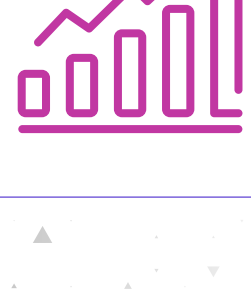


# Future-proof your ACH payments services

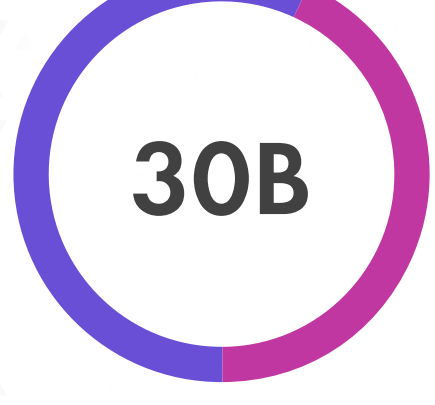
How to keep pace with continuous transactions volume growth and the rapidly modernizing payments landscape



**71%**

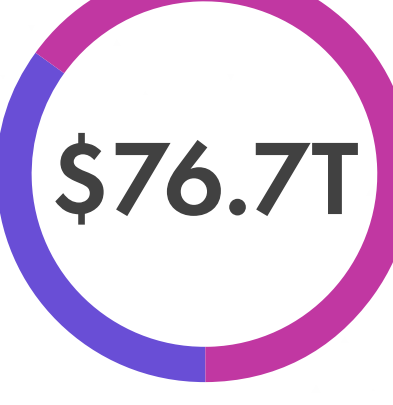
ACH traffic keeps on growing, with payment volumes increasing by 71% from 2013 to 2022, according to Nacha<sup>1</sup>.

2022 ACH Volume



17.1 Billion Debits  
12.9 Billion Credits

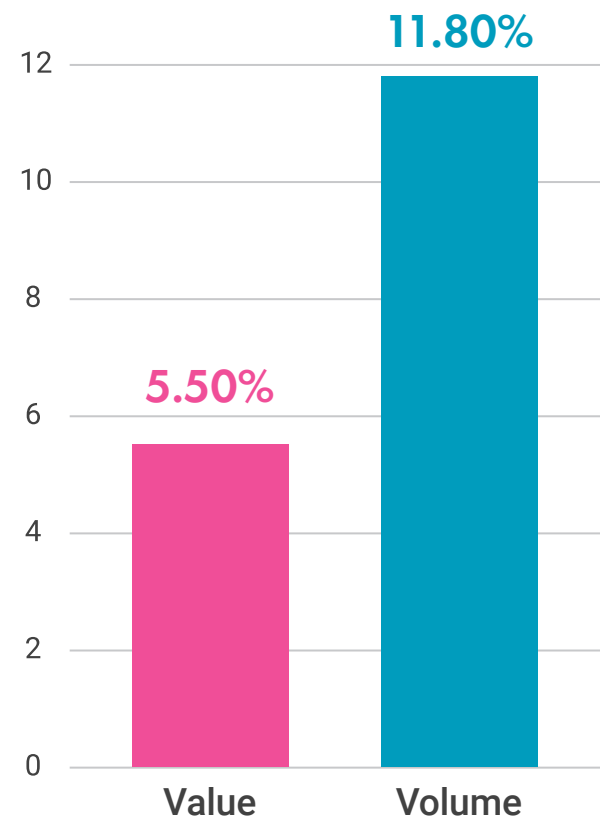
2022 ACH Value



\$26.5 Trillion in Debits  
\$50.2 Trillion in Credits

## B2B ACH payments value and volume increased in 2022

Business-to-Business (B2B) ACH payments volume continues to increase as companies in the U.S. are actively and constantly shifting their payment methods from checks to digital formats. This trend is highly likely to continue in the coming years.

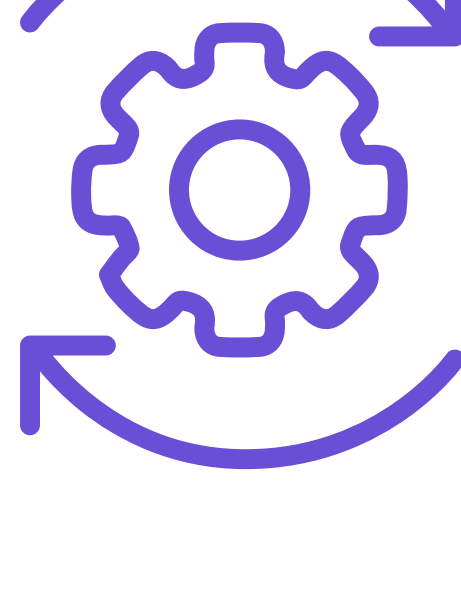


In March 2022, the per-payment limit on Same Day ACH transactions increased from \$100,000 to \$1 million. That change expanded the use cases and brought new players which has resulted in remarkable year-over-year growth for the payment method.



