

NACHA Same Day ACH Enhancement **March 20, 2020**

In September of 2018 a new rule was approved by NACHA to expand the capabilities of Same Day ACH processing by increasing the per-transaction dollar amount. The new rule is to be effective March 20, 2020 and allows for an increase to \$100,000.00 per-transaction of Same Day processing of eligible ACH credit transactions and non-monetary transactions with a Same Day effective date. Transactions greater than \$100,000.00 and International ACH transactions (IAT) continue to be transactions ineligible for Same Day processing by the ACH network. Please consult your First Bank of Highland Park ACH Agreement for further details and cutoff times.

Effective March 20, 2020, changes to our ACH services will be as follows:

- Clients who have signed up for Same Day ACH origination and that have Daily ACH Origination limits equal to or greater than \$100,000.00 will have the ability to send Same Day transactions up to \$100,000.00.
- Clients who have signed up for Same Day ACH origination and that have Daily ACH Origination limits less than \$100,000.00 will have the ability to send Same Day transactions up to their approved daily limit.
- Same Day ACH credit origination is offered as a premium service. For more information, or to sign up, contact your Relationship Officer.

We will provide updates as new information becomes available. Please contact Treasury Management Operations at 847-897-7600 with questions.

To learn more about Same Day ACH, visit www.nacha.org

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