESS, TERMINATED ORIGINATOR DATABASE, ACH CONTACT, and CONTROL MENU. The main content area starts with a welcome message: 'Welcome to Nacha Risk Management Portal'. Below this is a red warning banner with a triangle icon and the text: '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)'. Underneath the warning is a 'Quick Links' section with a list of links: ODFIs, ODFI Management, ODFI Registration Summary Document, and Portal Instructions.

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.



Leila Fox
ODFI User: [redacted] FCU

About	Contact Details
First Name : Leila	Email Address : lei [redacted] mail.com
Last Name : Fox	Contact Number : 70 [redacted] 1
Organisation : [redacted] FCU	
Role : ODFI User	

[EDIT](#)

CHANGE PASSWORD

Current Password* :

Password* :

Confirm Password* :

Password should be between 10 and 50 characters, and contain a minimum of one capital letter, one number and one special character \$%#@!^*&?;. . It should not contain any whitespace.

[SUBMIT](#)

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

The screenshot shows the Nacha Risk Management Portal interface. At the top, there is a header with the Nacha logo on the left and user information on the right: "jfox@fcu.com | Logout | Support: (703) 349-4556" and "ACH Contact Registry User". Below the header is a dark blue navigation bar with "HOME" and "ACH CONTACT" buttons. The main content area displays "Welcome to Nacha Risk Management Portal". A red warning banner contains a triangle icon and the text: "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)". Below the banner is a "Quick Links" section with a list containing "ODFIs" and "ACH Contact Registry".

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.



A screenshot of the 'Rocky Fox' profile management page. The page is titled 'Rocky Fox' and 'ACH Contact Registry User'. It is divided into two main sections: 'About' and 'Contact Details'. The 'About' section contains fields for 'First Name' (Rocky), 'Last Name' (Fox), 'Organisation' (FCU), and 'Role' (ACH Contact Registry User). The 'Contact Details' section contains fields for 'Email Address' (jf@...m) and 'Contact Number' (7...). An 'EDIT' button is located at the bottom right of the 'Contact Details' section. Below these sections is a 'CHANGE PASSWORD' section with three input fields: 'Current Password*', 'Password*', and 'Confirm Password*'. A 'SUBMIT' button is located at the bottom right of the 'CHANGE PASSWORD' section. A password requirement note is displayed below the input fields: 'Password should be between 10 and 50 characters, and contain a minimum of one capital letter, one number and one special character \$%#@!^*&?;. It should not contain any whitespace.'

Hierarchy of Portal Roles

Registry
Contact

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



Support: (703) 349-4556

Risk Management Portal

Welcome to Nacha's Risk Management Portal. For first-time users, please select "Financial Institution Registration" (for banks and credit unions) or "Other Registration" (for Third-Parties registering for the Terminated Originator Database only) to begin the registration process. For returning users, please enter your email address and password.

Login

Email Address

Password

LOG IN

[Forgot Password](#) | [Financial Institution Registration](#) | [Other Registrations](#) | [Registration Instructions](#)



Risk Management Portal

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

Submit

FAQs on the Log In Page

QUESTIONS

[VIEW ALL](#)

When does the ACH Contact Registry become effective?

The ACH Contact Registry becomes effective on July 1, 2020. Compliance with registration requirements must be completed by October 30, 2020.

Who do I list from my financial institution to comply?

All financial institutions participating in the ACH Network will be required to register contact information with Nacha for personnel or departments responsible for 1) ACH operations and 2) ACH fraud/risk management. There are additional, optional contacts that you should consider providing, such as wire, check, credit card, compliance, legal, etc. (*Note: Financial institutions that already participate in the current voluntary contact database will need to log in to the Portal on or after July 1, 2020 and update their contacts to conform with the ACH Contact Registry Rule.)

