

Same Day ACH *for Businesses*



Fast – Anywhere

Same Day ACH payments can be sent to – or collected from – any bank account in the U.S.



Sent and Received Same Day

Payments or collections initiated within designated times are received and settled the same day.



Optional to Send

Payers and debit collectors must choose to use Same Day ACH by placing today's date in the Effective Entry Date field.



Required to Receive

Banks are required to receive Same Day ACH payments and debits, and to update accounts in the same day.

To learn more, visit www.nacha.org/corprelations

"Classic" ACH payments (i.e. next-day settlement) are unchanged and remain a payment option.

Same Day ACH *for Businesses*

Uses: emergency payments and payroll, off-cycle disbursements and corrections or payouts, time critical/due-date payments, account transfers, and risk management.

Making a Payment Using Same-Day Credit

Payables Improvements:

- Reduce cost/payment for expedited payments
- Improve cash flow/forecasting
- Decrease DPO
- Decrease invoice processing/payment cycle time



Collecting a Payment Using Same-Day Debit

Receivables Improvements:

- Improve DSO and ADD
- Improve CEI
- Reduce cash application cycle time
- Better manage cash flow
- Decrease risk



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Contact your bank and/or payment processor for further details regarding Same Day ACH benefits, costs and implementation considerations.