

Business Banking supports Same Day ACH transactions as an optional feature. You may enable Same Day payments and/or Same Day collections.

Same Day ACH – Enablement

Steps to enable Same Day ACH at the FI level:

1. In Admin Platform, go to Administration > Business Banking > Install and Support.
2. Under “ACH Setup”, toggle **Enable Same Day ACH Payment** and/or **Enable Same Day ACH Collection** to Yes.
3. Set the cutoff times:
 - **Same Day ACH FI Admin Morning Cutoff Time** – latest time allowed is 9:30 am ET.
 - **Same Day ACH FI Admin Afternoon Cutoff Time** – latest time allowed is 4:00 pm ET.
 - **Same Day ACH End User Cutoff Time** – must be at least 30 min before the FI Admin Afternoon cutoff time.

ACH Setup

Enable Same Day ACH Payment ?	YES			
Enable Same Day ACH Collection ?	YES			
Same Day ACH End User Cutoff Time ?	12	00	PM	US/Eastern
Same Day ACH FI Admin Morning Cutoff Time ?	9	00	AM	US/Eastern
Same Day ACH FI Admin Afternoon Cutoff Time ?	12	30	PM	US/Eastern
Daily End User Cutoff Time ?	4	00	PM	US/Eastern
Daily FI Admin Approval Cutoff Time ?	5	00	PM	US/Eastern

Once Same Day ACH is enabled here, your financial institution must also enable it on the business level (see next page).

Same Day ACH – Enablement

Your financial institution chooses whether or not Same Day ACH is enabled on a per business basis.

Steps to enable Same Day ACH at the business level:

1. Toggle to Yes to offer Same Day ACH Disbursement.
2. Toggle to Yes to offer Same Day ACH Collection.
3. Set the Same Day ACH transaction fee.

ACH Disbursements

Daily ACH Disbursements Limit

\$ 50,000.00

Monthly ACH Disbursements Limit

\$ 100,000.00

ACH Disbursements Approval Threshold (per transaction) ?

\$ 100,000.00

Enforce ACH Prefund

☐ NO

1 Enable Same Day ACH Disbursement

☒ YES

ACH Disbursement Types

☒ Consumer (PPD)

☒ Payroll (PPD)

☐ Child Support (CCD)

☒ Commercial (CCD)

☐ Tax (CCD)

ACH Collections

Daily ACH Collections Limit

\$ Limit Amount

Monthly ACH Collections Limit

\$ Limit Amount

ACH Collections Approval Threshold (per transaction) ?

\$ Limit Amount

2 Enable Same Day ACH Collection

☐ NO

ACH Collection Types

☒ Consumer (PPD)

☐ Electronic Check (BOC)

☐ Web-Initiated (WEB)

☒ Commercial (CCD)

☐ Electronic Check (ARC)

☐ Electronic Check (POP)

☐ Telephone-Initiated (TEL)

ACH File Import

☒

ACH Auto Approval

☐ NO

3 Pricing per Same-Day ACH Transaction

\$ Per Item Price

Pricing per Standard ACH Transaction

\$ Per Item Price

Same Day ACH – the Business View

With Same Day ACH enabled for a business, this checkbox displays on the Make a Payment page and on the File Import page. Same Day ACH is also supported with ACH pass through file, although there is not a Same Day checkbox.

When this box is checked, the Deliver On field adjusts to the current day and is not editable.

The box is hidden after the end user cutoff time (reappears after the Same Day FI Admin afternoon cutoff time).

Payroll [Edit template](#)

Funding account	Checking *0101 Current: \$1,008,493.93 Available: \$1,008,493.93	Template type	Payroll (PPD)
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1	Barney Rubble Checking *8899	\$1,750.00
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Deliver On 06/23/2020

☒ Want it to get there faster? Make a Same Day ACH payment. (\$0.10 fee applies)

Paying 1 customer Total \$1,750.00

Fees \$0.10

Same Day ACH transactions cannot exceed \$1,000,000 per NACHA rules, and this error appears if the business exceeds this limit.

Same day batches can exceed \$1,000,000; this limit applies on the transaction level.

Payroll [Edit template](#)

Funding account	Checking *0111 Current: \$2,000.00 Available: \$2,000.00	Template type	Payroll (PPD)
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1	Edwin Obi Checking *7979	\$1,000,001.00
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Deliver On 04/06/2022

☒ Want it to get there faster? Make a Same Day ACH payment. (\$0.05 fee applies)

⚠ Same Day ACH transactions cannot exceed \$1,000,000.00

Paying 1 customer Total \$1,000,001.00

Same Day ACH - Processing

Processing Same Day ACH files is basically the same as processing standard ACH files, so consult the ACH Processing Training Guide for those details.

When Same Day is enabled, an additional “Same day settlement” section appears at the top of the ACH Queue in Admin Platform.

Your financial institution sets a morning and afternoon FI admin cutoff time specific to same day ACH (different than standard ACH FI admin cutoff time). Your FI should get batches in the Same day settlement queue approved and moved to Staging with these cutoff times in mind.

After the ACH FI Admin cutoff time, the system rolls past due items in the One day settlement queue into the Same day settlement queue.

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Manage ACH and Wire for Retail
ACH Queue
Wires Queue
Reports
Manage Tax Forms

ACH Queues [Download ACH files](#)

Same day settlement

☐ Needs my attention

Decline (0) Approve (0)

There are no same day batches that need your attention.

☐ All other batches

Decline (0) Approve (0)

☐ [Bailey's Boutique](#)

-\$1,750.00 Decline Approve

One day settlement

Note: Let's say you approve same day settlement items and one day settlement items, so both are in Staging. If your Same Day ACH FI Admin Afternoon cutoff time is 12pm, for example, the system will pick up all files in Staging at 12pm.

In other words, you can comingle batches with different effective dates.