[\(show more\)](#)

The screenshot shows the Nacha Risk Management Portal with a modal window open for a frequently asked question. The modal window has a title bar with 'FAQ' and a close button. The question is '2 Q: Who do I list from my financial institution to comply?' and the answer is 'A: All financial institutions participating in the ACH Network will be required to register contact information with Nacha for personnel or departments responsible for 1) ACH operations and 2) ACH fraud/risk management. There are additional, optional contacts that you should consider providing, such as wire, check, credit card, compliance, legal, etc. (*Note: Financial institutions that already participate in the current voluntary contact database will need to log in to the Portal on or after July 1, 2020 and update their contacts to conform with the ACH Contact Registry Rule.)' Below the modal, the portal content is partially visible, showing a 'Registration' section with two columns of questions: 'ARE YOU A FINANCIAL INSTITUTION?' and 'ARE YOU A THIRD-PARTY SENDER OR THIRD-PARTY SERVICE PROVIDER?'. The first column has fields for 'Depository Financial Institution (ODFI) :' and 'Depository Financial Institution (RDFI) :'. The second column has fields for 'Third-Party Service Provider (TPSP) :' and 'Third-Party Sender (TPS) :'. There is also a 'Forgot Password' link and a 'Login' button.



Support: (703) 349-4556

Risk Management Portal - FAQs

1 Q: What is the value of the ACH Contact Registry?

A: Nacha created the ACH Contact Registry for financial institutions to be able to more easily connect with other financial institutions about ACH operations, exceptions, and risk management. Codifying the requirement to use the ACH Contact Registry in the Nacha Operating Rules ensures contact information by all financial institutions that participate in the ACH Network will be available.

2 Q: When is this rule in effect?

A: The ACH Contact Registry becomes effective on July 1, 2020. Compliance with registration requirements must be completed by October 30, 2020.

3 Q: Who do I list from my financial institution to comply?

A: All financial institutions participating in the ACH Network will be required to register contact information with Nacha for personnel or departments responsible for 1) ACH operations and 2) ACH fraud/risk management. There are additional, optional contacts that you should consider providing, such as wire, check, credit card, compliance, legal, etc. (*Note: Financial institutions that already participate in the current voluntary contact database will need to log in to the Portal on or after July 1, 2020 and update their contacts to conform with the ACH Contact Registry Rule.)

4 Q: Will everyone see everything that is posted in the ACH Contact Registry?

A: After a participating financial institution has provided their contact information, they will be able to search the ACH Contact Registry by routing number or financial institution name and view the contacts that other financial institutions have provided.

