



Treasury Services: ACH and Fraud Tips

4TH QUARTER 2025

Strong Growth Continues for the ACH Payment Network in 2025

In the third quarter of 2025, 8.8 billion ACH payments were processed over the ACH Network worth \$23.2 trillion. Same day ACH volume rose by 9.2%. Download the third quarter infographic [here](#). As a reminder, Treasury Manager can be enabled for this expedited ACH payment.

[Learn More](#) •

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.

[Learn More](#) •

AFP Study Reports Massive Decline In Check Payments Between Businesses

Since 2004, business-to-business check payments have decreased by 55% according to the Association for Financial Professionals (AFP) Digital Payments Survey. The decline is attributed to the adoption of faster digital payments and enhanced payments security.

[Learn More](#) •

ACH Payment Updates: We want to make you aware of two important updates regarding ACH payments:

1. Same Day ACH Eligibility

Prefund clients are now eligible to send Same Day ACH payments. Payments submitted by 12 noon CT that have a same day effective date will be received by the recipient on the same business day. Please review the [ACH Payments Quick Start Guide](#) for step-by-step instructions. *(Additional fees may apply.)*

2. End of Year ACH Payroll Processing

To avoid payment delays, please submit files timely in Treasury Manager for higher dollar amounts than normal ACH origination files for payroll and end of year bonuses. Hancock Whitney will be closing at 1pm on Christmas Eve.

If you have any questions, please contact your banking officer.