

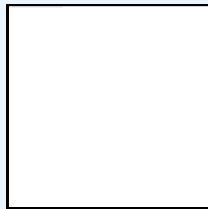
**Pam Moore**

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**Subject:** FW: Spam emails from 4/1/2013

**From:** NACHA - The Electronic Payments Association <[marketing@nacha.org](mailto:marketing@nacha.org)>  
**Date:** April 1, 2013, 8:31:19 AM CST  
**To:** [REDACTED] <[REDACTED]>  
**Subject:** ACH Processing Changes for May, 2013

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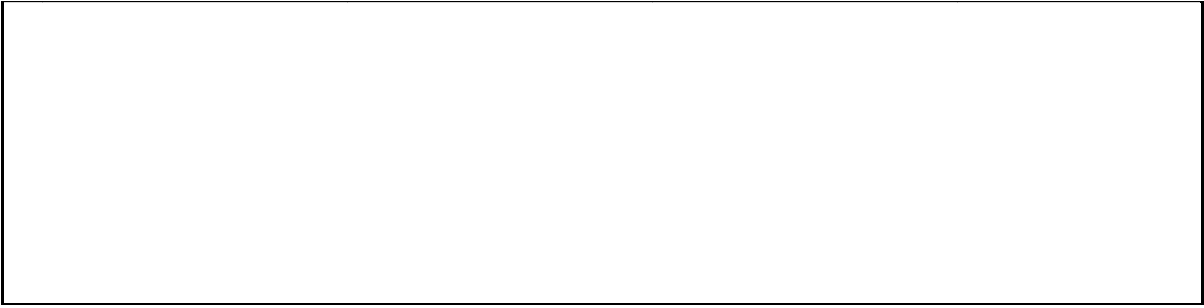
**Some updates awaits you**  
**ACH Processing Changes for May, 2013**

**[ACH Transaction \(IAT\) Changes in May 2013](#)**  
The implementation of IAT introduced a number of changes, including redefined obligations for gateway operators, the addition of the travel rule information and SEC code changes.

[More details](#)

**View updates online here:**

**NACHA [May 2013 ACH Rules Changes](#) and more important information related to updates in May, 2013.**

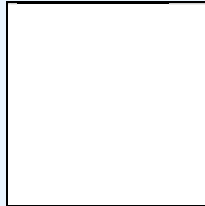


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