5 Q: How do I know if I have a Third-Party Sender?

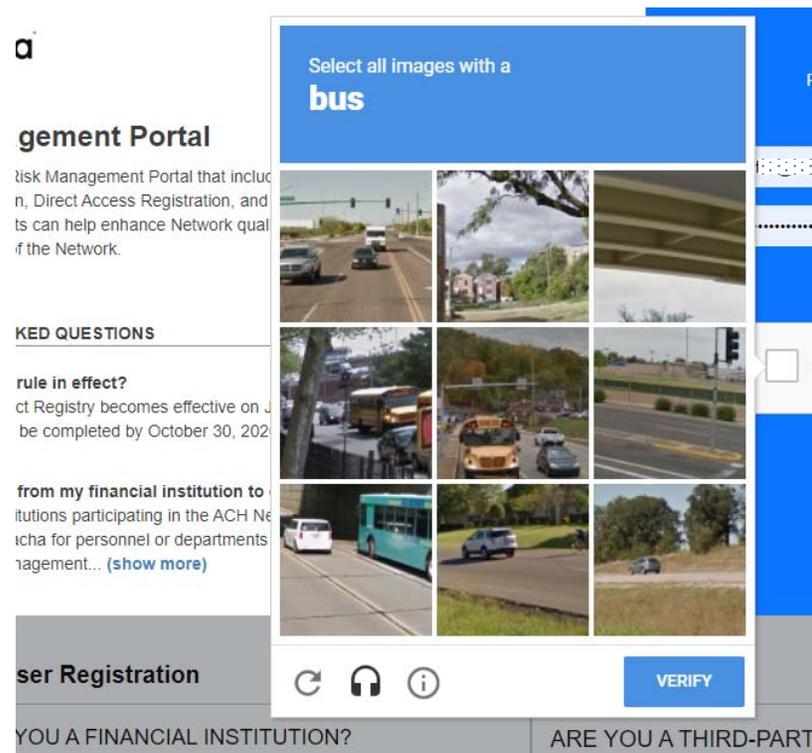
A: The [Third-Party Sender Identification Tool](#) helps financial institutions and their ACH customers understand their roles when an intermediary is involved in some aspect of ACH payment processing by asking a series of questions that can help to identify whether a business is a Third-Party Sender. The "What is a Third-Party Sender?" video brings high-level awareness regarding the importance and value that Third-Party Senders bring to the payments ecosystem and why properly identifying them helps to ensure a safe and reliable ACH Network for all payment systems stakeholders while also continuing to allow for innovation in payments processing. For educational distribution, Standard and Extended versions (in SD and HD formats) of the video are available for download on our Vimeo channel. [Simplified Scenarios of Third-Party Senders](#) offers a few Third-Party Senders examples involving payroll and tuition processing, HOA dues and property management for vacation rentals. [Third-Party Sender Registration](#) provides Rule information and details for ODFIs to register their Third-Party Sender customers. [Third-Party Sender ACH Operations Bulletin](#) includes additional guidance and definition regarding Third-Party Senders and Other Payment Intermediaries. Additional Third-Party Sender resources and education can be found on the Nacha eStore or by contacting your local Payments Association. Financial institutions are encouraged to obtain their own legal counsel regarding their obligations under the Nacha Operating Rules and other applicable legal requirements.

6 Q: My Third-Party Sender customer originates for many Originators and a different Company ID is used for each. Which Company ID do I use?

A: If multiple Company IDs are used for a single Third-Party Sender, only enter the Third-Party Sender once and enter one of the associated Company IDs. (*Note: Do not enter any one Third-Party Sender more than once. Only register the TPS Company ID of the Third-Party Sender and not the company names and IDs of every Originator. (*Note: The Nacha Operating Rules do not require the Company ID for every Originator associated with the Third-Party Sender.)

• Only register the TPS Company ID and TPS Name of the Third-Party Sender and not the company names and IDs of every originator. The Nacha Operating Rules do not require the Company ID and Company Name for every Originator associated with the Third-Party Sender.

New Portal Feature - reCAPTCHA



New Portal Feature - Remember Credentials



Risk Management Portal

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

Remember One Time Code

Submit

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



roc: [grid icon] hail.com | Logout | Support: (703) 349-4556
ODFI Admin

- HOME
- THIRD-PARTY SENDERS
- DIRECT ACCESS
- TERMINATED ORIGINATOR DATABASE
- ACH CONTACT
- CONTROL MENU

Welcome to Nacha Risk Management Portal

 [grid icon] 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](#)

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

RDFI Administrator View



leilaw i.com | Logout | Support: (703) 349-4556
RDFI Admin

HOME

TERMINATED
ORIGINATOR
DATABASE

ACH CONTACT

CONTROL
MENU

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.

Quick Links

RDFIs

[RDFI Management](#)

[Registration Summary Document](#)

[Portal Instructions](#)

Note that RDFIs will not see Third-Party Sender or Direct Access modules.

