

If you're involved in the payments industry, Nacha is where you belong!

Who is Nacha?

Nacha is a non-profit membership organization that governs the thriving ACH Network, the payment system driving safe, smart, and fast Direct Deposits and Direct Payments with the capability to reach all U.S. bank and credit union accounts. Through problem-solving and consensus-building among diverse payment industry stakeholders, Nacha advances innovation and payment system interoperability. In addition, Nacha develops rules and standards, provides industry solutions and delivers education, accreditation, and advisory services.

In 2022, thirty billion ACH Network payments were made, valued at nearly \$77 trillion.

Which membership program is right for my organization?

Nacha has various membership programs to meet the needs of diverse industry stakeholders. All Nacha memberships are at the organizational level, which means anyone from your institution can leverage Nacha benefits. All members receive discounted pricing on educational events, payments publications and more. Members also receive the bi-monthly membership e-newsletter NewsLink, and members-only tools and resources. From there, you'll want to select the membership that best fits your organization. Depending on your interests, you might seek out multiple membership types to meet your needs.

Membership Comparison Chart	Affiliate	Alliance	Afinis	Direct Member
Vote directly on changes to the Nacha Operating Rules				●
Serve in a leadership capacity to influence the direction of the membership group		●	●	●
Obtain discounted pricing for Nacha's annual Payments conference, Payments Institute, webinars, publications and other educational programs	●	●	●	●
Receive Nacha's bi-monthly membership e-newsletter, NewsLink	●	●	●	●
Access Quarterly Nacha Operating Rules-focused webinars	●	●	●	●
Receive a designated Nacha point of contact to answer questions about your membership, guide you to relevant resources, or help answer your ACH Rules questions.	●	●	●	●
Earn AAP and APRP Continuing Education Credits through members-only webinars or in-person meetings	●	●	●	●
Leverage the use of the Affiliate, Alliance, Afinis or Direct Member logos to showcase your membership	●	●	●	●
Secure inclusion in the online Member List	●	●	●	●
Receive one annual copy of the Nacha Operating Rules & Guidelines publication (per member organization)	●	●		●
Participate on or lead project teams, advisory groups and other committees	●	●	●	●
Attend In-person meetings		●	●	●
Participate in networking opportunities		●	●	●
Access members-only resources and forums		●	●	●
Nominate, elect and serve on Nacha's Board of Directors		●		●
Gain early access to API standards code for testing and feedback, information and updates			●	

Please note that this chart represents a summary of benefits. To view a comprehensive list of benefits for each Nacha membership program, please consult the program's landing page on nacha.org or contact us at membership@nacha.org.

The Affiliate Program is a cost-effective, low commitment and information-rich way to stay informed, expand your knowledge and connect with Nacha. Primarily focused on the Nacha Operating Rules, the Affiliate Program is an entry-level option for ACH Network stakeholders that are looking to stay up-to-date on changes to the Rules and serves as a steppingstone for further engagement with Nacha.

Affiliate Program Membership allows your organization to:

- Participate in up to five hours of complimentary Nacha Operating Rules-focused webinars a year, which are also eligible for up to six AAP/APRP Continuing Education Credits.
- Connect with Nacha Rules experts during the live Q&A sessions on the Nacha Operating Rules webinars.
- Receive a designated Nacha point of contact to help answer your ACH Rules questions quickly.
- Receive a complimentary copy of the Nacha Operating Rules publication annually (one per organization).

[View the member list.](#)

Cost: \$950* for federally insured depository financial institutions, \$1,399 for all other stakeholders.

[Join or request more information.](#)

*Please note that all federally insured depository financial institution members of Nacha's Affiliate Program must also be a member of a Payments Association.

Eligibility Requirements:

Open to all ACH network stakeholders. All federally-insured depository financial institutions must also be a member of a Payments Association.





The Payments Innovation Alliance is the industry's leading membership group of smart, savvy payments professionals who believe in making innovation happen. The Alliance brings together diverse, global stakeholders—financial institutions, fintechs, solution providers, businesses and corporates, law firms and more—that can outline existing and future payment trends to help member organizations remain competitive.

An Alliance membership affords your organization:

- Three in-person meetings a year (two in the U.S. and one international) with agendas that focus on all payments issues and discussions led by industry experts.
- Active project teams, made up of members, tackling the critical issues facing the payments ecosystem.
- Leadership opportunities to set the strategic direction for the Alliance through advisory committees and project teams.
- Networking events throughout the year, both in person and virtually.
- Members-only webinars on current topics affecting the industry.
- A designated Nacha rules liaison to provide Members Only Rules Updates and assist with ACH related questions.
- Visibility for your organization through sponsorships, speaking opportunities and Buzzcasts.
- Multiple ways to engage at a level that suits each individual, whether it be education, thought leadership or to help influence the direction of the industry.

[View the member list.](#)

Cost: \$2,500 to \$8,000, depending on your organization's size and desired level of participation.

[Join or request more information.](#)

Eligibility Requirements:

Open to all payments industry stakeholders.

Why Members Join — Top Three Reasons

1

Drive change and
innovation

2

Education

3

Networking

Nacha's Afinis program brings the industry together to create standardized versions of commonly-needed APIs, supporting industry innovation by addressing inefficiencies and redundancies. Some of the most influential organizations use Afinis API standards and participate in Afinis' joint efforts to build a streamlined payments system.

