

Businesses Seeking Operational Efficiency Drive ACH Growth

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The ACH Network's second quarter results tell a story that extends far beyond volume statistics. In the second quarter of 2026, the ACH Network processed 9.3 billion payments worth \$25.9 trillion, representing year-over-year growth of 6.2% in volume and 11.1% in value. Same Day ACH volume surged nearly 30%, while B2B payments increased almost 10%. This demonstrates that ACH is core to business operational efficiencies.

One of the clearest trends is the continued expansion of Same Day ACH. What was once primarily viewed as a solution for urgent or exception payments is increasingly becoming a strategic tool for businesses. Companies are using Same Day ACH to improve payroll flexibility, optimize supplier payment management, enhance customer experiences, and better manage cash flow. With the Same Day ACH dollar limit scheduled to...

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About the Author



Olivia works closely with corporate end users to enhance their understanding of the ACH Network, their responsibilities, and any additional ACH education that is needed. She also leads Nacha's efforts on the ISO 20022 Nacha Guides. With 15 years of experience in banking and payments, Maciel has held multiple roles at The Clearing House, including product management for the private-sector ACH operator (EPN). She also served as product manager in treasury management at Regions Bank for ACH, RTP, Wire, and payments strategy.