

## **FASTER FUNDS AVAILABILITY**

*Effective September 20, 2019*

The Faster Funds Availability rule will provide faster funds availability for many ACH credits. Receivers will have earlier funds availability for a large portion of ACH credits.

- Funds from non-same day ACH credits made available to the Receiving Depository Financial Institution (RDFI) by 5:00 PM, RDFI local time, on the banking day before settlement will be available to the Receiver for withdrawal on Settlement Date by 9:00 AM, RDFI local time.
- Funds from same day credits received in the first same day ACH processing window will be available to the Receiver for withdrawal by 1:30 PM, RDFI local time.
- Funds from same day credits received in the second same day ACH processing window will be available to the receiver by 5:00 PM, RDFI local time.

## **SAME DAY ACH DOLLAR LIMIT INCREASE**

*Effective March 20, 2020.*

The Same Day ACH Dollar Limit Increase rule will increase the per-transaction dollar limit from \$25,000 to \$100,000. At implementation, both Same Day ACH credits and Same Day ACH debits will be eligible for same day processing up to \$100,000 per transaction.

## **NEW SAME DAY ACH PROCESSING WINDOW**

*Effective September 18, 2020\*\*\**

- The New Same Day ACH Processing Window rule will create a new processing window that will enable Originating Depository Financial Institutions (ODFI) and their customers to originate same day transactions for an additional two hours each banking day.
- RDFIs will need to make funds available for credits processed in the new window by the end of their processing for that settlement date.

\*\*\*Final implementation of the rule is contingent upon receiving timely notification from the Federal Reserve Board of Governors of changes to Federal Reserve services necessary to support the new window.

## **NACHA RULES**

Full copies of the NACHA ACH Rules may be ordered at <https://www.nacha.org/>. An electronic version of the ACH Rules may be viewed online by registering at <http://www.achrulesonline.org/>.