

# 2019 ACH Rules

A Complete Guide to Rules & Regulations Governing the ACH Network

— Login Instructions —



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## NACHA Operating Rules Online

The Foundation for Every ACH Payment

### New User Sign Up

Welcome! Get started by creating a required user account. Then claim a basic or premium subscription.

**SIGN UP »**

### Claim a Subscription

Already have an account but want to add a subscription? Follow the link below to claim your basic or premium subscription.

**CLAIM SUBSCRIPTION »**

### User Login

Access your subscription by using the login below (once account is established and you have claimed your subscription).

**LOGIN »**



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.

Visit <http://achrulesonline.org/index.aspx> and login. If you are a returning user, please enter your Username and Password.



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If you are a new user, please click on **Sign Up** under **New User Sign Up**.

### Sign Up

Please use the form below to create a new account.

**E-mail\***

**Password\***  
  
Password strength:

**Verify password\***

**First Name\***

**Last Name\***

### Already have an Account?

Please login below.

**Email:**

**Password:**

Password is case sensitive

[Login](#)

[Forgot your password?](#)

Enter your Contact Information, create a user name and password.

## Thanks!

You have successfully registered and are now logged in.

### My 2019 Subscription

**CLAIM ANOTHER SUBSCRIPTION** »

Click on **Claim Another Subscription**.

# Enter your information here

For Premium version, 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 Version.

**First name\***

**Last name\***

**Company\***

**Organization Type\***

**Credentials**     CCM                       AAP                       CTP

**Title\***

**Address\***

**City\***

**State\***

**Zip\***

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

**Credentials**     CCM                       AAP                       CTP

**Title\***

**Address\***

**City\***

**State\***

**Zip\***

**Country\***

**Phone\***

**Fax**

**Affiliation**

I agree to the [Terms of Use](#)

Under Affiliation choose **NonMember**. Next, check **I agree to the Terms of Use** if you agree. Then choose **Redeem**. It will take you back to the main screen. Sign in with the login you created.

## Thanks!

You have successfully registered and are now logged in.

### My 2019 Subscription

[2019 Rules Basic](#)

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Click on **2019 Rules Basic** to view the NACHA Rules.

### 2019 Operating Rules: Basic Version

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You will be logged in the ACH Rules Online and are now able to view a Basic free version of the NACHA Rules. If you are processing ACH with Blackhawk Bank, you have agreed to be familiar with the NACHA Rules and to comply with them. If you have questions about accessing the NACHA Rules or the Rules themselves, please contact us at 1-800-209-2616.