

### Step 1: Get Started at <https://www.NACHAOperatingRulesOnline.org>

#### Step 2: New Users *(first time using this website)*

##### 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 *(previous 2018 Online Resource user)*

Sign in using your existing account login details and proceed to **Step 3**

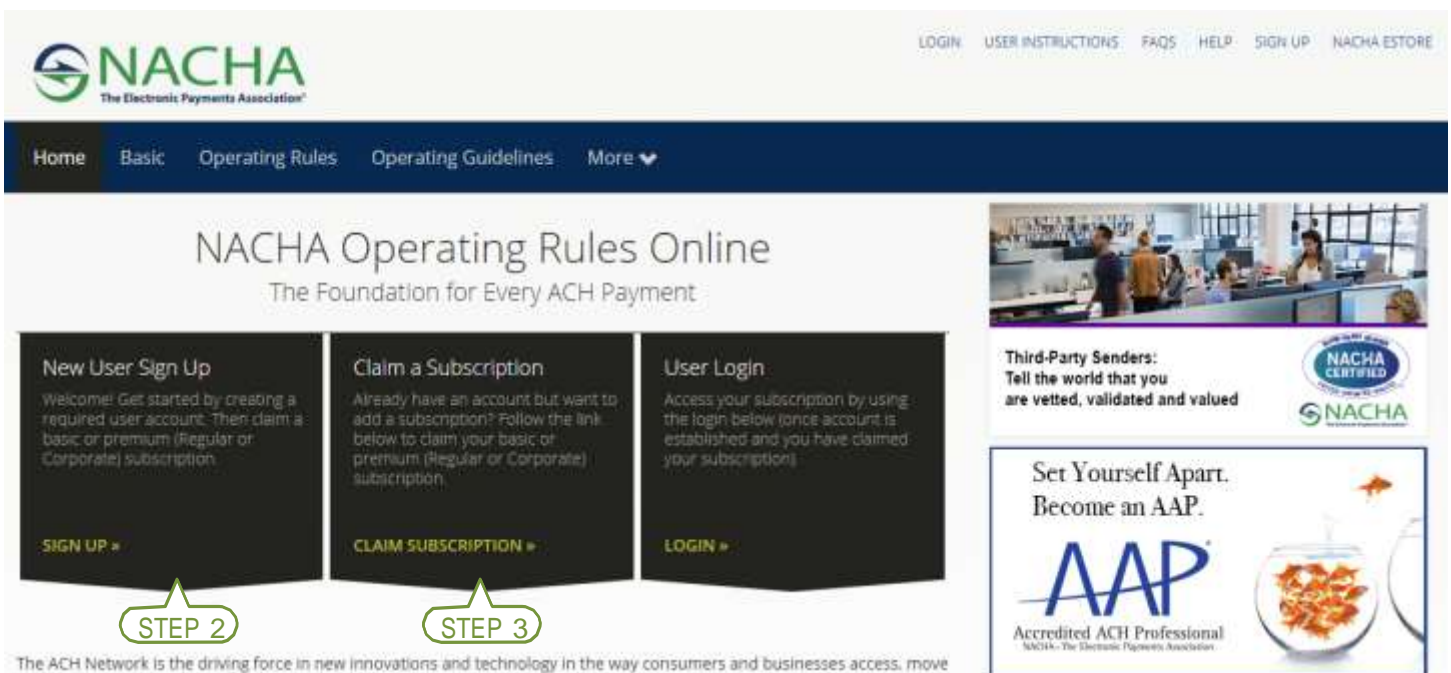
#### Step 3: Claim a Subscription

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

Enter your **Premium Subscription Code** (just as it appears including the 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.*

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



The screenshot shows the NACHA Operating Rules Online website. At the top left is the NACHA logo. On the right, there are navigation links: LOGIN, USER INSTRUCTIONS, FAQs, HELP, SIGN UP, and NACHA STORE. Below this is a dark blue navigation bar with links: Home, Basic, Operating Rules, 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 blue boxes with white text: "New User Sign Up" with a "SIGN UP" button, "Claim a Subscription" with a "CLAIM SUBSCRIPTION" button, and "User Login" with a "LOGIN" button. Below the "New User Sign Up" and "Claim a Subscription" boxes are callouts labeled "STEP 2" and "STEP 3" respectively. To the right of these boxes is a "Third-Party Senders" section with a "NACHA CERTIFIED" logo and the text "Tell the world that you are vetted, validated and valued". Below that is a "Set Yourself Apart. Become an AAP." section with the AAP logo and the text "Accredited ACH Professional".

