Membership Comparison Chart	Alliance Participating	Alliance Observer	Direct Member
Vote directly on changes to the Nacha Operating Rules			•
Participate on or lead project teams, advisory groups and other committees	•		•
Attend in-person meetings and network with other payments professionals	•		•
Access members-only resources and forums	•		•
Nominate, elect and serve on Nacha's Board of Directors	•		•
Obtain discounted pricing for Nacha's annual Payments conference, Payments Institute, webinars, publications and other educational programs	•	•	•
Receive Nacha's bi-monthly membership e-newsletter, NewsLink	•	•	•
Access Quarterly Nacha Operating Rules-focused webinars	•	•	•
Receive a designated Nacha point of contact to answer questions about your membership, guide you to relevant resources, or help answer your ACH Rules questions	•	•	•
Earn AAP, AFPP and APRP Continuing Education Credits through members-only webinars or in-person meetings. (Observer members earn through Quarterly Rules Update webinar attendance and Participating members also earn through webinar participation and in-person meeting attendance)	•	•	•
Leverage the use of the Alliance or Direct Member logos to showcase your membership	•	•	•
Secure inclusion in the online member list	•		•
Receive one annual copy of the Nacha Operating Rules & Guidelines publication (per member organization)	•	•	•

Please note that this chart represents a summary of benefits. To view a comprehensive list of benefits for each Nacha membership program, please consult the program's landing page on nacha.org or contact us at membership@nacha.org.