

Nacha  
ACH Network Administrative Services

APPROVED JUNE 2026

|   | 2021<br>audited | %<br>of Costs | 2022<br>audited | %<br>of Costs | 2023<br>audited | %<br>of Costs | 2024<br>audited | %<br>of Costs | 2025<br>audited | %<br>of Costs |
|---|-----------------|---------------|-----------------|---------------|-----------------|---------------|-----------------|---------------|-----------------|---------------|
| per entry fee   | \$ 0.000185     |               | \$ 0.000185     |               | \$ 0.000185     |               | \$ 0.000185     |               | \$ 0.000185     |               |
| annual fee  | \$264.00        |               | \$264.00        |               | \$344.00        |               | \$344.00        |               | \$366.00        |               |
| Sources   |                 |               |                 |               |                 |               |                 |               |                 |               |
| ACH Network Administration Fees-per entry                         | \$ 10,889,001   | 83.88%        | \$ 11,236,507   | 84.92%        | \$ 11,835,777   | 84.41%        | \$ 12,640,654   | 81.36%        | \$ 13,240,529   | 78.73%        |
| ACH Network Administration Fees-annual fee                        | 2,515,392       | 19.38%        | 2,432,868       | 18.39%        | 3,078,221       | 21.95%        | 3,008,861       | 19.37%        | 3,120,871       | 18.56%        |
| Total ACH Network Administration Fees                             | \$ 13,404,393   | 103%          | \$ 13,669,375   | 103%          | \$ 14,913,998   | 106%          | \$ 15,649,515   | 101%          | \$ 16,361,399   | 97%           |
| Uses  |                 |               |                 |               |                 |               |                 |               |                 |               |
| Rulemaking  | \$ 2,292,153    | 17.66%        | \$ 2,244,311    | 16.96%        | \$ 2,741,884    | 19.56%        | \$ 2,704,441    | 17.41%        | \$ 2,694,087    | 16.02%        |
| Risk Management   | 2,277,896       | 17.55%        | 3,209,726       | 24.26%        | 3,172,598       | 22.63%        | 4,558,924       | 29.34%        | 5,292,471       | 31.47%        |
| Rules Enforcement, (net cost)                                     | 699,363         | 5.39%         | 559,149         | 4.23%         | 595,935         | 4.25%         | 594,104         | 3.82%         | 133,819         | 0.80%         |
| ACH Network Advocacy (inc NMC)                                    | 3,078,927       | 23.72%        | 3,427,010       | 25.90%        | 3,534,437       | 25.21%        | 3,870,687       | 24.91%        | 3,695,544       | 21.97%        |
| Network Development (net cost)                                    | 4,633,005       | 35.69%        | 3,791,656       | 28.66%        | 3,976,274       | 28.36%        | 3,808,853       | 24.51%        | 5,002,203       | 29.74%        |
| Total Uses of ACH Network Administration Fees                     | \$ 12,981,344   | 100%          | \$ 13,231,851   | 100%          | \$ 14,021,128   | 100%          | \$ 15,537,010   | 100%          | \$ 16,818,124   | 100%          |
| Deficit/Profit from Annual Fee/Rulemaking                         | 223,239         |               | 188,557         |               | 336,337         |               | 304,420         |               | 426,784         |               |
| Deficit/Profit from per entry<br>Fee/Other Network Admin Services | \$ 199,810      |               | \$ 248,967      |               | \$ 556,533      |               | \$ (191,915)    |               | \$ (883,509)    |               |
| Total Deficit/Profit  | 423,049         |               | 437,524         |               | 892,870         |               | 112,505         |               | (456,725)       |               |
| Accumulated Profit/(Deficit) from annual fee/rulemak              | 524,519         |               | 713,076         |               | 1,049,413       |               | 1,353,833       |               | 1,780,617       |               |
| Accumulated Profit/(Deficit) from per entry fee/other             | 3,776,803       |               | 4,025,770       |               | 4,582,303       |               | 4,390,389       |               | 3,506,880       |               |
| Total Accumulated Profit  | \$ 4,301,322    |               | \$ 4,738,846    |               | \$ 5,631,716    |               | \$ 5,744,220    |               | \$ 5,287,496    |               |
|   | 33%             |               | 36%             |               | 40%             |               | 37%             |               | 31%             |               |