

# Finastra ACH payment solution

Despite the growth of instant payments, ACH transactions remain both central and relevant to the US economy.

## More transactions

are made with ACH than ever, as the ACH Network has seen growth in nearly every payment category year-over-year

## Over 46% growth

in Same Day ACH volume and over 31% growth in value (comparing second quarter 2023/2024)

Source: <https://www.nacha.org/>

### Why invest in ACH solutions?

While there is much excitement around the availability of instant payments and the set of use cases uniquely suited to real-time processing, ACH processing remains a “must have” channel for US Financial Institutions (FIs) because:

- It is uniquely suited to batch use cases such as payroll processing
- Supports both credits and debits, including NOCs and returns
- It has a progressive roadmap including faster payment developments (such as Same Day ACH transaction limit increases and additional processing windows)

### Why now?

As with other payment rails in the current “Perfect storm” of changes in the payments industry, legacy ACH solutions, whether developed by vendors or in house, are feeling the pressure of continued support to cope with increasing volumes and innovation.

The result is expensive customization projects or falling behind in the experience delivered to customers (e.g., failure to support new roadmap items); this is a recipe for soaring operational costs and failure to retain and grow the customer base. It is a problem for all sizes of FIs.

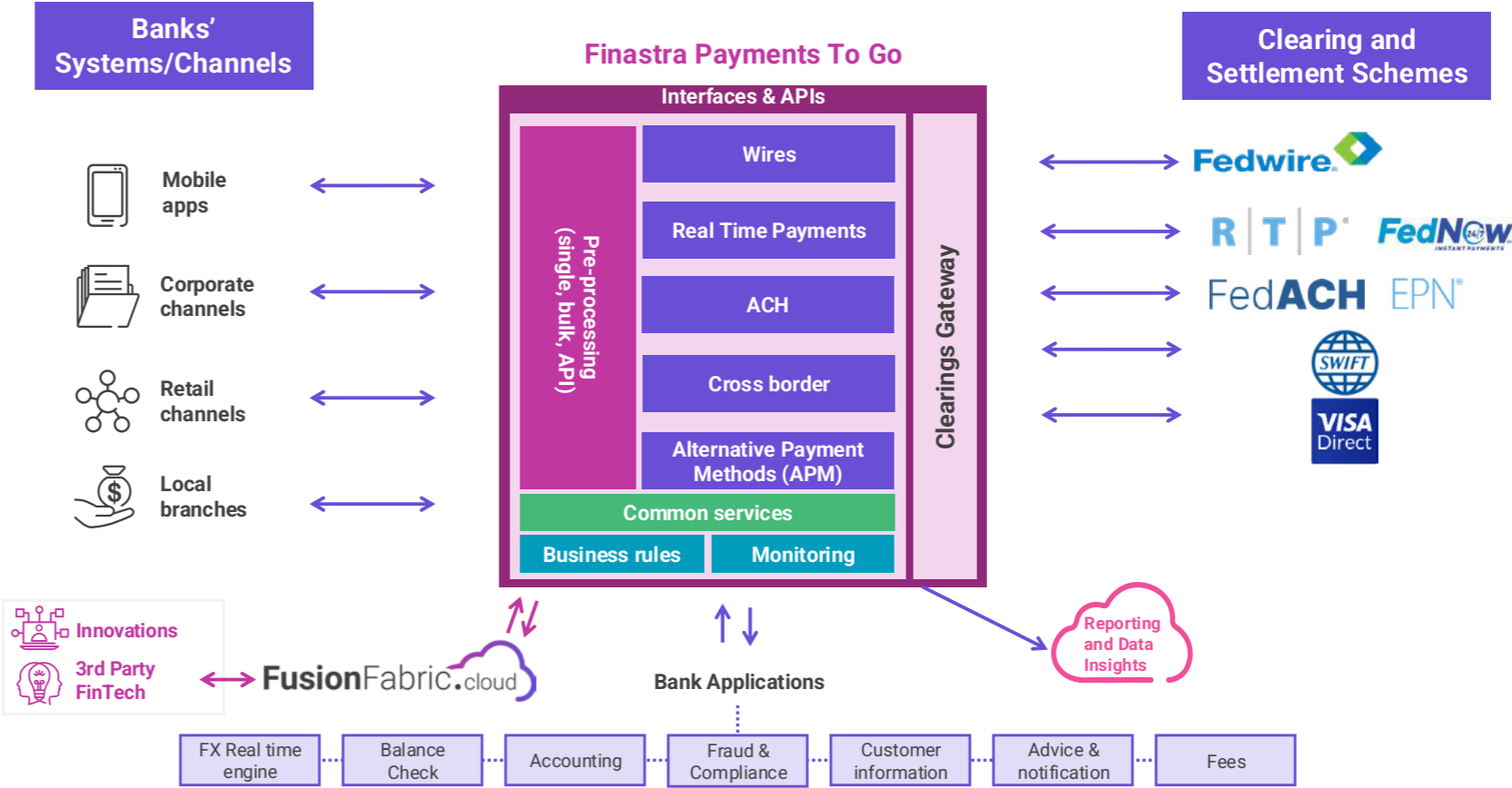
**Finastra's Payments To Go**

Implementation of a modern payment hub solution guarantees not only ongoing support for your ACH processing (including ongoing compliance with Nacha changes) but the opportunity to transform other rails in line with your business and operational objectives.