**44%**

Adoption of Same Day ACH for B2B payments increased 44% in 2022

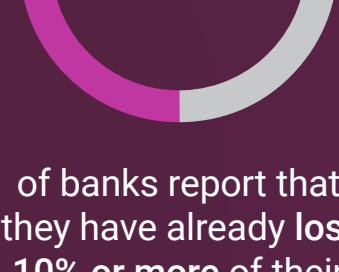


While the U.S. payment industry is excited and focused on the advancement of instant payments and the set of use cases uniquely suited to real-time processing, ACH payments remain a "must-have" service for U.S. Financial Institutions (FIs).

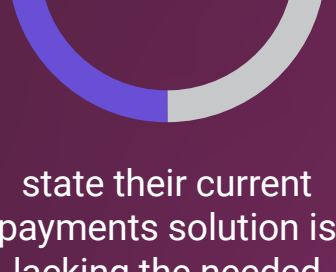
However, FIs are struggling to keep up with the significant increase in ACH payments volume and new ACH services enhancements due to their outdated ACH processing systems which are heavily dependent on proprietary custom code and patches that are not being adequately supported.

At the same time, most of the FIs in the U.S. are also investing in supporting instant payments as well as meeting their end-users' demand for faster, frictionless, and more transparent payment capabilities.

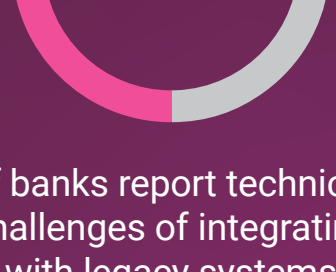
## A new survey conducted by Aite-Novarica Group<sup>2</sup> shows that FIs in the U.S. are struggling on several fronts



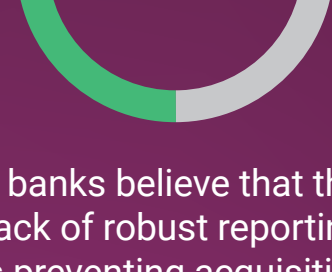
61% of banks report that they have already lost 10% or more of their payments volume to fintech providers



52% state their current payments solution is lacking the needed scalability to support increasing payments volume and new services



65% of banks report technical challenges of integrating with legacy systems to be an obstacle in introducing new products and services



50% of banks believe that their lack of robust reporting is preventing acquisition of new clients

For many FIs it has become extremely complicated and costly to update and upgrade existing payment systems to support their evolving payments business needs.

Furthermore, manual management of highly complex and fragmented payment services, and continuously changing customer demands are undermining the ability of banks not just to innovate, but also to deliver and operate existing services in a timely and efficient manner.



## To meet these challenges



**70%**

of banks expect their investment in payments technology will grow or remain the same

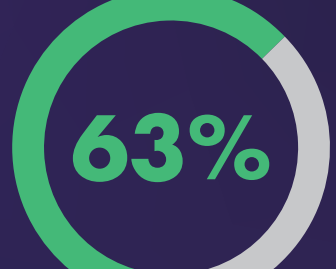
## Banks indicated the following critical and very important priorities for their modernization plans:



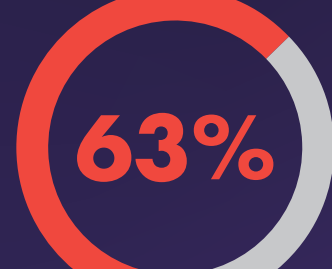
73% Simplifying the complexity of adding new rails



