# Abrigo launches real-time ACH fraud detection solution as fraud risk accelerates

*New solution strengthens AI-powered Abrigo Fraud Detection platform to analyze ACH files on arrival and help financial institutions prevent fraud losses and meet Nacha requirements*

**AUSTIN, Texas — January 21, 2026 — Abrigo**, a leading provider of compliance, credit risk, and lending solutions for financial institutions, today announced Abrigo Fraud Detection for ACH. This new solution expands the AI-powered Abrigo Fraud Detection platform and provides real-time, data-driven protection across both ACH origination and receipt channels.

Abrigo Fraud Detection for ACH strengthens Abrigo's ability to help financial institutions prevent fraud losses, safeguard customer accounts, and comply with the 2026 Nacha risk management framework for ACH fraud. The solution analyzes ACH files in real time upon arrival to identify high-risk patterns, such as mule accounts, fan-out behavior, and unusual timing, before transactions are processed.

In the third quarter of 2025, the ACH Network recorded 8.8 billion total payments valued at $23.2 trillion, increases of 5.2% in volume and 8.2% in value compared with a year earlier. Through the first three quarters of 2025, Same Day ACH volume was up 9.2% and value was up 16.7%, according to Nacha. These rising volumes create additional opportunities for criminals and pressure institutions to identify potential fraud faster.

"ACH activity continues to grow in volume, value, and complexity, and that expansion brings increased fraud exposure," said Abrigo Chief Product & Technology Officer Ravi Nemalikanti. "With this new solution, we're giving financial institutions greater intelligence and automation so they can stop fraudulent transactions before they impact customers."

The release of ACH fraud detection significantly expands platform coverage. Abrigo Fraud Detection now protects in-clearing and deposit check transactions, wire payments, and ACH origination and receipt, with additional support for other payment types planned for 2026.

Customers using Abrigo Fraud Detection to prevent check fraud have already achieved measurable results, including a greater than 90% detection rate for fraudulent check values and return on investment in under six months.

"Abrigo's mission is to help financial institutions protect their customers and communities," said Jay Blandford, Chief Executive Officer at Abrigo. "ACH fraud is accelerating, and financial institutions need fast, automated defenses. We are proud to deliver that protection to reduce fraud losses and support customer trust."

The new ACH solution unifies ACH data, applies real-time behavioral analytics, and enables self-service rule creation to accelerate fraud detection. Transaction-level case consolidation, optional account verification and customer confirmation, and monitoring of ACH origination and receipt activity further streamline reviews, reduce false positives, and support evolving Nacha fraud-detection expectations.

Abrigo Fraud Detection is part of Abrigo's Financial Crime suite, which integrates fraud detection, anti-money laundering, and sanctions and watchlist screening. The suite offers shared case management, integrated data, centralized reporting, and explainable AI to help institutions manage risk more effectively. Supported by Abrigo's advisory, implementation, and customer support teams—and a community of more than 90,000 financial professionals—these solutions help institutions identify and address suspicious activity with confidence.

**About Abrigo**

Abrigo is a leading provider of risk management, financial crime prevention, and lending software and services that help more than 2,400 financial institutions manage risk and drive growth in a rapidly changing world. We deliver transformational technology, product innovation, world-class support, and unparalleled expertise so our customers can face complex challenges and make big things happen.

**Media Contact**
Ami Atha
Email: prforabrigo@bospar.com

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