



WEBINAR

Streamlining Success: Strategies for Automated ACH Client Onboarding

February 27, 2025
12:30 p.m. ET



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About XMLdation



What we do

World leader in financial messaging. We deliver Testing as a Service solutions that ensure resilience and quality in payment systems, streamline on-boarding to new payment schemes and rollout of new services and formats.



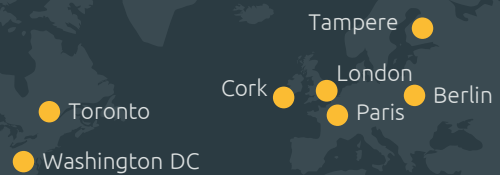
Who we work with

Banks, payment system operators and fintech



Established 2009

Founded in Finland
Teams in Tampere, Finland and Cork, Ireland
Presence in US, UK and France



North America
1/3 of top 10 banks



Nordic
2/3 of leading Nordic banks



10+ market infrastructures



About Nacha

Nacha governs the thriving ACH Network, the payment system that drives safe, smart, and fast Direct Deposits and Direct Payments.

Through problem-solving and consensus-building among diverse payment industry stakeholders, Nacha advances innovation and interoperability in the payments system. Nacha develops rules and standards, provides industry solutions, and delivers education, accreditation, and advisory services.

Reminder about Smarter Faster Payments

Payments professionals from around the world experience Smarter Faster Payments. Get top-rated payments education and valuable networking whether participating in-person, Apr. 27-30, or virtually, June 9-11, 2025.

[Event Registration](#)



Nacha Consulting: Your Payments Advisory Experts

Discover unparalleled support for your payments needs with Nacha Consulting. Our seasoned team specializes in guiding financial institutions, corporates and fintechs to success utilizing all payments rails, with a focus on ACH operations, compliance and risk management.



Agenda

1. Why is automation such a hot topic?
 2. Challenges of bank technical integration
 3. Removing friction from the technical integration process
 - Self-service testing
 - AI
 - Paid for Translation Services
 4. Nacha rules for onboarding organizations to ACH
 5. Wrapup and Q&A
-

**Why is automation
such a hot topic?**

ACH Network Growth Since 2015 Payment Volume by Type



2024 Details

Business-to-Business:
7.35 billion payments
\$58.24 trillion transferred

Person-to-Person:
391.93 million payments
\$641.16 billion transferred

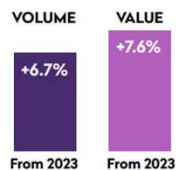
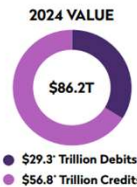
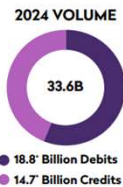
Consumer Bill Payments and Other Debits:
16.38 billion payments
\$10.96 trillion transferred

Direct Deposit:
8.60 billion payments
\$15.79 trillion transferred

2024 ACH NETWORK VOLUME AND VALUE

33.6B Payments Totaling **\$86.2T**

Value has increased by **MORE THAN \$1T** every year for 12 consecutive years!



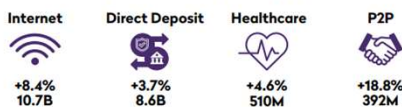
134M Think about it: The ACH Network averaged nearly 134 million payments per day.

98 Think about it: The total volume of 2024's ACH payments translates to approximately 98 payments per American.

B2B volume increased 11.6%



2024 Volume Breakdown



SAME DAY ACH 2024. OPTIMIZED FOR SPEED.

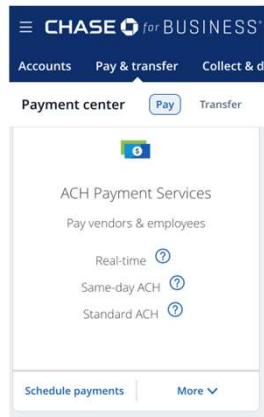
1.2B Payments Totaling **\$3.2T**



For the first time, Same Day ACH payment volume exceeded 1 billion in 2024. It is also the first year in which the value of those payments surpassed \$3 trillion.