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.

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.

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 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.

## 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 designed to take advantage of HTML5, providing a responsive experience allowing for easy viewing from your desktop computer or mobile device.

## Product Features

### Customized Bookmarking

Create personalized bookmark folders 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

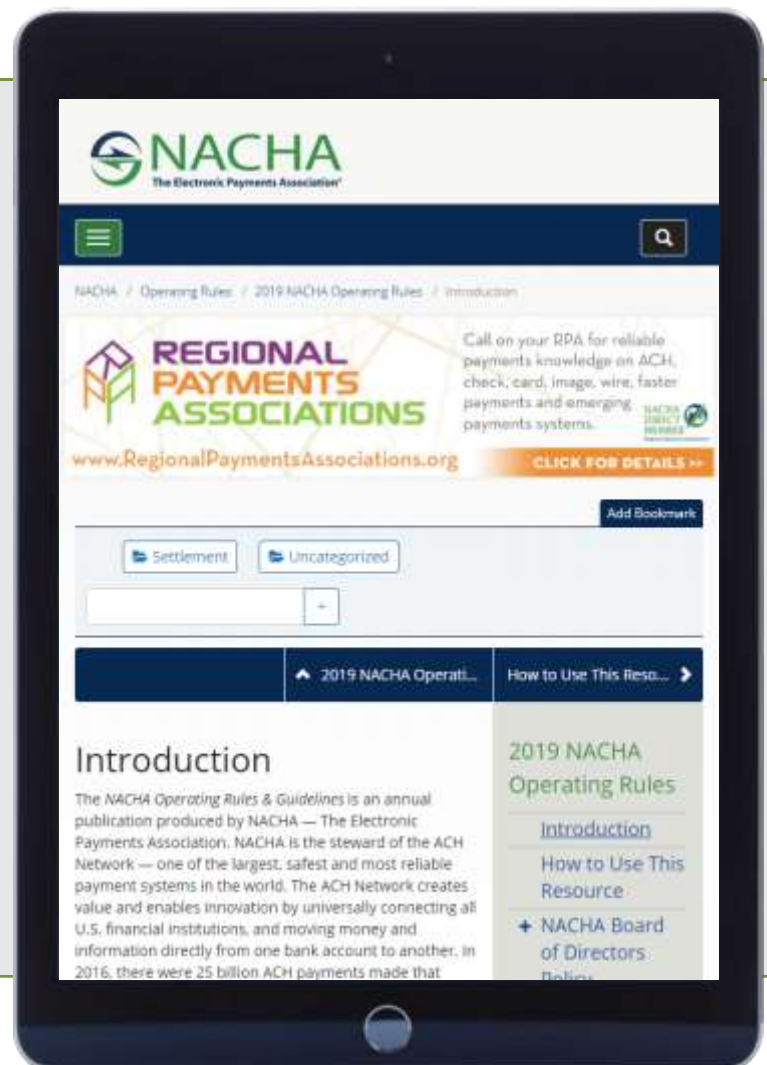
Utilize the interactive keyword/phrase search to research *NACHA Operating Rules & Guidelines* content in new ways.

### Copy Options

For personal reference purposes only –not to be distributed.

### Printing Options

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 side of the [NACHAOperatingRulesOnline.org](http://NACHAOperatingRulesOnline.org) website and follow the instructions under the Technical Support tab.

Please submit comments or suggestions regarding the *NACHA Operating Rules* Online Resource website to [NOROnline@nacha.org](mailto:NOROnline@nacha.org). All input is welcome and valued.