

# the hidden operational gaps slowing down your treasury clients

Your commercial clients view your financial institution as a vital engine for their business growth, relying on you for the specialized tools they need to manage complex cash flows.

As these businesses manage rising payment volumes and tightening risk controls, they're looking for the same speed and automation they find in their everyday consumer tools. You can meet these growing needs by identifying the subtle operational gaps often hidden in standard ACH file workflows and data reporting. By integrating ACH Files via sFTP and treasury management data in Jack Henry® Data Hub into your current offerings, you'll strengthen your value proposition while creating a more frictionless experience for your treasury clients.

These enhancements allow you to move away from manual, batch-driven processes in favor of the automation and real-time information your businesses want.

## understanding the shift in business needs

The momentum toward digital payments is clear: the ACH Network processed 35.2 billion payments in 2025, a 4.9% year-over-year increase, with same-day ACH surpassing 1.45 billion payments – growing 16.7%.<sup>1</sup> In that same year, B2B ACH payments grew nearly 10% to reach roughly 8.1 billion transactions, proving how quickly businesses are trading paper checks for electronic efficiency.<sup>2</sup> However, this growth brings challenges, as 79% of organizations experienced attempted or actual fraud in 2024 – often through vulnerable manual or email-based workflows.<sup>3</sup>



Currently, 76% of organizations plan to update their payments strategy within the next three years, placing a high priority on new file formats and channels.<sup>4</sup>

You can help your treasury clients navigate these changes, especially since one-third of bank leaders still find it challenging to use data effectively or rely on siloed systems.<sup>5</sup> Manual ACH file uploads remain common, but they introduce avoidable points of failure like formatting errors, validation delays, and limited scalability for high-volume senders. These gaps increase the operational load on your staff and create friction that impacts the security and speed your commercial clients rely on.

## automating ACH to reduce risk

You can replace manual upload steps with a secure, automated delivery process that integrates directly with your treasury clients' accounting or payments systems.

When you automate file delivery, you'll see fewer file errors, which means fewer exceptions and helpdesk tickets for your team to resolve. This shift allows you to package automated delivery as a premium service, meeting the expectations of mid-market and enterprise clients who value integration maturity. Your businesses will benefit from fewer manual steps and receive proactive notifications when files are transmitted, pending approval, or fail validation.

With built-in controls – like authentication, approval workflows, and audit trails – you'll strengthen security for your businesses while simplifying their daily reconciliation.

## strategic insights through data

JHA Treasury Management™ data in Jack Henry Data Hub gives financial institutions direct access to raw treasury data through modern cloud pipelines.



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– Association for Financial Professionals

This means you can move past managing spreadsheets and spend your time analyzing trends and delivering actionable insights to your treasury clients. By receiving your data in your data warehouse, you'll do away with manual exports and reduce the time your IT teams spend fulfilling one-off report requests. Near real-time visibility allows you to extract data at short intervals, giving you the power to measure adoption or segment usage through your own analytics tools.

Better reporting helps you anticipate needs and identify usage patterns, so you can proactively improve the service experience for every business you support.

## a more efficient path forward

ACH file automation and real-time data access work together to help your financial institution reduce operational drag while strengthening fraud and compliance controls.

By closing these hidden gaps, you'll improve client satisfaction and enable your team to make faster, data-driven decisions as payment volumes grow. If you're already running JHA Treasury Management™, implementing these enhancements is a natural next step to ensure you remain a competitive financial partner.

You have the opportunity to deliver the modern, automated treasury services that businesses want while positioning your financial institution for long-term growth.



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# elevate your treasury services

[Contact](#) your Jack Henry representative to start exploring these add-on solutions.

For more information about Jack Henry, visit [jackhenry.com](https://jackhenry.com).

## sources

1. *Full Year & Fourth Quarter 2025 Volume and Value*, Nacha, accessed February 20, 2026.
2. *Full Year & Fourth Quarter 2025 Volume and Value*, Nacha, Accessed February 20, 2026
3. *Survey: 79% of Organizations Were Victims of Attempted or Actual Payments Fraud Activity in 2024*, Association for Financial Professionals, accessed February 20, 2026.
4. *2025 AFP Digital Payments Survey*, Association for Financial Professionals, accessed February 20, 2026.
5. *2025 Technology Survey*, Bank Director and Jack Henry, accessed February 20, 2026.