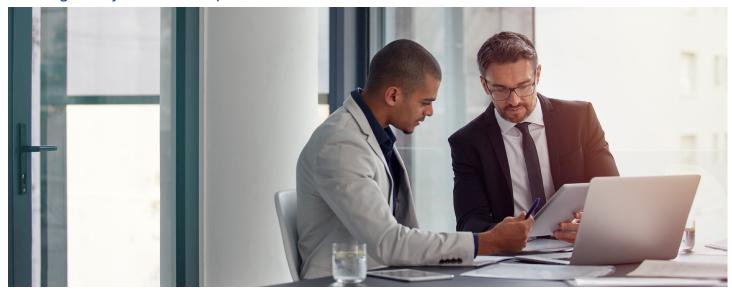


PREPARING FOR SAME DAY ACH DEBITS

Testing Tips for Financial Institutions

To ensure smooth implementation of Same Day ACH debits, conduct appropriate end-to-end testing with your business partners. Reach out now.



- 1. Contact your ACH Operator to sign up for a testing window and review testing options
- 2. Plan for testing across multiple, consecutive settlement days
- 3. Test with all your vendors and processors. Don't assume that because:
 - You tested in Phase 1 that you are done
 - Your business partner has tested that you are done
 - Your software vendor has tested that you are done
- 4. Test posting all the way through to DDA and other transaction platforms
- 5. Test with downstream applications for Same Day ACH reporting
- 6. Test downstream applications for Same Day ACH debit origination
 - Treasury Management
 - Online Banking Systems /Self Originators
 - Proper use of Effective Entry Date fields (staledate, invalid and today's date prior to Same Day ACH cut-off times will be treated as sameday entries)
 - Entry-level eligibility criteria

- Origination controls (SEC code eligibility, exposure limits, risk controls)
- Same Day ACH identification controls
- Reconciliation reports
- Billing
- 7. Test origination and receipt of debit returns through same-day windows
- 8. Test for balancing and reconciliation with your ACH Operator statements and advices
- 9. Provide Corporate accountholders with the opportunity to test Same Day ACH origination and receipt
- 10. Include your Internal Compliance/Audit teams in your test plan
- 11. Include your Bank Money Position Management about the impact on your FRB settlement account