

**Category:**

- Same Day ACH

**Attention Required:**

- Administrative
- Risk
- Technology/Systems



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*End-user Briefing*

Issue Date: January 26, 2022

**Date Effective: March 18, 2022**

Date Approved: March 31, 2021

## Increasing the Same Day ACH Dollar Limit

### Does this rule impact me?

Yes. ALL types of organizations (businesses, associations, governments, etc.) may be impacted by the increased dollar limit for same day electronic transaction (ACH) processing, both in their own bank accounts and options available for sending payments.

### What is the purpose of this rule?

Nacha is enhancing the ACH Network based on your feedback. As we continue to innovate, all users will benefit from more options for faster payments using Same Day ACH, including the ability to send same day payments for a higher dollar amount.



For more detailed information, see [nacha.org/million](https://nacha.org/million)

### What is the rule?

This new rule increases the Same Day ACH dollar limit to \$1 million per payment.

### Mandatory changes for all organizations that receive payments to and from their accounts

Transactions that may change the current day's bank account balances (debits and credits) may currently be received by your financial institution throughout the day and as late as (approximately) 6 p.m. Eastern Time. This new rule means that same day transactions can be received in amounts up to \$1 million each. This rule will apply to all Same Day ACH entries: consumer and business payments, credits and debits.

### Optional/Potential changes for organizations' choices for sending payments

Creating Same Day ACH transactions is always optional and dependent upon services provided by partner financial institutions or processors. However, approved organizations can make greater use of Same Day ACH with a higher transaction dollar limit of up to \$1 million per payment.

### Use cases include:



Account-to-account transfers



Insurance/disaster disbursements



Business-to-business payments



Merchant card funding



Cash concentration



Payroll deposits/funding

## How and when do I prepare for this change?

### *Immediately*

Contact your financial institution(s) and/or payments and technology vendors

Ask what changes are being implemented for payments being sent TO and FROM your account(s) related to:

- Services
- Limits/Transaction types

Prepare an implementation plan that is based upon any dollar limit edits, determined by your organization and financial institution/vendor.

Review implementation and testing timelines, including end-to-end testing with partners, if necessary

Review Treasury impacts

Update policies, procedures, and documentation



**March 18, 2022**

**Mandatory** – Be ready to receive Same Day ACH transactions for the payment amount authorized, up to \$1 million.

**Optional** – Originate Same Day ACH transactions up to \$1 million, as appropriate based upon organization's limits.



**Where can I get more information?**

[nacha.org/SDA](https://nacha.org/SDA)



ACH  
Network



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