








# 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](mailto:membership@nacha.org) or visit [nacha.org/join](http://nacha.org/join).

