Payliance™

ACH Clear Rate Optimization

Recover More Revenue. Reduce Return Risk. Strengthen Customer Relationships.

Overview

Every failed ACH transaction represents more than a processing event: it represents lost revenue, added operational cost, and a moment of friction with your customer. For consumer installment lenders, NSF and uncollected funds returns aren't just a collections problem. They reflect a structural gap between when payments are due and when borrowers are actually able to pay.

Payliance's ACH Clear Rate Optimization addresses that gap directly using real-time balance intelligence and behavioral data to present ACH debits when borrowers are most likely to have funds available.

The Cost of Fixed-Date Presentment

Traditional ACH processing treats every borrower the same. The debit goes out on the scheduled date, regardless of whether the funds are there. In installment lending, this approach consistently underperforms.

The direct costs are real: processing fees, return fees, and staff time to manage exceptions. But the downstream impact runs deeper. Re-presentment cycles extend collection timelines, customer relationships erode under repeated failed attempts, and customers who experience repeated payment failures are more likely to disengage or pay off early, compressing your portfolio yield. In aggregate, even modest improvements in first-present success rates translate to material revenue impact at scale.

How Payliance ACH Clear Rate Optimization Works

THE PROBLEM

Fixed-Date Presentment Leaves Money on the Table

- NSF and uncollected funds returns
- Return fees and re-presentment costs
- Borrower friction and attrition risk
- Declining portfolio recovery rates

THE SOLUTION

Smart Timing Engine

- Real-time balance check via Open Banking Integrations
- Behavioral model scores optimal date
- Ranked presentment window up to 10 days
- Nacha-compliant SMS consent required
- Full audit trail retained

THE OUTCOME

More Payments Collected. Lower Cost to Collect.

- 10-20% first-present success improvement
- 15-20% reduction in NSF-related returns
- Lower collections overhead
- Stronger customer relationships

Performance targets are illustrative. Actual results vary by portfolio volume, return profile, and configuration.

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Before each scheduled debit, ACH Clear Rate Optimization from Payliance runs a real-time evaluation of each transaction:

- A live balance check confirms whether sufficient funds are available
- If the balance is insufficient, a behavioral model analyzes the customer's cash flow patterns including pay cycle timing, deposit history, and competing obligations to identify the optimal presentment window within the next 10 calendar days
- A ranked list of eligible dates is generated, with the highest-probability date selected automatically within your configured constraints
- If the optimal date differs from the original, the customer receives an SMS notification with a clear, Nacha-compliant authorization request and no change occurs without affirmative consent
- All actions are logged in a full audit trail, and outcomes are fed back into the model to continuously improve accuracy

Lenders retain full control: configurable rules allow you to define allowable date ranges and override recommendations when business logic requires it. If any component such as the balance check, model, or SMS confirmation is unavailable, the system defaults to the original presentment date with complete transparency.

Performance Targets

10–20%	15–20%
First-Present Success Improvement	**Reduction in NSF-Related Returns**

Value Across Your Business

Revenue & Growth	Higher first-present success rates mean more revenue collected without additional loan origination. ACH Clear Rate Optimization turns your existing loan portfolio into a more efficient revenue engine improving recovery on loans already on your books.
Cost & Margin	Fewer returns means fewer return fees, fewer re-presentment cycles, and lower collections overhead. Operational savings compound across high-volume portfolios reducing cost per collected dollar and improving net margin on installment revenue.
Operations & Risk	Fewer exception items mean less manual intervention, more predictable ACH workflows, and reduced exposure to Nacha return rate thresholds. The system enforces configurable constraints and maintains a complete audit trail designed to support your compliance posture, not complicate it.

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Built for Compliance

ACH Clear Rate Optimization from Payliance is architected with Nacha requirements at its foundation. Every date change requires affirmative customer consent via SMS, with confirmation messaging and timestamp-preserved consent records retained in audit logs for a minimum of two years. No debit date is modified without explicit customer authorization. If a customer does not respond, the original presentment date is honored or the item is canceled, configured at the lender level.

This approach respects the customer relationship while giving your organization the documentation it needs to demonstrate compliance with applicable ACH rules and consumer authorization requirements.

Why Payliance

Payliance has processed payments for consumer lenders operating in subprime and near-prime markets since 2007. We understand the collections dynamics, compliance requirements, and customer profiles that define your business because they define ours, too.

ACH Clear Rate Optimization is built on that foundation: not a generic payment optimization product retrofitted for lending, but a solution designed specifically for the lending workflow with full integration into our ACH processing core, lender-configurable logic, and transparent fallback handling at every step.

Ready to see the impact for your portfolio?

Contact your Payliance relationship manager or click here to Get Started and discuss how ACH Clear Rate Optimization can be configured for your loan volume, return profile, and operational workflow.

To learn more, scan the QR code and complete a brief form to get started.

About Payliance

Payliance, founded in 2007, simplifies lending and borrowing by optimizing payment acceptance, reducing processing costs, and mitigating fraud risk. Serving 350+ lenders and 40,000+ merchant locations, they process 203 million transactions annually worth $92 billion. Their Payments-as-a-Service platform boosts payments performance by increasing approvals, streamlining transaction processing, and reducing charge-offs.

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