



Are you in compliance with Nacha's WEB Debit Account Validation Rule?

Nacha Rules require all businesses initiating consumer ACH debits via the internet or mobile devices to verify the consumers' account information prior to the first payment.



Nacha's Phixius Service may be your answer

Nacha's Phixius solution is one method to adhere to the WEB Debit Account Validation Rule while providing a safe and secure way to verify and validate ACH account information.



The Phixius advantage

Built and operated by Nacha, Phixius is a peer-to-peer network that enables the exchange and validation of payment-related information quickly and securely.

Using an API based on the ACH prenote, Phixius instantaneously validates routing and account numbers, ensuring compliance with the WEB Debit Account Validation Rule.

Nacha's Phixius applications also help mitigate fraud and enhance the certainty of payment routing for large and small volume ACH users.

To better assist participants, Phixius can also now verify the name on a consumer account.

These applications help mitigate fraud and enhance the certainty of payment routing for large and small volume ACH users.



Contact a Phixius Customer Representative

Scan the QR Code and fill out the form, and a Phixius representative will be in touch with you.

More information > [Visit Phixius.com](https://www.phixius.com)





Phixius[™]
by Nacha

One product. One connection. One contract.

Many account validation opportunities. All simplified by Nacha.

What's next

Phixius is expanding its available applications, providing other business and consumer validations through a single API gateway, including:

- Account name validation.
- Business entity verification, including name, TIN, address validation, ownership, legal status and incorporation date.
- Status of trading partners' regulatory compliance, including OFAC, OIG, denied persons, and related sanctions lists.

What Phixius customers are saying

“We partnered with Nacha to offer the Phixius solution because it allows us to help our bank partners maintain compliance in real-time. Phixius was built to support high-capacity volume with rapid API performance, and that's exactly what we need to deliver to our clients.”

–Scott Goldthwaite, Aliaswire President



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