Treasury Services: ACH and Fraud Tips

1ST QUARTER 2026

Strong Growth Continues for the ACH Payment Network in 2025

In 2025, 35.2 billion ACH payments were processed over the ACH Network worth $93 trillion, up 5% from 2024. Same day ACH volume rose by 16.7% in 2025. Download the 2025 infographic here. As a reminder, Treasury Manager can be enabled for this expedited ACH payment.

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Nacha Operating Rule Changes Effective March 20, 2026

FRAUD MONITORING PHASE 1

On March 20, 2026, Nacha implemented 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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Spoof Calls Claiming to be from Nacha

Nacha has reported a fraud scheme in which scammers are making spoofed phone calls to organizations that originate ACH payments, falsely claiming to represent Nacha. The callers say they need to review ACH files and may send a website link to collect information. Nacha will never contact organizations to request ACH files in this way. Make sure to follow your organizations data and cybersecurity procedures regarding sharing user credentials and clicking links from unknown sources.

Credit Push Fraud Threat is Alive and Well

Credit-push fraud, including vendor impersonation and business email compromise (BEC), is a growing problem because fraudsters exploit busy accounts payable teams and frequent vendor banking changes. The New Nacha Rules aimed at fighting credit-push fraud are taking effect this year. These rules require a risk-based approach to monitoring ACH credit transactions to identify and stop potentially fraudulent entries.

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