ACH Contact Registry Page



leilawa@nacha.com | Logout | Support: (703) 349-4556
RDFI Admin

HOME TERMINATED ORIGINATOR DATABASE **ACH CONTACT** CONTROL MENU

ACH Contact Registry

EXPORT REFRESH ADD/EDIT NOTES **CREATE CONTACT**

Routing Number: <input type="text" value="Enter routing number"/>	Department Name: <input type="text" value="Enter department name"/>	First Name: <input type="text" value="Enter first name"/>	Last Name: <input type="text" value="Enter last name"/>	Email Address: <input type="text" value="Enter email address"/>	Status: <input type="text" value="--Select--"/>
Category: <input type="text" value="--Select Contact C"/>	Last Updated: <input type="text" value="--Select--"/>	<input type="button" value="SEARCH"/> <input type="button" value="RESET"/>			

No Contacts Found !! ✓ 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 Contacts

The screenshot shows a multi-step form titled "Create Contacts". The progress bar at the top indicates four steps: "Routing Number" (active), "Contact Category", "Contact Details", and "Terms Of Use". The "Routing Number" step is highlighted with a blue circle and a downward arrow. Below the progress bar, the form contains a text input field with a dotted pattern and the number "395". To the right of the input field is a blue "ADD" button, which is circled in red. Below the input field are two buttons: "RESET" (grey) and "NEXT" (blue). At the bottom center of the form is a "CANCEL" button.

Create New Contact

When you see the routing number in the blue box, click 'NEXT' box

Create Contacts

Routing Number Contact Category Contact Details Terms Of Use

1 SELECT THE ROUTING NUMBER(S) ASSOCIATED WITH THIS CONTACT:

0000000395 ADD

0000000395 ✕

RESET NEXT

CANCEL

Create New Contact

Select the contact categories you wish to enter and click 'NEXT'

Routing Number Contact Category Contact Details Terms Of Use

2 SELECT THE CONTACT CATEGORIES (CHECK ALL THAT APPLY):

Contact Categories

Mandatory Contact Categories

- ACH Operations
- ACH Risk/Fraud

Optional Contact Categories

- AML
- Check
- Compliance
- Credit Card
- Debit Card
- Faster Payments
- Legal
- LOI Processing
- Treasury Management
- Wire

PREV RESET 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 Contacts

The screenshot shows a multi-step form titled 'Create Contacts'. The progress bar at the top indicates four steps: 'Routing Number', 'Contact Category', 'Contact Details', and 'Terms Of Use'. The 'Contact Details' step is currently active, indicated by a circled '3' and the text 'ENTER CONTACT DETAILS:'. Below this, there are two sections: 'ACH Operations' and 'ACH Risk/Fraud'. Each section has a dropdown menu and a 'Contact Type*' field with radio buttons for 'Department' and 'Individual'. In the 'ACH Operations' section, 'Department' is selected. In the 'ACH Risk/Fraud' section, 'Department' is also selected. At the bottom right of the form, there are three buttons: 'PREV', 'RESET', and 'NEXT'. The 'NEXT' button is highlighted with a red circle. Below the form, there is a 'CANCEL' button.

Create New Contact – Department Contact

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

Department contact details are entered here.

The screenshot shows a web interface for creating a new contact. At the top, there are four steps: Routing Number, Contact Category, Contact Details (which is the current step), and Terms Of Use. The main form is titled '3 ENTER CONTACT DETAILS:' and contains a section for 'ACH Operations'. The 'Contact Type*' is set to 'Department'. The 'Department Contact' section includes the following fields: 'Department Name*' (ACH Operations), 'Telephone Number (format: xxx-xxx-xxxx (or) xxx-xxx-xxxx xxxxx)*' (703-999-9999), 'Email Address*' (achoperations@bank.com), 'Business Hours + Time Zone*' (08:00 AM to 05:00 PM, Select), and 'Fax Number (format: xxx-xxx-xxxx)' (703-999-9999). There is also a checkbox for 'Provide log-in access to Risk Management Portal as ACH Contact User'. At the bottom right, there are three buttons: 'PREV', 'RESET', and 'NEXT'. The 'NEXT' button is circled in red.

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.

