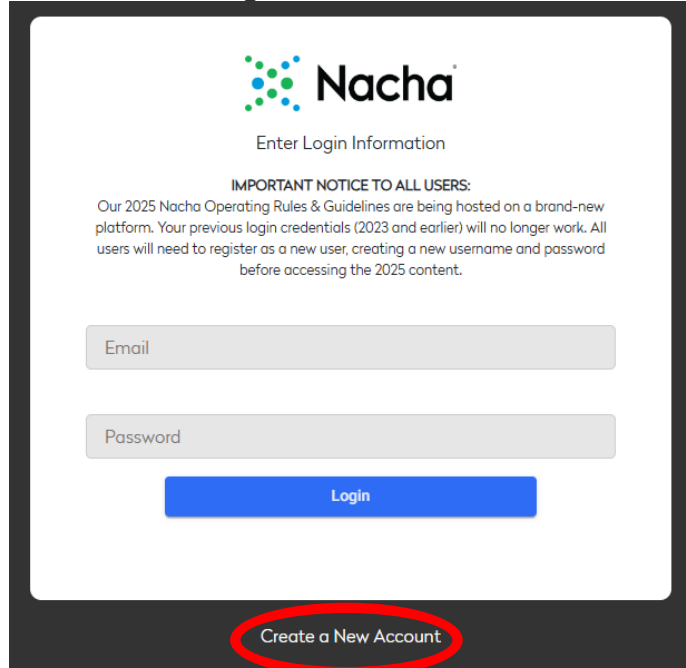


The Nacha rules govern the proper use of the ACH network and a new rulebook is published each January. For those of you that use our ACH service, you have agreed to comply with all applicable ACH rules in the creation and transmission of ACH transaction files.

To gain free access to the rulebook, please register on the Nacha website as a basic user at <https://www.nachaoperatingrulesonline.org/login> and follow the steps below. Note: Logins from previous years (2024 and earlier) are no longer valid.

- Click on “Create a New Account” to register and create a new account.



Nacha

Enter Login Information

**IMPORTANT NOTICE TO ALL USERS:**  
Our 2025 Nacha Operating Rules & Guidelines are being hosted on a brand-new platform. Your previous login credentials (2023 and earlier) will no longer work. All users will need to register as a new user, creating a new username and password before accessing the 2025 content.

Email

Password

Login

Create a New Account

- Enter your email address two times and click continue:

Enter your information here

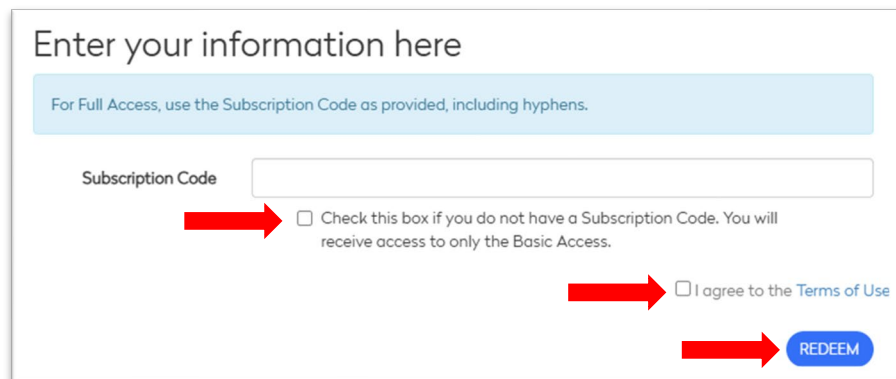


Email address\*

Confirm Email address\*

CONTINUE

- Complete the online form. Be sure to click the box next to *Check this box if you do not have a Subscription Code. You will receive access to only the Basic Access.*
- Click the box next to *I agree to the Terms of Use.*
- Click the **REDEEM** button.



Enter your information here

For Full Access, use the Subscription Code as provided, including hyphens.

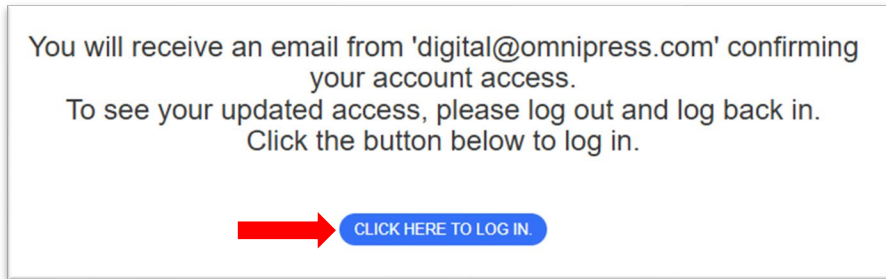
Subscription Code

Check this box if you do not have a Subscription Code. You will receive access to only the Basic Access.

