

# PREPARING FOR SAME DAY ACH DEBITS

## Testing Tips for Processors

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

### 1. Test with both ACH Operators

- Contact both ACH Operators to sign up for testing windows and review testing options
- Plan for testing across multiple, consecutive settlement days
- Test balancing and reconciliation with your ACH Operator statements and advices

### 2. Work proactively with all clients to be ready for Same Day ACH Phase 2

- Debit receipt/origination
- Verify Effective Entry Dates against warehouse data

### 3. Provide education and opportunities for testing in advance of the go-live date

- Don't assume that because you tested in Phase 1 that you are done
- Urge all clients to test end-to-end, through to their downstream applications
  - Balancing and reconciliation with financial institution client accounts
  - Balancing with financial institution client posting, exception and reporting systems

### 4. Collaborate with NACHA and the ACH Operators on readiness status



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Contact your ACH Operator(s) for additional assistance, tools and reports regarding Same Day ACH and testing.

For additional information about Same Day ACH, please see NACHA's Same Day ACH Resource Center at <https://resourcecenter.nacha.org/>