ACH Risk/Fraud

Contact Type* : Department Individual

Primary Contact

First Name* : Leila

Last Name* : Smith

Job Title* : ACH Fraud Investigations

Telephone Number (format: xxx-xxx-xxxx (or) xxx-xxx-xxxx xxxxx)* : 703 - 999 - 9997 -

Email Address* : leilasmith@bank.com

Business Hours + Time Zone* : 09 : 30 AM - 06 : 30 PM ATLANTIC ST/

Fax Number (format: xxx-xxx-xxxx) : 703 - 999 - 9996

Provide log-in access to Risk Management Portal as ACH Contact User

Secondary Contact

First Name* : Rocky

Last Name* : Jones

Job Title* : ACH Risk Manager

Telephone Number (format: xxx-xxx-xxxx (or) xxx-xxx-xxxx xxxxx)* : 703 - 999 - 9995 -

Email Address* : rockyjones@bank.com

Business Hours + Time Zone* : 07 : 00 AM - 04 : 00 PM ATLANTIC ST/

Fax Number (format: xxx-xxx-xxxx) : 703 - 999 - 9995

Provide log-in access to Risk Management Portal as ACH Contact User

PREV RESET NEXT

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'



Routing Number Contact Category Contact Details Terms Of Use

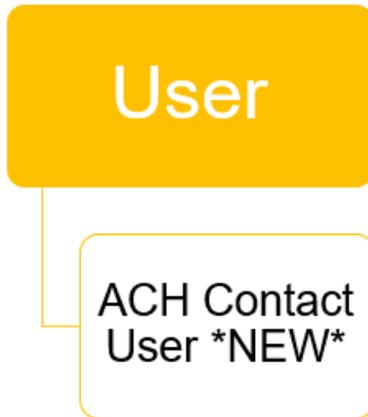
4 TERMS OF USE:

XXXXXXXXXX CU agrees that the information accessed through the ACH Contact Registry will be used only for their own, internal use for the purposes permitted by the Nacha Operating Rules, Article 1, Section 1.14, Participating DFI Contact Registration. The information contained in the registry is supplied by the financial institution and Nacha does not guarantee its accuracy.

PREV **I AGREE & SUBMIT**

CANCEL

New Feature – Providing ACH Contact Users Access to Portal



The screenshot shows a web form titled "3 ENTER CONTACT DETAILS:". At the top, there are four navigation icons: "Routing Number", "Contact Category", "Contact Details", and "Terms Of Use". The form is titled "ACH Operations" and has a "Contact Type*" section with radio buttons for "Department" (selected) and "Individual". Below this is a "Department Contact" section with fields for "Department Name*", "Telephone Number (format: xxx-xxx-xxxx (or) xxx-xxx-xxxx xxxxxx)*", "Email Address*", "Business Hours + Time Zone*", and "Fax Number (format: xxx-xxx-xxxx)*". A checkbox labeled "Provide log-in access to Risk Management Portal as ACH Contact User" is circled in red. Below the form, there is another checkbox with the same label. At the bottom right, there are "PREV", "RESET", and "NEXT" buttons.

New Feature – Providing ACH Contact Users Access to Portal

User

ACH Contact User *NEW*

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.

The screenshot shows the NACHA ACH Contact Registry interface. At the top, there is a navigation bar with the NACHA logo and user information: "leila [redacted] .com | Logout | Support: (703) 349-4556". Below this is a dark blue navigation menu with options: HOME, THIRD-PARTY SENDERS, DIRECT ACCESS, TERMINATED ORIGINATOR DATABASE, ACH CONTACT (highlighted), and CONTROL MENU. The main content area is titled "ACH Contact Registry" and includes buttons for EXPORT, REFRESH, ADD/EDIT NOTES (circled in red), and CREATE CONTACT. Below these buttons is a search form with fields for Routing Number, Department Name, First Name, Last Name, Email Address, and Status. There are also dropdown menus for Category and Last Updated, and SEARCH and RESET buttons. Below the search form, there are checkboxes for "Contacts Not Assigned", "Pending NACHA Approval", and "Inactive Contacts". The page indicates "Page 1 of 1 (Total Records: 1)". A detailed view of a contact is shown, including "ACH Risk/Fraud" status, Routing Number, Name (Rocky Fox), Manager, Phone, Email, and Last Updated date. At the bottom, there is a section for "Financial Institution Notes" with a text area and a note: "This is the space for the financial institution to provide additional information using 200 or less characters. These notes are visible to all ACH Contact Registry users and contacts. - last updated on May 5, 2020, 12:10:27 AM by leilafo: [redacted] ; mail.com".

