

Step 1: Go to: <https://www.NACHAOperatingRulesOnline.org>

Note: This online resource cannot be accessed from the nacha.org website and requires separate user account login/password.

For questions, please access the [FAQs](#) link provided on the website. For all technical assistance needs, please access the [HELP](#) link on the top right side of the website and follow the instructions under the [Technical Support](#) tab.

Step 2: (New Users) Create a User Account

Click on **Sign Up** on the home page

Under Sign Up enter your email address, create and verify a password, enter your first and last name, then enter the word under Word verification. Note: If word verification is difficult to read, click the image until it is easier to read.

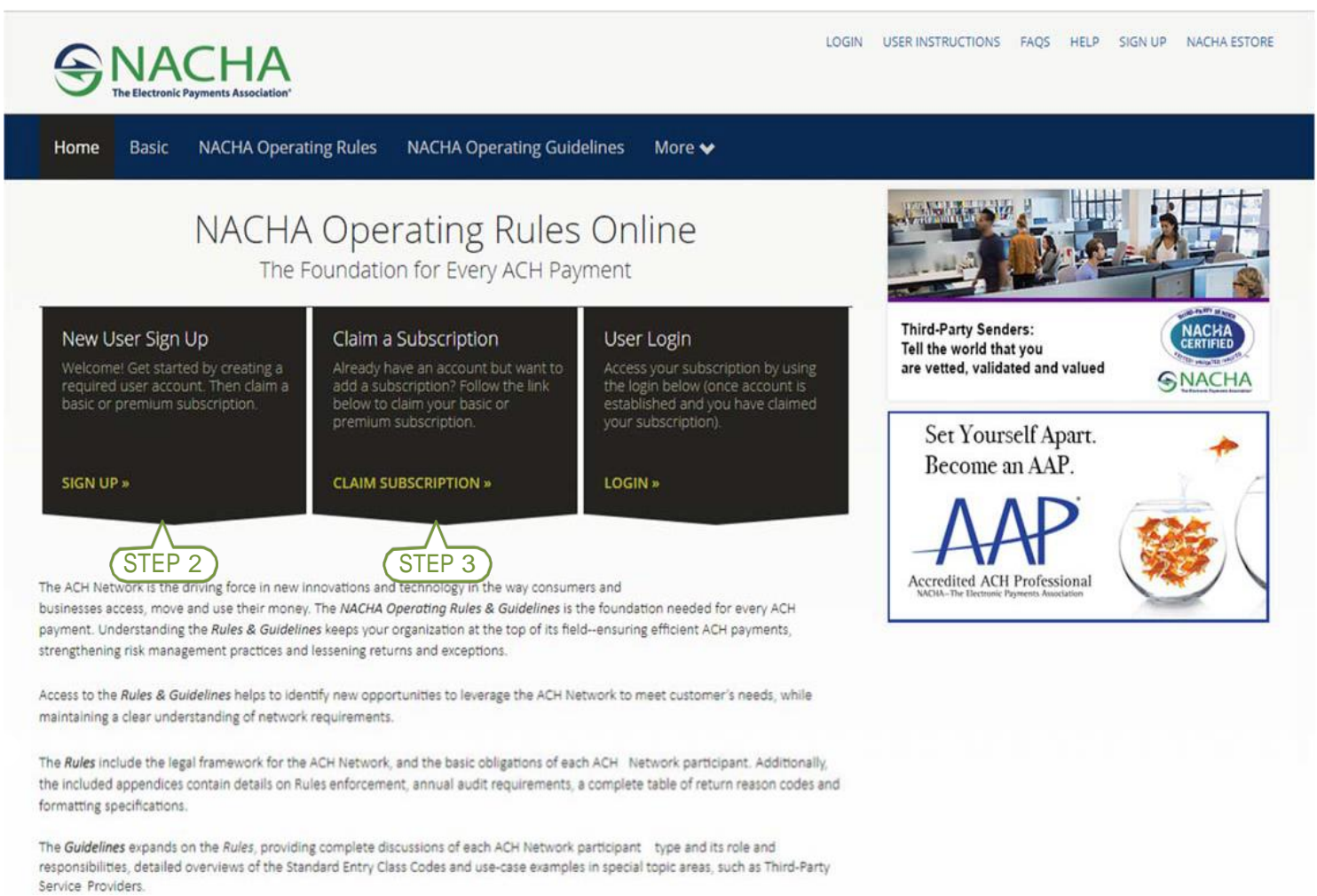
Current Users – sign in using your existing account login details and proceed to **Step 3**

Step 3: Claim a Subscription

After sign up or existing user login, click **Claim Subscription** in the dark box to be redirected to a page to enter the required 2019 premium subscription code to access the content.

Enter your **Premium Subscription Code** (just as it appears including hyphens) along with the required information and click Redeem. Users will have to log back into their account to access the newly redeemed content.

Note: Basic Version does not require a subscription code. After login, follow the Claim a Subscription instructions above and select the check box for the Basic Version access.



The screenshot shows the NACHA Operating Rules Online website. At the top left is the NACHA logo. To the right are navigation links: LOGIN, USER INSTRUCTIONS, FAQs, HELP, SIGN UP, NACHA ESTORE. Below this is a dark blue navigation bar with links: Home, Basic, NACHA Operating Rules, NACHA Operating Guidelines, and More. The main content area features the title "NACHA Operating Rules Online" and the tagline "The Foundation for Every ACH Payment". Below this are three dark grey boxes with white text and yellow arrows pointing to "STEP 2" and "STEP 3".