In 2024, Same Day ACH moved an average 4.94 million payments a day with a daily total average value of \$12.7 billion.

Insufficient automation at corporate treasuries



different levels of automation



Automated send for ACH
Payments File

(but no automated reconciliation)



Challenges of bank technical integration

What industry analysts say

- <https://financialit.net/blog/corebanking/why-technical-onboarding-essential-corporate-banking>

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WHY TECHNICAL ONBOARDING IS ESSENTIAL IN CORPORATE BANKING

Patricia Hines, Head of Banking and Payments at Celent
20.10.2023 07:30 am #corebanking

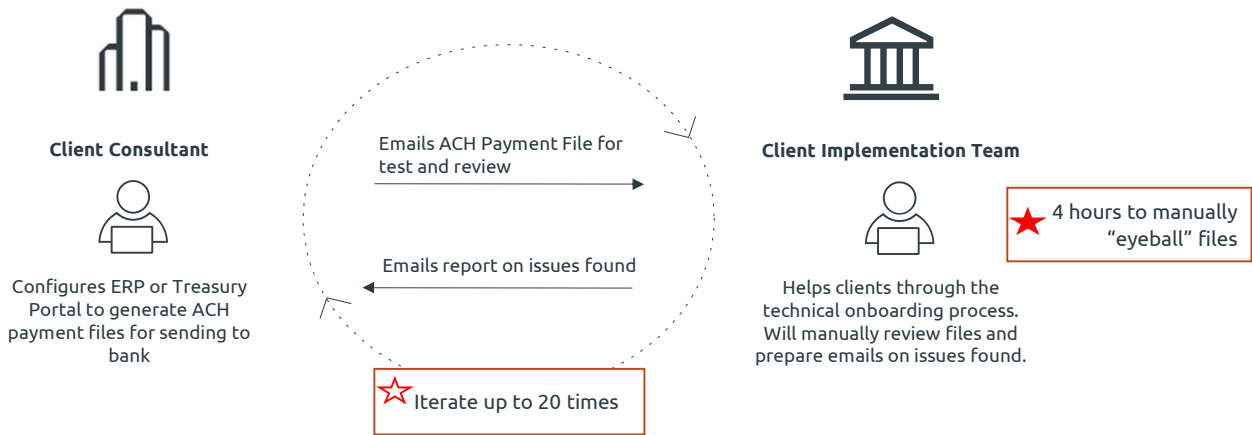
In corporate banking, the end-to-end process of onboarding new technologies encompasses multiple components. Account opening, credit analysis, know-your-customer (KYC)/know-your-business (KYB), maintenance, sales automation, and service/product fulfillment are all areas that require attention. This complexity often results in unresolved implementation and integration challenges for corporate clients, especially when moving to a new banking provider.

The missing element, all too frequently, is technical onboarding. A streamlined, efficient technical onboarding process can distinguish a bank from its competitors, reducing processing costs, introducing new services that enhance customer satisfaction, and accelerating fee revenue.

The what and why of technical onboarding

Technical onboarding—an important element in a broader set of [onboarding processes in corporate transaction banking](#)—refers to an exchange of specifications and communications protocols, testing sample files or messages, and determining production readiness. It incorporates building, testing, and implementing interfaces between client and bank applications for information reporting, payables, receivables and fraud solutions. Technical onboarding is commonly an asynchronous process, leading to delays, prolonged

Current Manual Process for Testing ACH Files



Current Process for Testing Payment Reconciliation



Client Consultant



Configures ERP or Treasury Portal to reconcile payments based on sample BAI2 account statement received from Bank

Sample files are not very good for testing – need files that contain a client's own data



Client Implementation Team



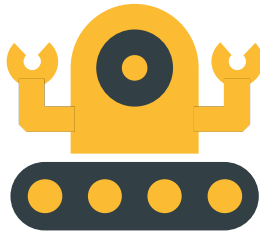
Emails sample BAI2 files to clients.

