



# ACH State of the Union

Digital Directions 2022  
May 11, 2022

## Music To Your Ears



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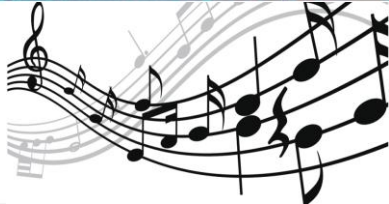

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### Music Lyrics

- Modern ACH Network
- 2021 ACH Network Performance
- Pandemic Payments
- Same Day ACH
- ACH Network Initiatives
- Risk Management

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### Modern ACH Network....

- Two system operators** and approximately 10,000 endpoints
- 120 million payments** per day
- Settlement **four times per day**
- Same-Day and 1-day payments, and 2-day credits**



*It takes two to make a thing go right. It takes two to make it outta sight....*  
- Singer - Bob Dylan



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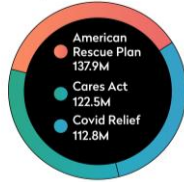
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## Pandemic payments and the ACH Network.....

- ❑ 373.2 million Economic Impact Payments by ACH Direct Deposit
- ❑ 31 million Advance Child Tax Credit payments by ACH Direct Deposit
- ❑ State roles in unemployment benefits and additional relief payments

Direct Deposits March 2020 to June 2021



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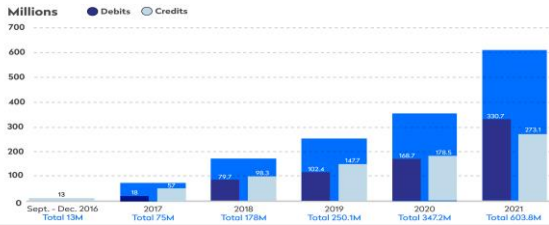
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## Same Day ACH in 2021.....

74% volume rise in 2021



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## Same Day ACH Volume 2021

- SDA payment growth of 74% in 2021
  - 603.8 million payments
- SDA dollar volume growth of 105%
  - \$943.7 billion
- Sources of growth
  - Internet-initiated consumer debits +127%
  - Business-to-business payments, +104%
  - B2B dollar growth +142%

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### Same Day ACH in 2022.....

**Dollar Limit Increase to \$1 million**  
March 18, 2022

- Anticipated use cases
  - Business-to-Business
  - Cash Concentration
  - Taxes
  - Merchant Settlement
  - Payroll Funding
  - Insurance Claims

**Same Day ACH Volume**  
March 2022

- Dollar volume of **\$115 billion**
- Average dollar amount up **26%** from February 2022
- Average dollar total per Same Day ACH payment **\$2,112**

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### What the future holds.....

ACH Additional File Delivery	ACH Rule Changes	ACH Exception Resolution
<ul style="list-style-type: none"> <li>Late night delivery of ACH file to better reflect customer balances</li> <li>Receiving institutions have no obligation to process file</li> <li>No accounting, settlement, or billing to take place by Operators</li> </ul>	<ul style="list-style-type: none"> <li>Standardize use of micro-entries for account validation</li> <li>Roles and responsibilities of Third-Party Senders</li> <li>Points of friction with International ACH transactions</li> </ul>	<ul style="list-style-type: none"> <li>Efficiencies in "Proof of Authorization" case management</li> <li>Reduce/eliminate paper out of ACH network</li> </ul>

*Some hope for the future, some wait for the call. To say that the days ahead will be the best of all ..... Singer - Paul McCartney*

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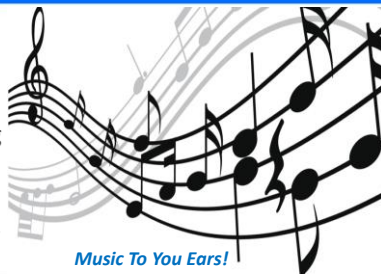
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The ACH Network continues to evolve, tuning its scales and creating new lyrics. We are all a part of making it happen!



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**THANK YOU!**

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