



September 22, 2022

TO: Direct Financial Institution Members  
Payments Association Members  
ACH Operators  
Software Information Exchange

FROM: Nacha Network Rules

RE: 2022 Nacha Operating Rules & Guidelines – Supplement #2-2022

**FOR YOUR INFORMATION**

Supplement #2-2022 contains the 2023 ACH Network Administration Fees as approved by Nacha's Board of Directors. The new fee schedule is effective January 1, 2023.

To ensure compliance with the most current rules, the supplement should be used in conjunction with the 2022 edition of the Nacha Operating Rules.

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If you have any questions or need additional information regarding the content of this supplement, you may contact Nacha's Network Rules Department at (703) 561-1100.

Attachment



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NOTICE OF AMENDMENT  
TO THE  
2022 NACHA OPERATING RULES

September 22, 2022  
SUPPLEMENT #2-2022

Network Administration Fees  
*Effective Date: January 1, 2023*

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# Supplement #2-2022 to the Nacha Operating Rules

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Supplement #2-2022 contains the 2023 ACH Network Administration Fees as approved by Nacha's Board of Directors. The new fee schedule is effective January 1, 2023.

To ensure compliance with the most current rules, use this Supplement in conjunction with the 2022 edition of the Nacha Operating Rules.

# Network Administration Fees

The Nacha Operating Rules require each Participating Depository Financial Institution that transmits or receives ACH entries (commercial and Federal Government) to pay an annual fee and a per-entry fee to cover costs associated with the administration of the ACH Network. These Network Administration Fees apply to all entries subject to the requirements of the Nacha Operating Rules, whether such entries are transmitted via an ACH Operator, sent directly from one Participating DFI to another, or sent through another entity. The Network Administration Fees have been established by the Nacha Board of Directors and are reviewed and modified, as appropriate, on an annual basis.

## NETWORK ADMINISTRATION FEES AND DATA REPORTING REQUIREMENTS

The accompanying chart provides information on the amount of the annual and per-entry fees for the 2023 calendar year. The ACH Operators collect the annual fees and per-entry fees on behalf of Nacha for entries sent from one Participating DFI to another Participating DFI through the ACH Operators.

Financial institutions are required to report and Nacha collects directly the per-entry fees for ACH entries not sent through the ACH Operators, but that are sent as part of direct send or “on-we” arrangements. A direct send or “on-we” arrangement is one in which a Participating DFI sends a payment file that uses the Nacha formats and/or is covered by the Nacha Operating Rules, where that file is not processed by an ACH Operator, but instead is exchanged with another non-affiliated Participating DFI, either directly or through another entity. This definition applies regardless of how interbank settlement is accomplished.

Participating DFIs with direct send or “on-we” volume exceeding 5 million entries annually are obligated to file the requisite reporting with Nacha quarterly. Participating DFIs with direct send volume below this threshold are obligated to file with Nacha annually. These financial institutions are required to submit transaction volume data and any associated fees directly to Nacha using Form N-7 (2023). Any Participating DFI whose direct send or “on we” volume of entries originated or received exceeds 5 million for any quarter ending March 31, June 30, September 30, or December 31, 2023 must submit the above data and fees on a quarterly basis thereafter. The submission deadlines for quarterly filers are April 30, July 31, and October 31, 2023, and January 31, 2024. Participating DFIs that exceed the threshold during the calendar year must aggregate all prior quarters’ fees in their current quarter’s Form N-7 (2023) payment. Participating DFIs whose direct send volume is below this threshold must submit the above data and fees for calendar year 2023 by January 31, 2024.

**Nacha  
2023 Schedule of Fees**

**ACH Network Administration Fees**

This Schedule of Fees has been established by the Nacha Board of Directors for calendar year 2023 in accordance with the requirements of the Nacha Operating Rules, Article One (General Rules), Section 1.13 (Network Administration Fees).

- Per-Entry Fee (January 1–December 31) ..... \$ .000185
- Annual Fee ..... \$ 344.00

## NETWORK ADMINISTRATION FEES – FILING REQUIREMENTS FOR PARTICIPATING DEPOSITORY FINANCIAL INSTITUTIONS

Form N-7 (2023) is provided for the purposes of reporting and submitting payment of Network Administration Fees, as required by the Nacha Operating Rules, on ACH entries that are transmitted or received under a direct send or “on-we” arrangement. These reporting requirements are not applicable to Participating DFIs whose entries are processed exclusively through an ACH Operator, where all applicable transaction volume will be reported to and fees collected by the ACH Operators on behalf of Nacha.

