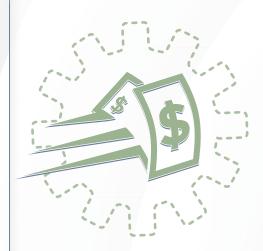
Same Day ACH for Businesses



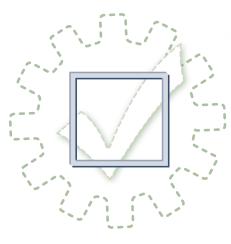
Fast – Anywhere

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





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



Buyer Bank

Seller Bank

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



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

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

