

## 2026 ACH PUBLICATION ORDER FORM

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100	2026 Nacha Operating Rules and Guidelines—Online Access Code <i>One online access code is offered as a benefit of membership and is included with your complimentary book. Additional codes can be purchased.</i>	\$60.00	\$110.00		
101	2026 Nacha Operating Rules and Guidelines – Book	\$70.00	\$110.00		
200	2026 Nacha Operating Rules and Guidelines – Self-adhesive tabs	\$10.00	\$15.00		
102	ACH Compliance Manual - 11th Edition (Book)	\$60.00	\$100.00		
103	ACH Risk Management Handbook, 9th Edition (Book) - UPDATED	\$65.00	\$100.00		
104	UCC4A and the ACH System, 4 <sup>th</sup> Edition (Book)	\$65.00	\$90.00		
105	Third-Party Senders and the ACH Network – 4th Edition (Book)	\$55.00	\$90.00		
201	ACH Audit Guide (Electronic Documents)	\$125.00	\$250.00		
202	ACH Quick Reference (6 laminated cards) - UPDATED	\$30.00	\$60.00		
300	ACH Risk Assessment Guide (Electronic Document)	\$150.00	\$300.00		
301	RDC Risk Assessment Guide (Electronic Document)	\$150.00	\$300.00		
302	ACH Policies & Procedures Manual (Electronic Document)	\$200.00	\$400.00		
303	Third-Party Sender ACH Audit Guide (Electronic Document)	\$100.00	\$200.00		
304	Third-Party Sender ACH Risk Assessment (Electronic Document)	\$120.00	\$250.00		

#### Accredited ACH Professional (AAP) Exam Preparation Resources

900	Accredited ACH Professional (AAP) Exam Information (PDF)	\$0.00	\$0.00		
101	2026 Nacha Operating Rules & Guidelines – (Book)	\$70.00	\$110.00		
102	ACH Compliance Manual - 11th Edition (Book)	\$60.00	\$100.00		
103	ACH Risk Management Handbook, UPDATED 9th Edition (Book)	\$65.00	\$100.00		
104	UCC4A and the ACH System, 4 <sup>th</sup> Edition (Book)	\$65.00	\$90.00		
105	Third-Party Senders and the ACH Network, 4 <sup>th</sup> Edition (Book)	\$55.00	\$90.00		
400	ACHPro™ (Website)	\$125.00	\$245.00		
500	AAP Flashcards (Electronic)	\$120.00	\$200.00		
800	<b>Bundle discount:</b> All AAP exam prep resources listed above (Regular price: \$560 for members and \$935 for non-members)	<b>\$499.00</b>	<b>\$840.00</b>		

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## RESOURCE DESCRIPTIONS

### **100 and 101-2026 Nacha Operating Rules & Guidelines (Online Access Code and Book)**

The ACH Network is the driving force in the way consumers and businesses access, move and use their money. The Nacha Operating Rules & Guidelines is the foundation needed for every ACH payment. Understanding the rules and guidelines keeps your organization at the top of its field, ensuring efficient ACH payments, strengthening risk management practices, and lessening returns and exceptions. We offer either the paper version of the Rules book, or the online version that allows you to access the Rules from the office or at home without carrying the book between work and home.

### **102-ACH Compliance Manual - 11th Edition (Book)**

This manual explains the requirements of the Nacha Operating Rules & Guidelines on topics such as authorizations, disclosures, processing, funds availability, settlement, error resolution, returns, reversals, retention, audits, all Standard Entry Class Codes and more. It also provides a general overview of related Federal Regulations as well as helpful compliance tips, a resource list, and glossary of terms. This manual is a valuable tool if you are preparing for your annual ACH audit or examinations by regulatory agencies. It is also an important resource for any candidate studying for the AAP or APRP exam.

### **103-ACH Risk Management Handbook, 9th Edition (Book) - UPDATED**

This comprehensive guide explains the types of ACH payments risk, assesses the operational implications, and provides sound business practices for developing an effective risk management program. Case studies are also included, offering realistic examples to assist you in evaluating and implementing your risk management program. Because risk management is one of the competency areas covered within the scope of the AAP exam, this is also a recommended resource for AAP or APRP exam candidates.

### **104- Uniform Commercial Code Article 4A and the ACH System, 4<sup>th</sup> Edition (Book)**

The 4th Edition, for financial institutions and corporations that handle ACH wholesale credits, evaluates the impact of the UCC 4A on security procedures, bank/corporate agreements, recommended contractual provisions, errors, unauthorized entries and more. Includes Article 4A with staff commentary. This is also an important resource for AAP exam candidates.