Afinis Membership allows your organization to:

- Exchange information and ideas with technical and business experts from member financial institutions, fintechs, and other organizations of all types and sizes from all over the world.
- Influence the design of Afinis APIs, and provide input on the data elements used to help make Afinis APIs as useful to your organization as possible.
- Collaborate to identify and bring to market the standards the payments and financial services industry needs.
- Receive early access to APIs for testing and have the unique opportunity to provide feedback on APIs prior to finalization and market availability.
- Serve on the Afinis Board of Directors or the Afinis Standards Governance Committee to provide leadership and guidance to advance the future of API standardization and enhance the efficiency and security of today's modern financial industry.
- Participate in prioritizing which APIs to develop as a creative solution to many of the industry's problems.
- Use the Afinis logo to showcase your membership and commitment to working with the industry to adopt standardized APIs promoting secure and efficient data exchange.

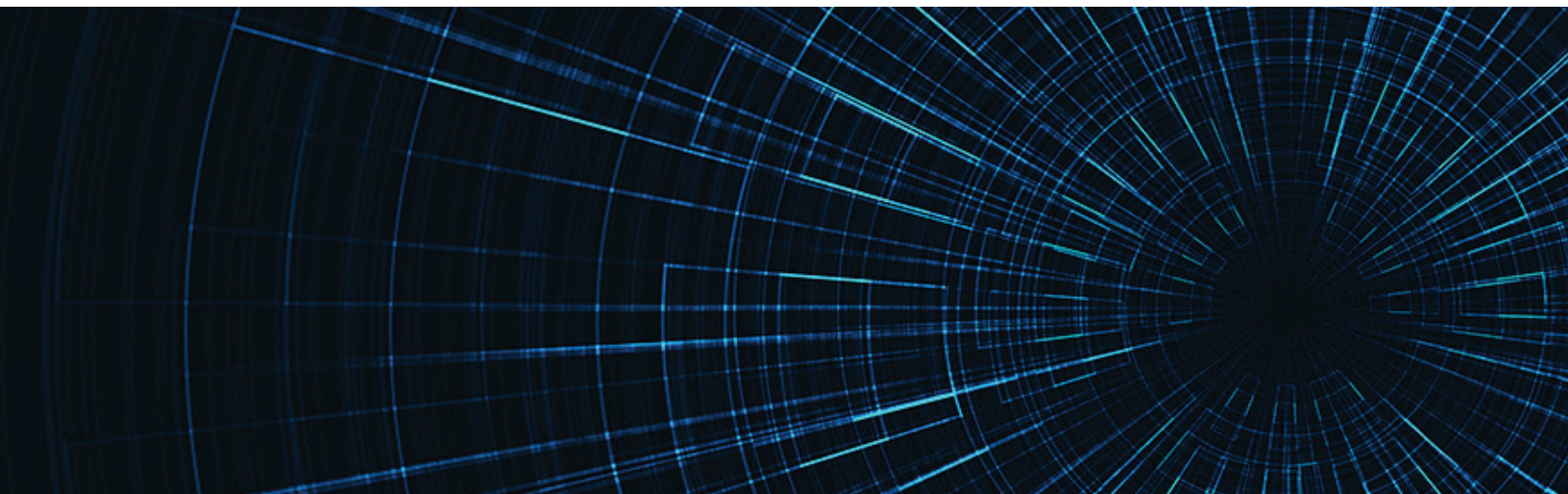
[View the member list.](#)

Cost: \$5,000-\$10,000: Financial Institutions (based on asset size) and Fintechs, Solution Providers/Consulting Firms (based on annual revenue); \$5,000: Businesses, Government Agencies and Nonprofits; \$2,500: Non-Voting Individuals/Small Organizations.

[Join or request more information.](#)

Eligibility Requirements:

Open to all payments industry stakeholders.



This membership, for Direct Financial Institutions and Payments Associations only, actively participates in Nacha's efforts to educate and advocate for the ACH Network with regulators, legislators and other stakeholder organizations whose policies affect the payments system. Direct members shape and influence the governance and direction of the ACH Network and the Nacha Operating Rules through cross-industry cooperation, innovation and collaboration. DFIs must be members of a Payments Association to be eligible for membership.

Direct Members Can:

- Vote directly on Nacha Operating Rules ballots and participate in the Nacha rulemaking process.
- Network with other payments industry leaders to share ideas and perspectives.
- Receive early access to critical industry information providing the opportunity to influence and prepare for upcoming changes.
- Nominate, elect and serve on Nacha's Board of Directors to help provide vision and leadership for the ACH Network and Nacha's future.
- Contribute to Nacha's efforts to educate and advocate for the ACH Network with regulators, legislators and other stakeholder organizations whose policies affect the payments system.
- Participate in the Nacha Lawyers Committee, a group of payments industry attorneys.

[View the member list.](#)

Cost: \$38,050 annually, in addition to a one-time capital contribution of \$10,000.

[Contact us at membership@nacha.org](mailto:membership@nacha.org)

Eligibility Requirements:

Open to federally-insured depository financial institutions and Payments Associations only. Financial institution members must be members of a Payments Association.

Top Reasons Nacha Direct Members Recommend Membership

1. Participating in the rulemaking process
2. Influencing strategic direction of Nacha and the payments industry
3. Access to the payments expertise of Nacha staff
4. Education and resources provided for members
5. Opportunities to network and engage further with other industry participants
6. Timely updates and announcements regarding the ACH Network



Nacha[®]

nacha.org/membershipfinder