



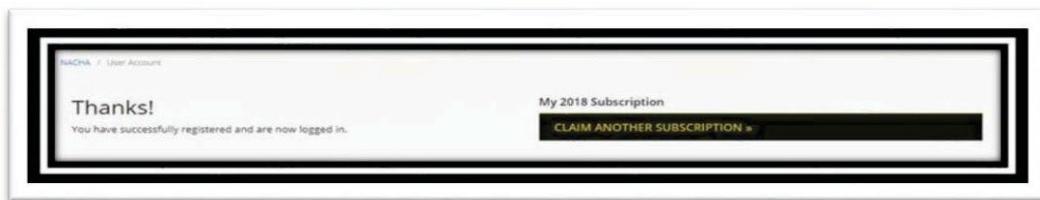
The 2026 Nacha Operating Rules Online Resource

Basic Version - User Access Instructions

Step 1: Please go to www.nachaoperatingrulesonline.org

Step 2: Click on “**New User Sign Up**” to register and create a new account (username & password)

Step 3: Once a new user account has been created, select “**Claim a Subscription**” or “**Claim another Subscription**”.



Step 4: Check the box that says “**Check this box if you do not have a Subscription Code. You will receive access to only the Basic Version.**” and enter all the required information on the registration page.

A screenshot of a registration form. It includes fields for "Subscription Code" (with a note below: "Check this box if you do not have a Subscription Code. You will receive access to only the Basic Edition."), "First name*", and "Last name*".

- **Make sure to follow all the prompts and select Redeem.** After selecting **Redeem**, users will be redirected to the home page of the website to log in again in order to update access to the recently redeemed content.

Step 5: Return to www.nachaoperatingrulesonline.org and login to the account previously created that has now been updated with the Basic Version subscription access.

Upgrade from the Basic Version to a Premium Subscription Access Today!

Contact [Nacha](#) or your [Regional Payments Association](#) to purchase a Premium subscription to 2024 *NACHA Operating Rules & Guidelines* and benefit from these enhanced features:

- Interactive HTML display vs PDF
- Access to the *Nacha Operating Guidelines*
- Keyword/Phrase Search
- Printing Options
- Copy Options
- Customized Bookmarking Tool