

# Expanding Same Day ACH

## EFFECTIVE DATE

March 19, 2021

## RULE STATUS

Implemented

This rule expands access to Same Day ACH by allowing Same Day ACH transactions to be submitted to the ACH Network for an additional two hours every business day. The new Same Day ACH processing window became effective on March 19, 2021.

Learn more about Same Day ACH with our [Resource Center](#).

## Details

Creates a third Same Day ACH processing window that expands Same Day ACH availability by 2 hours

- Previously, the latest that an ODFI could submit files of Same Day ACH transactions to an ACH Operator was 2:45 p.m. ET (11:45 a.m. PT)
- The new window will allow Same Day ACH files to be submitted until 4:45 p.m. ET (1:45 p.m. PT), providing greater access for all ODFIs and their customers
- The timing of this new processing window is intended to balance the desire to expand access to Same Day ACH through extended hours with the need to minimize impacts on financial institutions' end-of-day operations and the re-opening of the next banking day

## Technical

The precise timing of ACH file processing schedules, including this new third Same Day ACH processing window, are not set in the *Rules*, but instead are determined by each ACH Operator.

The following changes to technical language represent modifications to the *Nacha Operating Rules*:

- *Article Three, Subsection 3.3.1.1 General Rule for Availability of Credits*: To address funds availability requirements for credit Same Day Entries received in the third same-day processing window

- *Appendix Three, Glossary of Data Elements, Company Descriptive Date*: To include the optional indicator for Same Day ACH entries that the Originator desires to settle in the third window.

[Same Day ACH Schedules and Funds Availability](#)

## Impact

Effective Date - March 19, 2021