

Providing Faster Funds Availability

EFFECTIVE DATE

September 20, 2019

RULE STATUS

Rule Status

[Upcoming](#)

This new Rule increases the speed of funds availability for certain Same Day ACH and next-day ACH credits.

The faster funds availability rule will become effective on Sept. 20, 2019.

Details

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Establishes additional funds availability standards for ACH credits

- Funds from Same Day ACH credits processed in the existing, first processing window will be made available by 1:30 p.m. in the RDFI's local time
- Funds from non-Same Day ACH credits will be available by 9:00 a.m. RDFI's local time on the Settlement Date, if the credits were available to the RDFI by 5:00 p.m. local time on the previous day (i.e., apply the existing “PPD rule” to all ACH credits)

Technical

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

- *Article Three, Subsection 3.3.1 General Rule for Availability of Credit Entries to Receivers*
- *Article Three, Subsection 3.3.1.1 Availability of Credits that are Not Same Day Entries*
- *Article Three, Subsection 3.3.1.2 Availability of Credits that are Same Day Entries*

Impact

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