ACH Contact Registry – Legacy Contacts

The screenshot shows the 'ACH Contact Registry' interface. At the top right are buttons for 'EXPORT', 'REFRESH', and 'CREATE CONTACT'. Below these are search filters for 'Routing Number', 'FI Name', 'Department Name', 'First Name', 'Last Name', and 'Email Address'. There are also dropdown menus for 'Status' and 'Category', and a 'Last Updated' dropdown. 'SEARCH' and 'RESET' buttons are present. A legend indicates: - Contacts Not Assigned, - Pending NACHA Approval, - Inactive Contacts. The page shows 'Page 1 of 21 (Total Records: 249)'. Below the legend are four contact cards, each titled 'Contact Not Assigned'. Each card displays a routing number, a name (e.g., 'Shoe Polish (Contact Not Assigned)', 'Jane Smith (Contact Not Assigned)', 'Sam Adams (Contact Not Assigned)', 'sally sally (Contact Not Assigned)'), a title (e.g., 'Show maker', 'VP', 'Director', 'manager'), a phone number (e.g., '703-555-1212'), and an email address (e.g., 'shoepolich@gmail.com', 'nachausen@gmail.com', 'nachausen@gmail.com', 'sally@sally.com').

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

 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

Routing Number: Department Name: First Name: Last Name: Email Address: Status:

Category: Last Updated:

- Contacts Not Assigned - Pending NACHA Approval - Inactive Contacts

Page 1 of 1 (Total Records: 3)

ACH Operations
 Routing Number: 251100015
 ACH Operations (Department)
 800-888-8888 ext: 88888
 achoperations@fcuux.zcomz
 Last Updated On 5-5-2020 01:07 AM

ACH Risk/Fraud
 Routing Number: 251100015
 ACH Risk Investigations (Department)
 888-888-8888 ext: 88888
 achriskfraud@fcuux.zcomz
 Last Updated On 5-5-2020 01:07 AM

ACH Risk/Fraud
 Routing Number: 251100015
 Rocky Fox (Primary)
 Manager
 703-703-7037
 jfox@fcuux.zcomz
 Last Updated On 5-5-2020 01:08 AM

Financial Institution Notes:
 This is the space for the financial institution to provide additional information using 200 or less characters. These notes are visible to all ACH Contact Registry users and contacts.
 -last updated on May 5, 2020, 12:10:27 AM by jlelax@ODFuser@gmail.com

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

- Pending NACHA Approval - Inactive Contacts

- 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

The screenshot displays the NACHA ACH Contact Registry interface. At the top, the NACHA logo is on the left, and the user's email (leilafoxODFuser@gmail.com) and a Logout button are on the right. Below this is a navigation menu with tabs: HOME, THIRD-PARTY SENDERS, DIRECT ACCESS, TERMINATED ORIGINATOR DATABASE, ACH CONTACT (highlighted), and CONTROL MENU. The main content area is titled "ACH Contact Registry" and includes buttons for EXPORT, REFRESH, ADD/EDIT NOTES, and CREATE CONTACT. A search form contains fields for Routing Number, Department Name, First Name, Last Name, Email Address, and Status. Below the search form are filters for Category and Last Updated, along with SEARCH and RESET buttons. A legend indicates: - Contacts Not Assigned, - Pending NACHA Approval, - Inactive Contacts. The page shows "Page 1 of 1 (Total Records: 3)". The contact list has three entries, each with a dropdown menu. The third entry, "ACH Risk/Fraud", is highlighted with a red border and a red arrow points to it from the text on the right. Below the list is a "Financial Institution Notes" section with a text area and a timestamp: "last updated on May 5, 2020, 12:10:27 AM by leilafoxODFuser@gmail.com".

