1. Search for [https://www.nachaoperatingrulesonline.org](https://www.nachaoperatingrulesonline.org)

Note: This online resource website is different from nacha.org and requires a separate user account to access. Google Chrome is the recommended browser. Learn More Terms of Use

2. **a. Already Have a User Account?**
   Log in and proceed to Step 3 to CLAIM YOUR SUBSCRIPTION.

   **b. New User?**
   You will need to create a User Account. Click on NEW USER SIGN UP on the home page. Click on SIGN UP on the home page.
   Under SIGN UP enter your email address, create and verify a password, enter your first and last name, then enter the word under Word verification.
   Note: If word verification is difficult to read, click the image until it is easier to read.
   Click the SIGN UP button and complete the new user registration form, entering YOUR FULL ACCESS SUBSCRIPTION CODE (just as it appears including hyphens), and select REDEEM.

3. **Claim Your Subscription**
   **a. You already have an access code?** GREAT! Follow the instructions below to Claim Your Subscription
   **b. You need an access code?** Click here to purchase.

   After SIGN UP or existing user login, click the CLAIM YOUR SUBSCRIPTION link in the dark box on the home page, to enter the Full Access subscription code required to access the content.
   Enter your FULL ACCESS SUBSCRIPTION CODE (just as it appears including hyphens), and click REDEEM.
   Users will have to log back into their account to access the newly redeemed content.
   Note: Basic Access of the Nacha Operating Rules Online Resource does not require a subscription code. After login, follow the Claim Your Subscription instructions above and select the check box for Basic Access.