



Same Day ACH Processing

Powered by: ACH Tracker Processing System

ACH Network accelerates payments

Change is in the air for the ACH Network. The standard next-day ACH Network will be updated to accept Same Day ACH transactions. This ubiquitous change provides additional choices to consumers and business to accelerate their payments.

The new ruling mandates all financial institutions (FIs) to receive and post these transactions. RDFIs will be compensated through a new Same Day transaction fee being assessed and paid by the ODFI. Same Day origination is optional.

ACH Tracker provides processing options

As your trusted source for ACH processing, FIS™ has updated ACH Tracker Processing System for Same Day ACH. We know that you may participate in the new initiative in different ways so we have created two options for you.

- Universal Changes – changes applied to all clients at NO additional costs
- Premium Services – optional additive services for you to further control and manage your Same Day portfolio.

How your institution chooses to implement Same Day ACH will help to determine the appropriate option for you.

Same Day Quick Facts

NACHA adopts Same Day in three phases, starting September 2016.

All FIs must post Same Day transactions by EOD.

RDFIs receive \$.052 per Same Day transaction paid by the ODFI.

New ACH Operator deadlines are created for processing and settlement.

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Universal
Changes

Premium
Services

Universal Changes

ACH Tracker provides comprehensive changes to all its clients based on industry specifications. When effective, Same Day transactions are recognized and processed properly.

Available to you automatically
Universal Changes are effective to you at NO additional fees. FIS manages the implementation without the need for a client request or commitment.

- Schedule: ACH Tracker updates processing schedules to support new deadlines and ACH Operator changes.
- Processing: ACH Tracker acknowledges and properly processes eligible Same Day transactions.
 - Posting transactions: eligible Same Day entries are available twice per day based on the new ACH Operator schedule.
 - Originating batches: eligible Same Day activity is recognized and delivered.
- Reports: ACH Tracker updates reports to reflect Same Day processing results
 - Adding Same Day indicators
 - Including Same Day totals
 - Displaying origination results

Universal Changes is ideal for you to track and manage your Same Day posting activity, and accommodate Same Day origination.

Premium Services

ACH Tracker Processing System offers a powerful option for you to control and manage your Same Day client base. Premium Services is ideal if you plan to actively offer Same Day ACH origination. It provides you with the options needed to authorize, monitor, and bill customers.

Powerful additive services

Premium clients benefit from the Universal Changes, and are offered additional processing parameters.

- Establish Same Day portfolio
 - Set up authorized customers
 - Determine individual parameters
 - On-us processing
 - Re-batch capabilities
 - Analysis account
- Monitor Same Day portfolio
 - Decision unauthorized suspends
 - Review full processing results
- Bill Same Day portfolio
 - Utilize flexible billing options through new analysis codes
 - Monitor billing results through new reports
- Manage Same Day portfolio
 - Quickly locate activity through enhanced search options

Premium Services can be requested by your relationship management representative when the service is generally available as of July 2016.