### **105-Third-Party Senders and the ACH Network – 4th Edition (Book)**

The 4th Edition provides a review of the variations in legal requirements and processing obligations relating to the origination of ACH Entries when a Third-Party Sender is involved in the origination of transactions through the ACH Network. This edition reflects the latest Nacha Operating Rules changes, offers real-world examples of Third-Party Sender relationships, and includes sound business practices, risk management topics and a checklist of issues to be addressed by ODFIs, Originators, and Third-Party Senders in processing agreements. Third-Party Senders and ODFIs partnering with and managing these organizations will benefit from the information discussed. It is also an important resource for any candidate studying for the AAP or APRP exam.

### **200-2026 Nacha Operating Rules & Guidelines – Self-Adhesive Tabs**

Use these pre-printed, self-adhesive tabs for easy access to the sections and information in the printed 2025 Nacha Operating Rules & Guidelines. The names of key sections are pre-printed on the self-adhesive tabs and some blank tabs are also included so you can customize some to fit your needs. Instructions for placing the tabs on specific pages within the book are also provided.

### **201-ACH Audit Guide (Electronic Documents)**

This comprehensive ACH Audit Guide provides you with assistance in completing your annual ACH Audit. The worksheets include tips for each specific compliance area. The electronic document includes: a pre-audit checklist, the audit worksheets, and a sample audit of Rules compliance report.

### **202-ACH Quick Reference (Laminated cards) - UPDATED**

This handy reference provides Standard Entry Class codes, Transaction codes, Return codes, Reject codes, Notification of Change codes and more on six easy-to-read, laminated cards you'll use daily.

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**300-ACH Risk Assessment Guide (Electronic Document)**

All participating depository financial institutions are required to perform an ACH Risk Assessment. The ACH Risk Assessment Guide was developed to help your financial institution complete this requirement of the ACH Rules. The guide will walk you through a review of the risks associated with Third-Party Senders; Information Technology; Originators with Direct Access to the ACH Operator; Compliance Risks including BSA, AML, OFAC, and Regulation E among other areas of payment risk. Additional documents include a glossary of ACH terms and guidelines for risk ratings.

**301-RDC Risk Assessment Guide (Electronic Document)**

If you have deployed a branch capture process internally or offer an RDC service to your customers, did you know an RDC risk assessment needs to be performed? Are you looking for a tool to help conduct a risk assessment of your RDC program? Make sure you're ready for the questions that will be asked by regulators. This guide was developed so financial institutions can identify risks within an RDC program based on the places where checks are being captured. Checklists, process steps, interview questions and website resources are also included, in addition to an RDC end-user self-assessment form.

**302-ACH Policies & Procedures Manual (Electronic Document)**

Procedures for all aspects of your ACH program are an important piece of your institution's risk management and compliance programs. This publication will help you write procedures for your daily processes in an easy-to-understand format. Provided electronically, the ACH Procedures Manual is in Word format, allowing you to add your step-by-step instructions right into the template. Additional resources provided include: sample ACH Policy, Regulation E error resolution flow chart, glossary of ACH terms, and other sample forms including a Stop Payment Request and Written Statement of Unauthorized Debit.

**303-Third-Party Sender ACH Audit Guide (Electronic Document)**

This Third-Party Sender (TPS) ACH Audit of Rules Compliance Guide is designed to assist users of the ACH Network in the completion of their annual Third-Party Sender ACH Audit requirement.

**304-Third-Party Sender ACH Risk Assessment (Electronic Document)**

This Third-Party Sender (TPS) ACH Risk Assessment Guide is designed to assist organizations recognized as Third-Party Senders with the identification and mitigation of risks faced in the ACH Network.

**400-ACHPro™ (Website)**

ACHPro is a self-paced, computer-based training program developed to increase your knowledge of the ACH Network. This tool can be used to evaluate your level of expertise of the ACH Network and related payment systems, and to identify those areas that may require additional development. This resource is valuable tool for ACH professionals, EFT professionals, and new employees. ACHPro challenges your knowledge in two ways: Game Mode & Test Mode. ACHPro Game Mode is a fun, interactive program which tests your skills in each of the key competency areas covered on the AAP Exam.

**500-AAP Flashcards (Electronic Document)**

These AAP Flashcards provide a study aid for those planning to take the AAP exam. Highlighting the areas of focus on the AAP exam, this is a great self-study tool to help registrants prepare for the exam and earn their accreditation. Timeframes, SEC codes, participant responsibilities and most of the need-to-know information is covered.

**900-Accredited ACH Professional (AAP) Exam Information (PDF)**

Becoming an AAP enhances your ability to support your customers and increases your value to the organization you work for. It's also a great way to invest in your own professional development and hone your skills for personal enrichment and career growth. For those who are considering sitting for the AAP exam, this free document provides some high-level information about the exam, and it outlines the competency areas covered on the exam and the weighting of each area. We also provide a list of recommended study resources and a high-level study guide to help you focus your study efforts on key topics within each of the competency areas covered on the AAP exam.