

2025 Nacha Operating Rules & Guidelines

Product Descriptions

Print/Book

Access to the Rules & Guidelines helps to identify new opportunities to leverage the ACH Network to meet customers' needs, while maintaining a clear understanding of ACH Network requirements.

The Rules include the legal framework for the ACH Network, and the basic obligations of each ACH Network participant. Additionally, the included appendices contain details on Rules enforcement, annual audit requirements, a complete table of return reason codes and formatting specifications.

The Guidelines expands on the Rules, providing complete descriptions of each ACH Network participant type and its role and responsibilities, detailed overviews of the Standard Entry Class Codes and use-case examples in special topic areas, such as Third-Party Service Providers.

Online Resource

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:

- Enhanced user interface
- Intuitive navigation
- Regularly updated content
- New Frequently Asked Content Questions (FACQ) section
- Organized access to Rules Supplements in real time
- Refined Keyword/Phrase search
- Copy options

Via App

The full Nacha Operating Rules and the Nacha Operating Guidelines content can be accessed on up to two devices using the same app account. This product provides identical content display as the physical printed book and works on numerous operating systems and devices, including PC/Windows, Mac (OSX), Android phones and tablets, Apple IOS, and Kindle.

This product utilizes a cloud-based third-party App (Flux Player) to launch access to the digital content. Once Flux Player is downloaded to your device and the purchased access code is

redeemed, content is available for viewing, without internet access. The Flux Player app provides enhanced product features including:

- Increased search capabilities within the document
- Content highlighting feature
- Inclusion of user notes/annotations on highlighted items
- Synchronization of user's notes/highlights across all devices included on their account, where the content has been downloaded

Flux Player does not allow for printing of this publication.

Note: If your organization requires special permission to download and/or install programs, please contact your IT department for assistance.

Please Note: Nacha's via App and online products are non-refundable but can be exchanged for other via App /online offerings within 10 days of purchase.