

Free NACHA Operating Rules (Basic Edition)

Steps to Get Free Basic Access:

1. **Go to the website:** Visit Nacha Operating Rules Online (<<<https://www.nachaoperatingrulesonline.org/>>>).
2. **Create an Account:** Click on "Create New Account" or "Sign Up" if you're a new user.

Returning users can login here.

LOGIN

Create a New Account

3. **Provide Details:** Enter your email, name, company, title, address, and phone number.
4. **Claim Basic Access:** Check the box that says, "Check this box if you do not have a Subscription Code. You will receive access to only the Basic Access".
5. **Agree & Redeem:** Agree to the Terms of Use and click "Redeem".
6. **Check Your Email:** You'll get an email with a temporary password to log in.
7. **Log In:** Use your email and temporary password to access the basic rules.

Important Notes:

- This free access provides the Basic Edition, which is read-only and focuses on core rules and responsibilities, as noted on [this bank document](#).
- You must create a *separate* account on the rules portal, distinct from Nacha.org, to get this access.
- New login credentials are required for the 2026 rules platform.