### **Who Must File**

Any Participating DFI that transmits or receives entries that use the Nacha formats and/or are covered by the Nacha Operating Rules, where those entries are not processed by an ACH Operator, but instead are exchanged with another non-affiliated Participating DFI, either directly or through another entity, during the 2023 calendar year.

### **Who Does Not Have to File**

Any Participating DFI that transmits and receives 100% of its ACH entries during 2023 through an ACH Operator or with affiliated Participating DFIs does not need to file Form N-7 (2023). All applicable Network Administration Fees are billed and collected on Nacha’s behalf by the ACH Operator, and appear on your customer statement as “Nacha Admin Network Fee/Entry” and “Nacha Admin Network Fee/Month.”

### **When and Where to File**

Any Participating DFI whose direct send or “on-we” volume of entries originated and received exceeds 5 million for any quarter ending March 31, June 30, September 30, or December 31, 2023 must file on a quarterly basis thereafter. The submission deadlines for quarterly filers are April 30, July 31, and October 31, 2023, and January 31, 2024. Participating DFIs that exceed this threshold during the calendar year must aggregate all prior quarters’ fees in the current quarter’s payment. Participating DFIs whose direct send or “on-we” volume is below the threshold must submit their calendar year 2023 data and fees by January 31, 2024.

Completed forms and payment must be received by Nacha no later than the above deadlines. Submit forms electronically to [N7Form@nacha.org](mailto:N7Form@nacha.org).

Payment via ACH credit is preferred. The ACH credit must be initiated by the organization filing Form N-7. UPIC Routing & Transit # 021052053, Acct # 59058945. Use CCD format for single filing. Complete in Batch Header (1) Company Name (2) Company Entry Description (specify Form N-7 (2023)).

If paying by check, please make the check payable to Nacha and mail to: Nacha, Attn: Finance Department, 2550 Wasser Terrace, Suite 400, Herndon, VA 20171.

### **Form Instructions**

Line 1. Enter legal name of Participating DFI.

Line 2. Enter mailing address of Participating DFI.

Line 3a. List the number of ACH entries transmitted and received by the Participating DFI that were not processed by an ACH Operator but were exchanged with another non-affiliated Participating DFI, either directly or through another entity, for the applicable period. Entries should be sorted by routing number of the non-affiliated DFI and include debits, credits and entries of non-value. If there are more routing numbers than spaces available, attach another sheet. Total columns and add together to calculate the grand total.

Line 3b. Enter the grand total from line 3a.

Line 4. Represents the 2023 per entry fee of \$.000185

Line 5. Multiply line 3b by line 4 [example: (line 3b) 100,000 x (line 4) \$.000185 = (line 5) \$18.50]

Line 6. Payment due is equal to the amount on line 5. Indicate payment method. If amount on line 5 is less than one dollar, submit the completed form only; no payment is due.

***Still Need Additional Information?***

Downloadable Forms and Instructions are available at <https://www.nacha.org/content/network-administration-fees> or contact Nacha, 800-487-9180 or 703-561-1100 or email: [N7Form@nacha.org](mailto:N7Form@nacha.org).



**FORM N-7 (2023)**  
**(continued)**

- b. 2023 total direct send ACH entries *(see instructions)* \_\_\_\_\_
- 4. 2023 per entry fee x \$.000185
- 5. Uncollected 2023 Network Administrative Fees (line 3b x line 4) \$ \_\_\_\_\_
- 6. Payment Due: (Amount on line 5) Date of ACH credit \_\_\_\_\_ or Check \_\_\_\_\_  
*(If less than \$1.00, no payment due, submit form only)*

I declare that I have examined this form and to the best of my knowledge and belief, it is true, correct and complete.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Printed Name \_\_\_\_\_

Title \_\_\_\_\_

Financial Institution Name \_\_\_\_\_

Email Address \_\_\_\_\_ Phone Number \_\_\_\_\_

*Submit completed form to:* N7Form@nacha.org

*Submit payment. Payment via ACH credit preferred:*

The ACH credit must be initiated by the organization filing Form N-7. UPIC Routing & Transit # 021052053, Acct # 59058945. Use CCD format for single filing. Complete in Batch Header (1) Company Name (2) Company Entry Description (specify Form N-7 (2023)).

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