Step 2: New User Sign Up	Step 3: Claim a Subscription	User Login
<p>Welcome! Get started by creating a required user account. Then claim a basic or premium subscription.</p> <p>SIGN UP »</p>	<p>Already have an account but want to add a subscription? Follow the link below to claim your basic or premium subscription.</p> <p>CLAIM SUBSCRIPTION »</p>	<p>Access your subscription by using the login below (once account is established and you have claimed your subscription).</p> <p>LOGIN »</p>

Below the boxes is a paragraph: "The ACH Network is the driving force in new innovations and technology in the way consumers and businesses access, move and use their money. The NACHA Operating Rules & Guidelines is the foundation needed for every ACH payment. Understanding the Rules & Guidelines keeps your organization at the top of its field—ensuring efficient ACH payments, strengthening risk management practices and lessening returns and exceptions."

Below that is another paragraph: "Access to the Rules & Guidelines helps to identify new opportunities to leverage the ACH Network to meet customer's needs, while maintaining a clear understanding of network requirements."

At the bottom left is a paragraph: "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."

At the bottom right is a paragraph: "The Guidelines expands on the Rules, providing complete discussions 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."

On the right side of the page, there are two promotional banners. The top one is for "Third-Party Senders: Tell the world that you are vetted, validated and valued" and features the NACHA Certified logo. The bottom one is for "Set Yourself Apart. Become an AAP. Accredited ACH Professional" and features the AAP logo and a goldfish in a bowl.

General Product Information

The 2019 NACHA Operating Rules Online Resource website is a collection of the *NACHA Operating Rules & NACHA Operating Guidelines*, in full HTML5 representation, broken up into sections for easy browsing and searching of the content.

The formatting of the content is specifically designed to take full advantage of HTML5, providing a responsive experience allowing for easy viewing from desktop computer, laptop or mobile device.

Product Features

Customized Bookmarking

Create personalized bookmark folders (accessible on most devices/operating systems) to help quickly browse to the information needed the most. Users create and place different sections of content into their own folders that may be updated or changed as desired.

Search

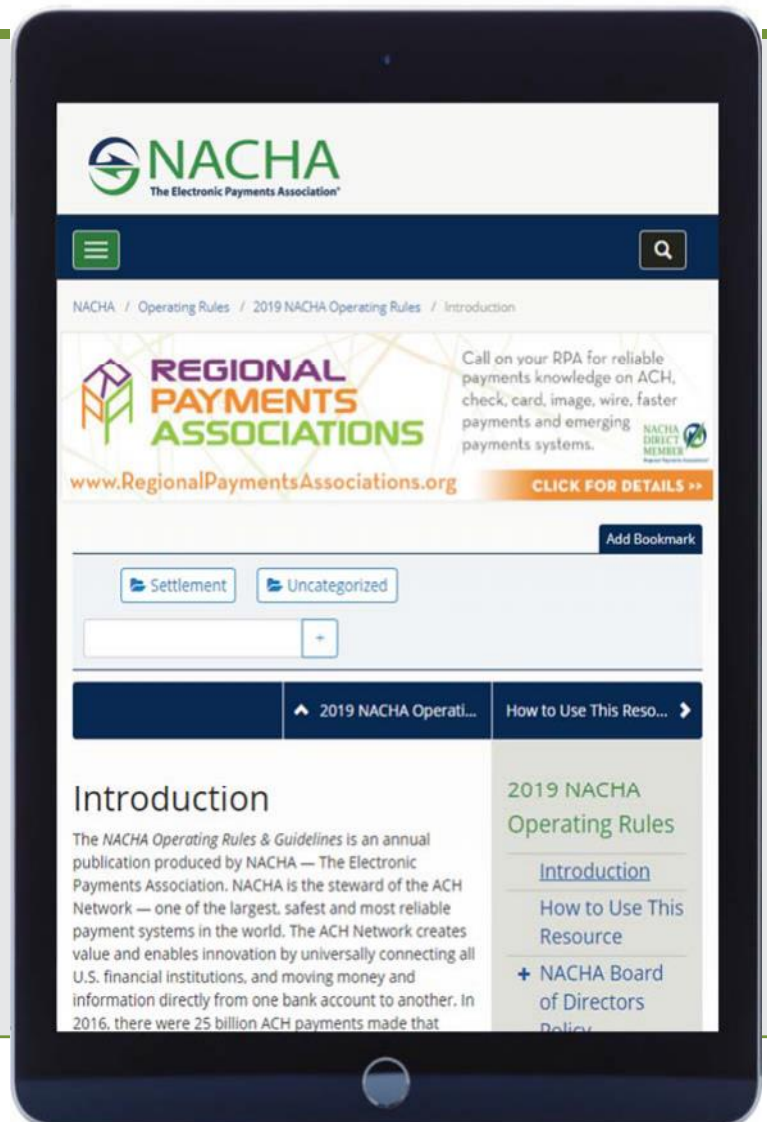
Utilize the powerful interactive keyword/phrase search to research *NACHA Operating Rules & Guidelines* content at your fingertips in new ways.

Copy Options

Apply this convenient feature to copy sections of information for personal reference purposes only –not to be distributed.

Printing Options

Capture frequently accessed content for personal reference purposes only –not to be distributed.



Technical Support – for all technical support related questions or issues, please access the **HELP** link located at the top right hand site of the NACHAOperatingRulesOnline.org website and follow the instructions under the [Technical Support](#) tab.

Comments - Please submit comments or suggestions regarding this website to NOROnline@nacha.org.