Common Industry Challenges

- Multiple proprietary “standards”
- Bilateral agreements
- Lack of interoperability
- Slow to adopt to new technologies
- Change is costly
What is NACHA?

• Rulemaking and standards setting body for the ACH Network and eCommerce systems
• Compliance and Rules Enforcement
• Education and Marketing services
• Consulting and Project Management Services
ACH Facts - 2003

Volume: 8.9 billion
Value: $24 trillion
Number of Companies: 3.5 million
Consumer Participation: 115 million
NACHA’s Partnerships

• Operating Rules Adopted by US Treasury
• EBT Rules Used by 40 States & D.C.
• Standards Used for Tax and Child Support Payments
• Department of Education
• Department of Defense
Operating Rules-- Key Components

- Rights, responsibilities of all parties
- Define liabilities
- Exception processing
- Error resolution
- Format specifications
- Risk management
- Enforcement
Chapters
FiXs/DCIS Operating Rules

• General Requirements
  – Personnel
  – Systems/Site Requirements
• Credential Issuer Responsibilities
• Relying Party Responsibilities
• DCIS Trust Gateway Broker Operator Resp.
Chapters
FiXs/DCIS Operating Rules

• Liabilities and Indemnification
• Security and Privacy
• FiXs/DCIS Governance
  – Governing Council Being Organized
    • Business Requirements
    • Operating Entity (Trust Gateway Broker)
• Definitions
Cross-credentialing is possible because participants agree to use the same process for:

- **Validating** an employee’s need for DCIS credentials
- **Verifying** an applicant’s identification (vetting/identity proofing)
- **Enrolling** the applicant into the DCIS system
- **Issuing** the employee a DCIS identifier
Operating Rules -- Advantages

- One multilateral contract
- Certainty
- Single standard
- Supports interoperability
- Supports Cross-Credentialing
- Uniform exception processing
Electronic Authentication Partnership
The Electronic Authentication Partnership

- Enable Relying Parties to Trust Credentials
- Outline Credential Issuance Requirements
- Expand Markets
- Lower Costs
- Connect the Public and Private Sectors
- Provide A Basis for Federated Authentication
The EAP Will Develop Specifications and Operating Rules

- Specifications for Credentials
  - Hierarchical assurance levels
  - Criteria for evaluating credentials at each assurance level
- Business Requirements and Processes
- Evaluation, accreditation and compliance with credentialing process
- Accreditation List
Proposed Work Groups

- Credential Standards and Levels of Assurance
- Business Requirements and Processes
- Evaluation, Accreditation and Compliance
- EAP Governance
Questions

hsims@nacha.org

www.fegc.org

www.eapartnership.org