

NOTE: All Originator responsibilities are contained within Article Two - starting with Section 2.3. It is important that you and your team members, who process payments, understand and follow the requirements as an Originator of ACH transactions.

NACHA OPERATING RULES ONLINE RESOURCE USER INSTRUCTIONS

Subscription code access runs Dec.31 thru Dec.31

For Questions or Technical Assistance go to: nachaoperatingrulesonline.org
[HELP](#) and [FAQs](#) links located on the top right corner of the website.

1 | NACHAOPERATINGRULESONLINE.ORG ←

Note: This online resource website is different from nacha.org and requires a separate user account to access. Google Chrome is the recommended browser.

2 | CREATE AN ACCOUNT IF YOU ARE A NEW USER (CURRENT USERS SHOULD SIGN IN AND PROCEED TO STEP 3)

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.

3 | CLAIM A SUBSCRIPTION

After sign up or existing user login, locate and click the **CLAIM SUBSCRIPTION** link in the dark box on the home page to be redirected to enter the premium subscription code required to access the content.

Enter your **PREMIUM SUBSCRIPTION CODE** (just as it appears, including hyphens), along with the required site registration information and click Redeem. Users will have to log back into their account to access the newly redeemed content.

Note: The Basic Version of the Nacha Operating Rules Online Resource does not require a subscription code. After login, follow the Claim a Subscription instructions above and select the check box for Basic Version access.

The screenshot shows the NACHA Operating Rules Online website homepage. At the top left is the NACHA logo. To the right are navigation links: Login, Terms of Use, User Instructions, FAQs, Help, Sign Up, and Nacha Estore. Below this is a blue navigation bar with links: Home, Basic, Nacha Operating Rules, Nacha Operating Guidelines, and More. The main content area features a large heading "Nacha Operating Rules Online" and the tagline "The Foundation for Every ACH Payment". Below this are three dark boxes for "New User Sign Up", "Claim a Subscription", and "User Login", each with a "SIGN UP" or "LOGIN" button and a "Terms Of Use" link. To the right is a promotional banner for "Third-Party Senders: You'll be in Good Company" with a "Nacha Certified" logo. Below the banner is a "Power of Nacha Membership" graphic. At the bottom, there is a "Step 1" and "Step 2" indicator, followed by a paragraph of text about the ACH Network and its benefits. The NACHA logo is also present in the bottom right corner.