

The NACHA Code of Conduct

Through integrity, professionalism and fairness, NACHA's Code of Conduct identifies the standards of behavior expected of our members, our various programs, and any non-member organizations engaged in NACHA activities or providing services to NACHA.

We do business according to the highest standards, both ethically and legally. In order to be in good standing under our Code of Conduct, your organization and representatives must:

1. Adhere to the spirit and letter of all applicable regulations and laws including: antitrust, banking, privacy, and other relevant laws.
2. Avoid participation, or appearance of participation, in any criminal offense or professional misconduct.
3. Conduct all activities and business in a professional manner that does not adversely affect the ACH Network.
4. Remain current with all NACHA financial obligations.
5. Comply with all applicable NACHA policies and procedures.
6. Work together to promote the efficiency, reliability, and security of the ACH Network.

NACHA reserves the right to disassociate itself from any organization that fails to abide by these principles or otherwise brings discredit to NACHA and/or the payments profession.