

ACCREDITED FASTER PAYMENTS PROFESSIONAL

CODE OF CONDUCT

Nacha and the Payments Associations recommend that Accredited Faster Payments Professionals:

- 1. Continue to acquire knowledge of developments in the field of Faster Payments.
- 2. Avoid conflicts of interest in which the prospect of personal gain would hinder an objective judgment on behalf of the employer or customer/client.
- 3. Refrain from engaging in or participating in any activity that would prejudice the ability to carry out professional responsibilities competently, honestly, and fairly.
- 4. Refrain from disclosing proprietary information acquired in the course of professional activities except when authorized to do so.
- 5. Avoid intentional abuse of the banking system, including the generation of transactions that have no relationship to normal and reasonable business purposes.
- 6. All AFPPs are required to abide by Nacha's Code of Conduct.