68% Reducing maintenance cost and operational complexity



63% Improving their ability to meet customer demands for value-added services



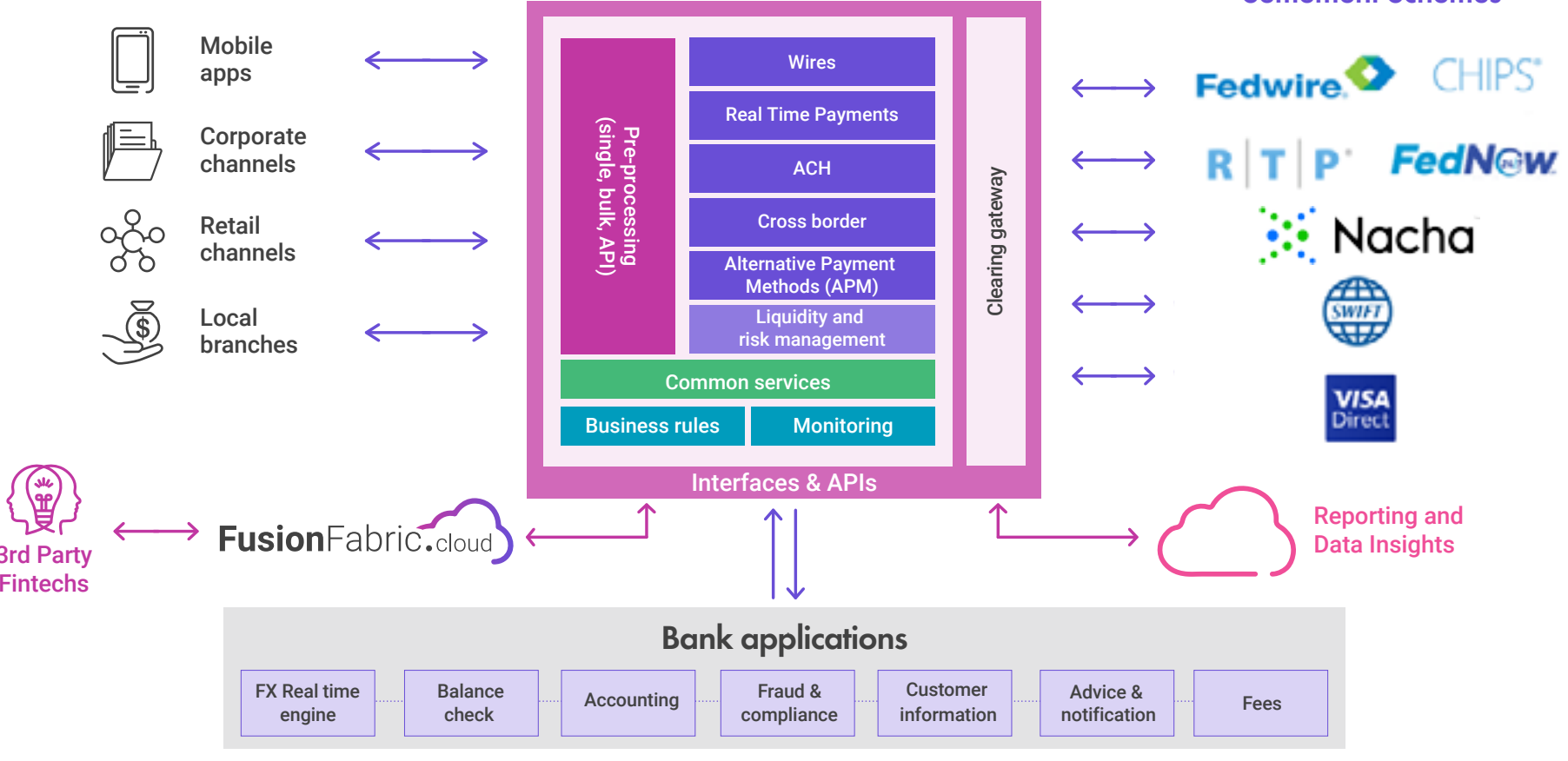
63% Improving time to market for new products and services

## Payment Hubs are increasingly becoming the solution of choice for modernization projects

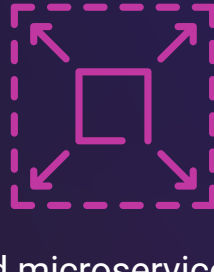
Finastra's Payment Hub solutions consolidate the processing of multiple payment types - Wires (Fedwire and CHIPS), ACH (FedACH and EPN), instant payments (RTP and FedNow), and cross-border - onto a single platform, standardized solution, enabling financial institutions of all sizes to modernize and transform their payments business.

The centralized and modular hub solution not only helps improve processing efficiency and reduce operating costs, but it can also be a foundation for competitive differentiation as it enables FIs to deliver faster time to market for new products and value-added services.

Furthermore, as cloud adoption becomes mainstream, many FIs are adopting our Payments Hub as a Service solution to benefit from a SaaS delivery model.



## Future-proof your ACH and other payments processing



API and microservice-based, scalable and modular architecture enables the addition of new payment rails and services as needed



Supports ISO 20022 and Nacha formats, FedNow, RTP and Fedwire and CHIPS



Mandated regulatory and compliance updates provided in quarterly releases

## Boost operational efficiency



A unified system for handling all payment types



Boost productivity and STP rates through end-to-end payment processing automation



Centralized control and tracking of payment operations

## Accelerate innovation and time to market



Comprehensive pre-configured, best practice payment workflows



Highly configurable business rules and intuitive UI



Pre-integrated with FusionFabric.cloud, our innovation and collaboration ecosystem of fintechs, financial institutions, and other institutions



Learn how Finastra can help future-proof your ACH payment processing

1. Nacha  
2. Aite - Novarica Group Payments Modernization and Technology survey report