

SOUTHERN MICHIGAN BANK & TRUST

Accessing the Nacha Rules Online Quick Reference Guide

As an ACH Originator, you are required to comply with the Nacha Operating Rules. Please use the instructions below to obtain free online access to these Rules.

Step One: Visit <https://nachaoperatingrulesonline.org> and select the *Claim Your Subscription* option.

The screenshot shows the Nacha website homepage. At the top, there is a navigation bar with the Nacha logo, a 'HOME' link, and a 'NACHA OPERATING RULES' link. Below the navigation bar, there is a section titled 'IMPORTANT NOTICE TO ALL USERS:' which states that the 2026 Nacha Operating Rules & Guidelines are being hosted on a new platform and that users must register as a new user, creating a new username and password before accessing the rules. Below this notice, there is a 'LOGIN' button for returning users. Further down, there is a section titled 'Claim Your Subscription' which states that if a user has a Full Access subscription code, they can click here to claim their subscription. At the bottom of this section, there is a blue button labeled 'CLAIM YOUR SUBSCRIPTION'. A red arrow points to this button.

Step Two: Enter your email address and click *Continue*.

The screenshot shows a form titled 'Enter your information here'. It has two input fields: 'Email address*' and 'Confirm Email address*'. Below the input fields, there is a blue button labeled 'CONTINUE'.

Step Three: Check the box indicating you do not have a Subscription Code. Click *Continue to Terms of Use*. Existing users continue to step five.

The screenshot shows a form titled 'Enter your information here' with a 'Back to Email' link in the top right corner. Below the title, there is a section titled 'Existing User Account' which states that users should enter their subscription code below to update their accounts access. Below this, there is a 'Subscription Code' section with an input field labeled 'Enter your subscription code'. Below the input field, there is a checkbox labeled 'Check this box if you do not have a Subscription Code. You will receive access to only the Basic Access.' Below the checkbox, there is a blue button labeled 'CONTINUE TO TERMS OF USE'.

Step Four: Complete the required information and click *Continue to Terms of Use*.

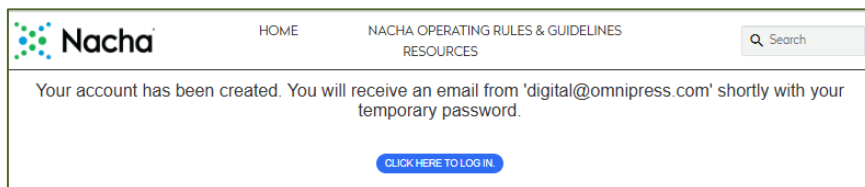
- Subscription Code: Check the box to indicate you do not have a code.
- Affiliation: Non-Member

Step Five: Review the Terms of Use, check I agree and select *Complete Registration* to continue.

Note: All users will receive an email from digital@omnipress.com confirming account access. New users will receive a temporary password. Existing users should log in with existing credentials to access the 2026 Rules.

The screenshot shows a form titled 'Enter your information here' with a 'Back to Email' link in the top right corner. Below the title, there is a section titled 'New User Registration' which states that for full access, users should use the Subscription Code as provided, including hyphens. Below this, there is a 'Subscription Code' section with an input field labeled 'Enter your subscription code'. Below the input field, there is a checkbox labeled 'Check this box if you do not have a Subscription Code. You will receive access to only the Basic Access.' Below the checkbox, there is a section titled 'Personal Information' which contains several input fields: 'First name*', 'Last name*', 'Company*', 'Organization Type*' (a dropdown menu), and 'Title*'. Below the 'Organization Type*' dropdown, there is a blue button labeled 'CONTINUE TO TERMS OF USE'.

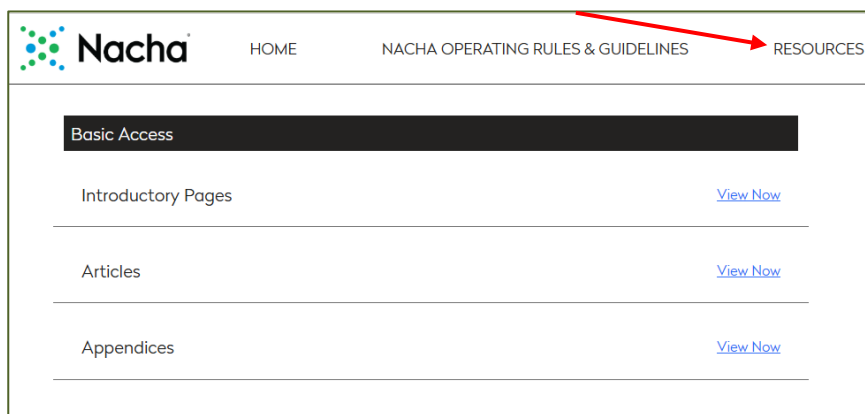
Step Six: After submitting the required information, you will receive an on-screen confirmation message and an email from digital@omnipress.com that includes your temporary password.



Retrieve the login information from the enrollment email and *Click Here to Log In*.

Be sure to remember your password as you will need it to continue accessing the Nacha Operating Rules in the future.

Step Six: Explore the Nacha Operating Rules! Locate the *Resources* heading and click the section you would like to view.



To Access the Nacha Operating Rules Online in the future:

- Visit <https://nachaoperatingrulesonline.org>
- Sign in using the email address you registered in Step Two and the password you established in Step Six of this guide.
- If you've forgotten your password, please use the *Forgot your password?* Link.