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



HOME THIRD-PARTY SENDERS DIRECT ACCESS TERMINATED ORIGINATOR DATABASE **ACH CONTACT** CONTROL MENU

Search ACH Contact Registry

Routing Number: FI Name: Category:

Page 1 of 1 (Total Records: 2)

ACH Operations <ul style="list-style-type: none">Routing Number :025ACH Operations (Department)800-888-8888 ext: 88888achoperations@xfcux.zcomz888-888-888808:00 AM - 05:00 PM AST	ACH Risk/Fraud <ul style="list-style-type: none">Routing Number :025ACH Risk Investigations (Departm...888-888-8888 ext: 88888achriskfraud@xfcux.zcomz888-888-888808:00 AM - 05:00 PM AST	<p>This is how your contacts' information will look to all other financial institutions.</p>
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Financial Institution Notes:

This is the space for the financial institution to provide additional information using 200 or less characters. These notes are visible to all ACH Contact Registry users and contacts.

Bulk Upload Contacts

Nacha

leilawamsleyrdfi@gmail.com
RDFI Admin

HOME TERMINATED ORIGINATOR DATABASE ACH CONTACT CONTROL MENU

Bulk Upload File

File* : Select the file by clicking on browse button or drag-n-drop the file here and click on upload button.

Choose File No file chosen

UPLOAD

Download sample Template Files for Bulk Upload

- [CSV Template](#)
- [Excel Template](#)
- [XML Template](#)

Fields Information:

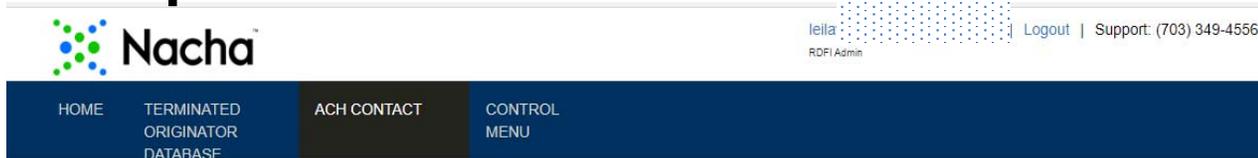
Following are the information about each field for the bulk upload file:

- Routing Numbers
- Contact Category
- Contact Type
- Department Name
- First Name
- Last Name
- Job Title
- Email Address
- Telephone Number
- Extension
- Business Hours
- Time Zone Code
- Fax

The Fields Information boxes provide the exact contents to build your bulk file.

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

Bulk Upload Contacts



Bulk Upload History

Actions	Batch ID	Primary Routing Number	FI Name	File Name	No Of Contacts In File	No Of Contacts Uploaded	St
No Records Found							

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



rocl  hail.com | Logout | Support: (703) 349-4556
ODFI Admin

HOME	THIRD-PARTY SENDERS	DIRECT ACCESS	TERMINATED ORIGINATOR DATABASE	ACH CONTACT	CONTROL MENU
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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



2550 Wasser Terrace
Suite 400
Herndon, VA 20171

703-349-4556
rmportal@nacha.org

Registration Summary Report

FCU, Primary Routing Number 25, 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 customers.
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).

RDFI Registration Summary



HOME

TERMINATED
ORIGINATOR
DATABASE

ACH CONTACT

CONTROL
MENU

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

RDFIs

RDFI Management

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 RDFI Registration Summary



2550 Wasser Terrace
Suite 400
Herndon, VA 20171

703-349-4556
rportal@nacha.org

Registration Summary Report

F: [REDACTED] CU, Primary Routing Number 3: [REDACTED], 450: [REDACTED]:VA
has successfully registered with NACHA.

REGISTRATION STATUS: Active

DATE OF INITIAL REGISTRATION: 06-28-2020

AS OF 06-29-2020, F: [REDACTED] CU 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