2016

1. EVALUATE
   new opportunities to originate same-day payments

2. ENSURE
   effective date is accurate, even if you are not originating transactions

3. BE READY
   to receive same-day ACH credits as of Sept. 23

4. UNDERSTAND
   the potential impact on cash forecasting

NACHA
The Electronic Payments Association™
A Corporate Call to Action

Same Day ACH builds upon the ACH Network's existing next-day settlement functionality and provides a new option for same-day processing and settlement of ACH transactions. This creates a host of new opportunities and potential offerings that you, as a Corporate, can provide to your customers.

Same Day ACH Use Cases

Same Day ACH has numerous potential use cases that can benefit corporates and their customers. Significant use cases include:

- **Same-Day Payroll** — supporting business’ needs to pay hourly workers, and providing flexibility for late and emergency payrolls and missed deadlines; and enabling employees to have faster access to their pay in these cases
- **Business-to-Business Payments** — enabling faster settlement of invoice payments between trading partners with remittance information
- **Expedited Bill Payments** — enabling consumers to make on-time bill payments on due dates, and providing faster crediting for late payments
- **Account-to-Account Transfers** — providing faster crediting for consumers and businesses that move money among various accounts they own

Same Day ACH Specifics

Same Day ACH will be available for virtually any ACH transaction. Only International ACH Transactions (IATs) and single transactions over $25,000 are excluded.

Origination of same-day transactions is optional, but all Receivers (Receiving Depository Financial Institutions (RDFIs) and businesses) will be required to receive same-day payments. Additionally, Receivers will be obligated to post same-day entries and make funds available, as required.

Same Day ACH transactions will be identified using the Effective Entry Date field of an ACH file with the current day's date. Originating Depository Financial Institutions (ODFIs) also can require use of an optional identifier to further indicate intent for a same-day transaction using the Company Descriptive Date field of an ACH file.

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Learn more at [www.nacha.org/same-day-ach](http://www.nacha.org/same-day-ach).