



Introducing Same Day ACH

Finally, ACH Payments delivered the same day!

What is Same Day ACH?

Same Day ACH is a method of processing certain ACH transactions on the same day they are originated as opposed to the current two-day processing period. Eligible transactions received by the bank's cut-off time will be credited to the receivers' account by the end of processing on the same day.

What Transactions are eligible?

Credit transactions less than \$25,000 are eligible to be sent via same day processing.

What is the cut-off time for Same Day processing?

A Same Day ACH batch must be submitted by 11am to allow for same day processing.

How do I submit a same day batch?

You will create the batch as usual however when you select the effective date you will select "Same Day". You will receive a request to confirm you would like to send this batch as a same day batch. Select OK, and the batch will be submitted.

What will this cost?

There is a fee of \$10.00 per batch and a per item fee of \$0.25 for each item in the batch.

How do I sign up to get this feature?

Customers interested in this feature will simply let their banker know. The feature will be added to their Cash Management account within one business day.

When will the receiving party see their deposit?

All same day ACH payments will arrive before the end of the banking day, however the receiving party's financial institution may not display the transaction until very late in the day.

What are the uses for this Same Day ACH?

- Great when you must pay a vendor or move funds same day
- Transmit a batch that misses the previous day's deadline
- Cheaper than sending a domestic wire

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