Sample BAI2 File sent via email

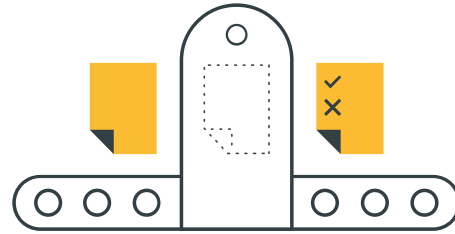


Removing the friction

What about?

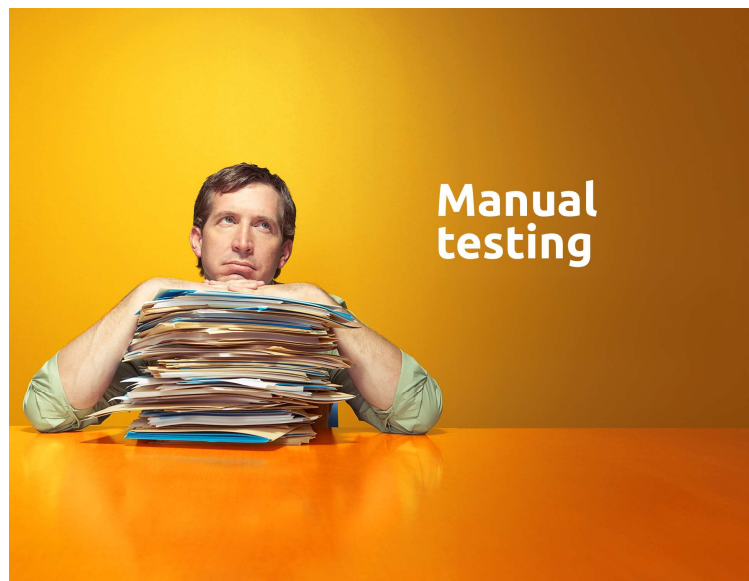


AI



Bank Translation Services

Benefits of Automating Payments File Testing & Simulation



Nacha rules for onboarding to ACH

ACH Rules Consideration for Originator Onboarding

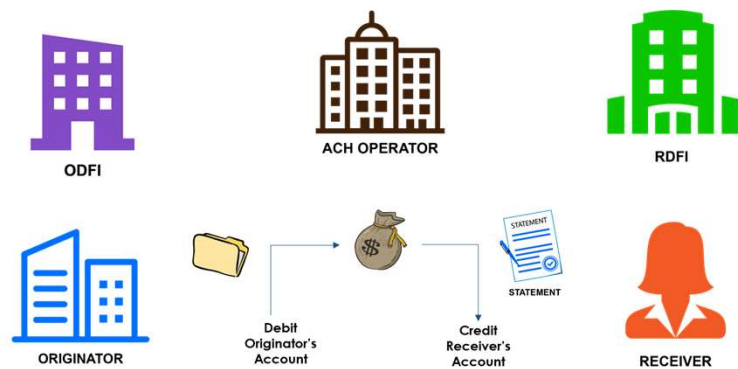
Prerequisites to Origination

- Origination / Third-Party Sender (TPS) verification of identity.
- Entering into an ACH Origination Agreement meeting the requirements of Subsection 2.2.2.
- ODFI Risk Management
 - ODFI must form a reasonable belief that Originators/TPSs can meet their obligations under the Nacha Rules.
 - ODFIs must assess the nature and risks of an Originator/TPS, establish, implement, and periodically review and enforce exposure limits, monitor origination and settlement activity, and enforce restrictions on originations.

Unauthorized Entries and False Pretenses

• Each corporate Originator, Third-Party Sender, ODFI, and Third-Party Service Provider involved in ACH Originations must do the following:

- Establish risk-based processes that are designed to identify suspect fraud reasonably.
- Annually review these procedures and make edits to address evolving risks.



Q & A

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