

Same Day ACH
Originator/Third-Party Sender Implementation Checklist
July 2015

Action	Considerations	Party Responsible for Task	Completion Date
Review use cases for potential opportunities			
Talk to your FI to determine if Same Day is appropriate and cost effective	Consider: 1. File requirements 2. New file submission cut-off times 3. Exception resolution cut-off times 4. Eligible items		
Review current usage of Effective Entry Date and other date fields in file			

Same Day ACH Implementation Dates		
Phase	Implementation Date	Examples
Phase 1 - same-day ACH Credits Only	September 23, 2016	hourly payroll, P2P payments, same-day bill pay
Phase 2 - adds same-day ACH Debits	September 15, 2017	consumer bill payments
Phase 3 - funds from Same Day ACH Credits must be available to customers by 5:00 p.m. RDFI local time	March 16, 2018	