

Terms of Use for Nacha Operating Rules & Guidelines

Updated April 19, 2024

These Terms of Use for Nacha Operating Rules & Guidelines may be updated at any time and continued use of the Nacha Operating Rules & Guidelines will constitute acceptance of updated Terms of Use.

See also "Terms and Conditions of Use" applicable to all content at Nacha websites at: <u>Legal</u> <u>Information | Nacha</u>

This interactive website provides access to both the full Nacha Operating Rules and the Nacha Operating Guidelines, as well as any potential supplement details. Divided into sections, this resource has been set up to allow for an easy and responsive viewing experience from a desktop computer, laptop or a mobile device with enhanced product features including:

- Redesigned user interface in 2024
- Intuitive navigation
- Regularly updated content
- Organized access to Rules Supplements in real time
- Keyword/Phrase search
- Print/Copy options

This tool is provided as a convenience to users, but the printed version of the Rules is considered the official version. Should a discrepancy be discovered, please notify Nacha at <u>pubupdates@Nacha.org</u>, so necessary corrections may be made. It is sold with the understanding that Nacha is not providing legal advice or any other professional service, and Nacha does not guarantee or make any representations or warranties of any kind, either express or implied, including warranties of merchantability and fitness for a particular purpose. If legal advice or other professional assistance is required, the services of a competent professional person should be sought.

Subscription access to the Nacha Operating Rules Online website is based on a single username/password assigned to one individual. This access is NOT to be shared among multiple users at any time during the subscription period. If any subscription and/or user account is found to be used by multiple users, the account/subscription access may be terminated.

© 2024 Nacha® All rights reserved.

No part of this online publication may be reproduced, published, retransmitted, transferred, entered into a database, included in derivative works, displayed, in any form or by any means, electronic or mechanical, including by photocopy, digital transmission, recording or any information storage and retrieval system, or in any way exploiting the publication (including, without limitation, in connection with the training development, or use of a machine learning and/or artificial intelligence model or tool), without the prior written permission of Nacha. Requests for permission to make copies or otherwise reproduce, retransmit or otherwise exploit of any part of this publication should be mailed or emailed to:

Permissions

Nacha 2550 Wasser Terrace, Suite 400 Herndon, VA 20171 <u>permissions@nacha.org</u>