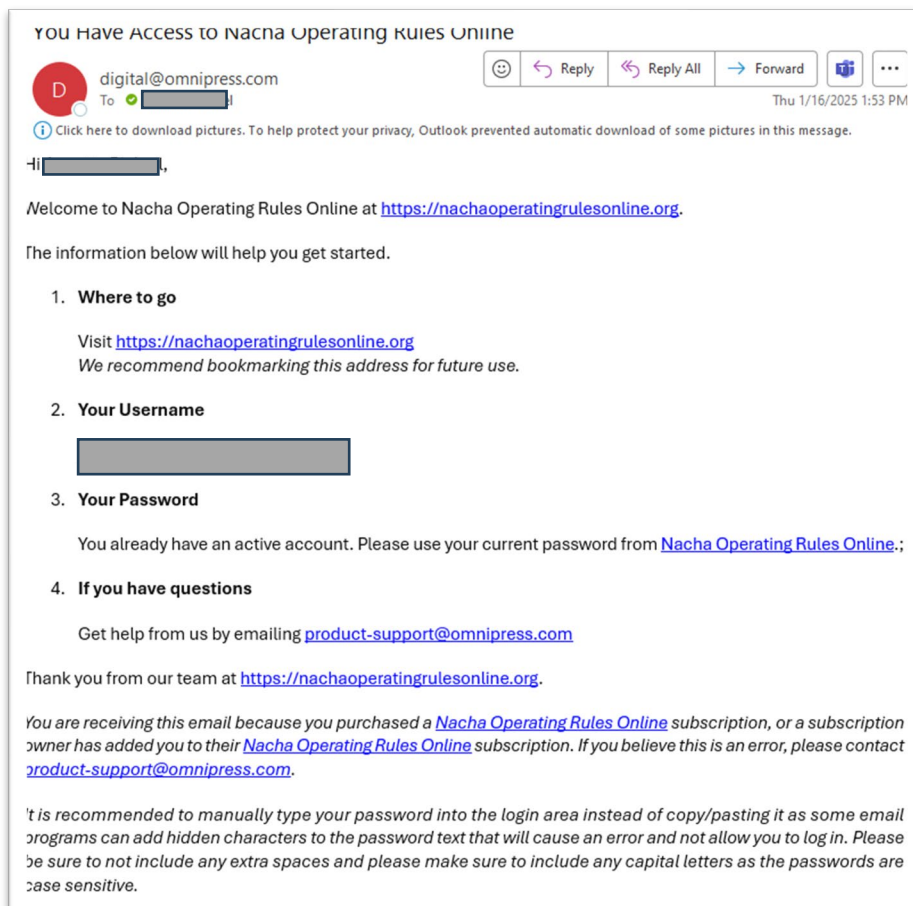
I agree to the Terms of Use

REDEEM

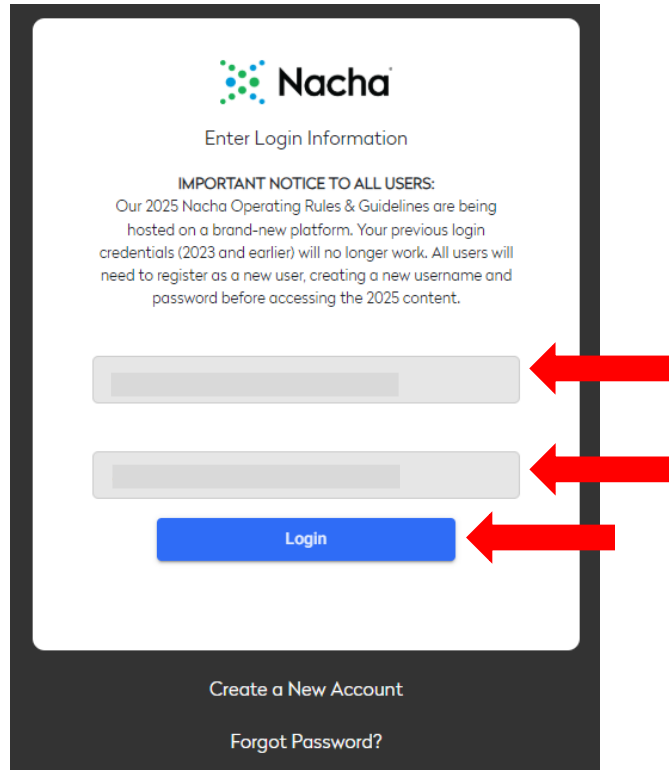
- You will receive this message.
- Click the **CLICK HERE TO LOG IN** button.



The email from [digital@omnipress.com](mailto:digital@omnipress.com) will contain a link to access the Nacha Operating Rules website. If you have previously set up your login to the Nacha Operating Rules, your [digital@omnipress.com](mailto:digital@omnipress.com) email will advise you to use your current password. If this is your first time enrolling, follow the instructions in step 3 of the email to set up your password.



- Enter your email and password and click Login.
- If you've forgotten your password, click *Forgot Password?* below the login box and follow the onscreen prompts.



From the next screen, click on **RESOURCES** at the top of the page to access the Basic Edition of the Nacha Operating Rules.



Full versions of the current year's Nacha Operating Rules & Guidelines are available for purchase. Click on the green highlighted link shown on the landing page above.