

Network Administration Fees

The Nacha Operating Rules require each Participating Depository Financial Institution that transmits or receives ACH entries (commercial and Federal Government) to pay an annual fee and a per-entry fee to cover costs associated with the administration of the ACH Network. These Network Administration Fees apply to all entries subject to the requirements of the Nacha Operating Rules, whether such entries are transmitted via an ACH Operator, sent directly from one Participating DFI to another, or sent through another entity. The Network Administration Fees have been established by the Nacha Board of Directors and are reviewed and modified, as appropriate, on an annual basis.

NETWORK ADMINISTRATION FEES AND DATA REPORTING REQUIREMENTS

The accompanying chart provides information on the amount of the annual and per-entry fees for the 2025 calendar year. The ACH Operators collect the annual fees and per-entry fees on behalf of Nacha for entries sent from one Participating DFI to another Participating DFI through the ACH Operators.

Financial institutions are required to report and Nacha collects directly the per-entry fees for ACH entries not sent through the ACH Operators, but that are sent as part of direct send or “on-we” arrangements. A direct send or “on-we” arrangement is one in which a Participating DFI sends a payment file that uses the Nacha formats and/or is covered by the Nacha Operating Rules, where that file is not processed by an ACH Operator, but instead is exchanged with another non-affiliated Participating DFI, either directly or through another entity. This definition applies regardless of how interbank settlement is accomplished.

Participating DFIs with direct send or “on-we” volume exceeding 5 million entries annually are obligated to file the requisite reporting with Nacha quarterly. Participating DFIs with direct send volume below this threshold are obligated to file with Nacha annually. These financial institutions are required to submit transaction volume data and any associated fees directly to Nacha using Form N-7 (2025). Any Participating DFI whose direct send or “on we” volume of entries originated or received exceeds 5 million for any quarter ending March 31, June 30, September 30, or December 31, 2025 must submit the above data and fees on a quarterly basis thereafter. The submission deadlines for quarterly filers are April 30, July 31, and October 31, 2025, and January 31, 2026. Participating DFIs that exceed the threshold during the calendar year must aggregate all prior quarters’ fees in their current quarter’s Form N-7 (2025) payment. Participating DFIs whose direct send volume is below this threshold must submit the above data and fees for calendar year 2025 by January 31, 2026.

**Nacha
2025 Schedule of Fees**

ACH Network Administration Fees

This Schedule of Fees has been established by the Nacha Board of Directors for calendar year 2025 in accordance with the requirements of the Nacha Operating Rules, Article One (General Rules), Section 1.13 (Network Administration Fees).

- Per-Entry Fee (January 1–December 31) \$.000185
- Annual Fee \$ 366.00