

Increasing the Same Day ACH Dollar Limit

EFFECTIVE DATE

March 20, 2020

RULE STATUS

[Implemented](#)

This rule is a major enhancement to Same Day ACH, as the dollar limit per payment quadruples to \$100,000. Among the many uses of Same Day ACH, B2B payments are expected to reap some of the biggest benefits. Nacha estimates 97% of all ACH B2B payments are now eligible for Same Day ACH, compared to 91% under the previous \$25,000 per payment limit. Other common uses for Same Day ACH include Direct Deposit payments for insurance claims and disaster assistance.

Details

Increases the per-transaction dollar limit for Same Day ACH transactions to \$100,000

- Previously, Same Day ACH transactions were limited to \$25,000 per transaction
- While the lower limit covered approximately 98% of ACH transactions, there are many use cases for which a higher dollar limit will better enable end users to utilize Same Day ACH. For example, a higher transaction limit would better enable:

- B2B payments, in which only approximately 89% of transactions were eligible
- Claim payments, which are often for larger dollar amounts and are time sensitive in nature
- Reversals for a larger pool of transactions, including all Same Day ACH transactions