

Intellect eMACH.ai Payments Receives Nacha Consulting's Highest Rating Across All Four Major US Payment Rails

72 live scenarios, 16 categories, zero findings - an independent basis for confidence for US financial institutions modernizing payment infrastructure

NEW YORK, 22nd April 2026 - [Intellect Design Arena](#), a global leader in AI-First, enterprise-grade financial technology, today announced that [eMACH.ai Payments](#) has received the highest rating from [Nacha Consulting](#) across all four major US payment rails - TCH RTP, FedNow (™), Fedwire, and ACH - providing US financial institutions that are actively modernizing their payment infrastructure with an independent basis for confidence.

The rating was awarded by the official consulting arm of [Nacha](#), the organization that writes and enforces the operating rules governing the US ACH Network. Intellect commissioned and completed the comprehensive compliance review, not as a requirement, but as a statement that eMACH.ai Payments is built in full alignment with applicable payment rules across every major US rail.

Nacha Consulting's assessment covered 72 live payment scenarios across 16 evaluated categories with zero compliance findings on any rail. It covers the specific dimensions that bank technology, risk, compliance, and product teams evaluate when selecting a payments platform: architecture, risk management, information security, business continuity, and rail compliance. Across the four rails, the assessment confirmed full scheme compliance for all ISO 20022 message types used in FedNow (™), TCH RTP, and Fedwire, including Request to Pay flows, Fedwire drawdowns, credit transfers, investigations, and enquiries. It also validated compliance across US ACH processing: Same Day ACH, Notice of Change, Micro-Entries, and the complex handling of CCD, PPD, CTX, IAT, and other SEC codes within Nacha 94 file formats.

Nacha Consulting noted as a differentiator the platform's ability to support instant payments, bulk batch payments, and high-value RTGS payments on a single platform. The assessment also recognised the modular architecture spanning end-to-end payment origination, pre-processing, orchestration, clearing, and settlement, alongside risk management capabilities including transaction limits management.

The review follows Intellect's [January 2026 launch of eMACH.ai Payments in the US market](#). That same month, [Intellect was named a Leader in the inaugural Gartner Magic Quadrant for Banking Payment Hub Platforms](#) - out of 15 evaluated vendors - with three named strengths: Purple Fabric AI, Intellect's enterprise AI layer; Rail Composer, a no-code payment rail configurator; and enterprise payments depth.¹

US financial institutions considering eMACH.ai Payments can draw further assurance from its global deployment scale. The platform serves clients from global and regional banks to community financial institutions, deployed across 40 countries with 126+ financial institution clients (including 9 central banks) globally and supporting 75+ clearing schemes.

Samantha Carrier, Associate Managing Director, Nacha Consulting said, *"The Intellect team was committed to payment system rules compliance and industry best practices to ensure the highest standards were met prior to their US launch."*



Manish Maakan, Executive President & Group Chief Revenue Officer of Intellect Design Arena Ltd.; Chief Executive Officer, Intellect Wholesale Banking said, *"For a US financial institution evaluating its payments infrastructure, the question is never just whether a platform supports the right rails, it's whether it meets the compliance standards US banks are accountable for. Nacha Consulting has now answered that question for eMACH.ai Payments. US banks no longer need to take our word for it."*

Intellect will be showcasing eMACH.ai Payments at NACHA Smarter Faster Payments, April 26-29 San Diego at Booth #828.

About Intellect Design Arena

Intellect Design Arena Ltd is a global leader in AI-First, enterprise-grade financial technology, architected from first principles to deliver measurable business impact at scale. With three decades of domain expertise, Intellect delivers composable, intelligent platforms across Wholesale Banking, Consumer Banking, Central Banking, Wealth, Capital Markets, Treasury, Insurance and Digital Technology for Commerce. Applying First Principles Thinking and Design Thinking, Intellect has elementalised financial services into a finite set of Events, Microservices and APIs, enabling faster, modular transformation with predictable and measurable outcomes.

At the heart of this AI-First architecture are eMACH.ai, the world's most comprehensive, composable and intelligent open finance platform; Purple Fabric, the world's first Open Business Impact AI platform; and iTurmeric, a composable integration and configuration platform. A pioneer in applying Design Thinking at enterprise scale, Intellect's 8012 FinTech Design Center™, the world's first Design Center dedicated to Design Thinking principles, underscores its commitment to continuous, outcome-driven innovation. Intellect serves over 500+ customers across 61 countries, supported by a global workforce of domain, solution and technology experts. For more information, visit www.intellectdesign.com

For Media related info, please contact: Nachu Nagappan Intellect Design Arena Ltd Mob: +91 89396 19676 Email: nachu.nagappan@intellectdesign.com	For Investor related info, please contact: Praveen Malik Intellect Design Arena Limited Mob: +91 89397 82837 Email: Praveen.malik@intellectdesign.com
---	---

¹ Gartner Magic Quadrant for Banking Payment Hub Platforms, January 2026.