



NACHA Operating Rules Update

Introduction

NACHA is the organization that manages the development and administration of the ACH Network. Utilized by all types of financial institutions, including Northern Bank & Trust, the ACH Network is governed by the *NACHA Operating Rules*, which is a set of rules that guide risk management and create certainty for all participants.

As a valued client of Northern Bank & Trust, it is our commitment to keep you informed of any ACH Network changes so that you can best manage your accounts. Please read on for details on a few recent and upcoming revisions to the *NACHA Operating Rules* that impact your ACH processing. All *NACHA Operating Rule* guidelines are available for purchase online at:

<https://www.nacha.org/estore/home>

2019 Revisions to NACHA Operating Rules

No major changes that affect commercial originators

Questions?

Please contact the Support Analyst team at supportanalyst@nbt.com or 781-569-1596.