With Payments To Go financial institutions can leverage a modern architecture that not only addresses current needs but also can scale and adapt with the growing volume of ACH and other payment types. Our solution is delivered as a Payments-as-a-Service (PaaS) solution with pre-configured, best-practice workflows and business rules minimizing the cost, effort, time to implement, and risk of upgrades.

Looking to accelerate your payments modernization initiatives including ACH solutions?

[Talk to us today](#)



### Key ACH support features include:

- Certified clearing connectivity to FedACH and facilitating payments for the private sector through EPN
- File, batch, and transaction level processing (e.g., validations, agreements, duplicate checks and reconciliations)
- Support for both B2B and B2C payments including Same Day ACH payments
- Interface support (including posting, account lookup, Positive-Pay, and pre-funding)
- SaaS model providing multi-tenant support
- File notification API to communicate the outcome of the file processing (success/fail/invalid)
- Linking of transactions to batch files and related batches to fully track the history of transactions for both inbound and outbound flows
- Standard uploads (including customers/accounts, clearing membership, and Fed ABAs)
- Same day and Next day processing of outbound, inbound, and on-us credit and debit flows
- Exposure validation for credit and debit flows
- Reversal, return, and rejection management
- Advising and acknowledgement flows
- Administration message support (NOC, Refuse NOC, DNE, ENR)
- File, batch, and transaction reports
- 'Out-of-the-box' Operations dashboard to provide simplified monitoring
- A range of training and Go-Live support packages

### How FI's ACH processing benefits from payments modernization

A modern payment system enables FIs to reduce technical debt and automate payment processing across multiple payment types, including ACH, leading to increased operational efficiency, reduced operational costs, improved risk management, and enhanced customer experiences and, above all, will provide the infrastructure to support future innovation.

### Why Payments To Go is the right choice for FIs looking to modernize their payments infrastructure:

- Opportunity to transition from legacy systems to a modern, microservices-based, and API-driven architecture, leading to faster innovation
- Minimize operational complexity and costs in maintaining outdated systems and gradually phase out legacy solutions built on old technologies
- Layered modular architecture means simpler, easier, and cheaper upgrades to keep pace with the latest ACH developments and evolving regulatory requirements
- Expand business capabilities by supporting ACH transaction processing on behalf of third-party banks
- Visibility of a complete audit trail across different systems for both inbound and outbound batch payment files including the ability to monitor the completion status
- Use of a cloud-native methodology, technologies, and processes mean that security, scalability, availability, and resiliency are built in
- Delivery as a service means fast onboarding to an always compliant solution reducing risk and Time to Value
- Access to AI/ML based data analytics through management reports and dashboards to drive actionable insights and establish consolidated views for all your payment operations
- Use of Kafka to stream events allows FIs to develop their own dashboards, reports, and data repositories (in addition to those supplied with the solution) to meet their specific needs (e.g., improve business processes and decision making, and analyze customers' behavior to develop targeted offerings)
- Multi ABA routing capabilities leveraging different clearings to honor customer transactions based on cost, speed, and reachability

### Why Finastra?

Finastra has a proven record in ACH processing worldwide, with the solution to meet the needs of FIs and built on modern architectural features including Open APIs, microservices, and other cloud-native technologies such as Kafka for distributed event streaming – future-proofing your investment to keep pace with the changes in US ACH processing and deliver the scalability and performance essential to support ever increasing ACH transaction volumes.

The benefits of partnering with Finastra go far beyond just the software, and include its:

- Long-standing relationship with The Federal Reserve, Nacha, and The Clearing House
- Large footprint of ACH processing in the US, and globally
- Proven, best practice delivery approach
- Range of support packages to ensure that you maximize the business benefits from our solutions
- Value-added services accessed through our integration layer, FusionFabric.cloud, facilitating collaboration with our third-party fintech partners

We deliver a payment solution that enables FIs to adapt with the evolving regulatory requirements and customer demands. Driven by a modular and microservices-based architecture, Payments To Go is a highly scalable, secure, available, and resilient PaaS hub solution that allows FIs to make their ACH payments, and other payment types, more agile and innovate faster in line with an ever-changing payments industry.

*At Finastra, we deliver modern payments, ensuring peace of mind for our customers as they continue to navigate the future of payments.*

*Finastra supports the*

**5th largest clearer**

*of US ACH payments, processing*

**1.6M transactions**

*in 25 minutes*

*Another large ACH customer improved their*

**operational efficiency  
by 50%**

*with Finastra*

### About Finastra

Finastra is a global provider of financial services software applications across Lending, Payments, Treasury and Capital Markets, and Universal (retail and digital) Banking. Committed to unlocking the potential of people, businesses and communities everywhere, its vision is to accelerate the future of Open Finance through technology and collaboration, and its pioneering approach is why it is trusted by ~8,100 financial institutions, including 45 of the world's top 50 banks. For more information visit [finastra.com](https://finastra.com)

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