



Treasury Services: ACH and Fraud Tips

3RD QUARTER 2025

Strong Growth Continues for the ACH Payment Network in 2024

In the first quarter of 2025, 8.7 billion ACH payments were processed over the ACH Network worth \$23.3 trillion. Same day ACH volume rose by 15%. Download the second quarter infographic [here](#). As a reminder, Treasury Manager can be enabled for this expedited ACH payment.

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NACHA Operating Rule Changes Effective Next Year

FRAUD MONITORING PHASE 1

Effective March 20, 2026 NACHA is implementing Phase 1 of new fraud monitoring rules aimed at enhancing the detection and prevention of unauthorized ACH transactions. These changes are part of a broader risk management initiative to combat fraud with the ACH network.

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NACHA Backs Executive Order to Eliminate Federal Paper Checks by September 2025

NACHA voiced strong support for Executive Order 14247, which mandates that all federal disbursements transition to electronic payments by September 30, 2025. Highlighting efficiency, security, and cost savings, NACHA noted the move could have saved over \$68 million in 2024 alone.

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Global Payment Leaders Unite to Tackle Escalating Fraud Threat

At the Smarter Faster Payments 2025 conference, NACHA CEO Jane Larimer hosted an international panel discussing the growing global threat of payments fraud. Leaders from Canada, New Zealand, South Africa, and the UK emphasized that fraud is increasingly sophisticated and must be addressed collaboratively across industries—not just by financial institutions. Panelists agreed that systemic cooperation is key to making real progress.

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