



FedACH[®] SameDay Service Quick Reference Guide

Service Participation

FedACH SameDay Service is an opt-in, by-agreement service that is available to any FedACH Services customer.

FedACH SameDay Service participants may choose to be a Receiving Depository Financial Institution (RDFI) only, an Originating Depository Financial Institution (ODFI) only, or both an RDFI and ODFI for forward payments.

RDFIs may elect to be either a multilateral or unilateral participant.

- RDFI multilateral participants allow receipt of same-day payments from all opt-in ODFI FedACH SameDay Service participants.
- RDFI unilateral participants allow receipt of same-day payments from one or more opt-in ODFI FedACH SameDay Service participants; RDFI specifies ODFI(s) in the unilateral participant agreement.

General Information

ODFI participants are allowed to originate FedACH SameDay Service payments to all opt-in RDFI participants agreeing to accept such payments.

The first phase of the FedACH SameDay Service offers debit payments limited to ARC, BOC, POP, RCK, TEL, and WEB.

Service is limited to origination of non-government payments.

Payments not eligible for the FedACH SameDay Service will settle next-day.

Same-day and next-day forward payments can be included in the same ACH file.

FedACH SameDay Service does not require any non-standard use of NACHA file, record, or field formats. The requested settlement date will continue to be based on the *Effective Entry Date Field* in the *Company/Batch Header Record*.

ACH interoperator same-day payments are not supported.

Deadlines

Forward Payment

- 2:00 p.m. ET input file from ODFI
- 4:00 p.m. ET output file to RDFI
- 5:00 p.m. ET settlement of forward payments

Same-day Return of FedACH SameDay Service Payment

- 4:30 p.m. ET input from returning DFI
- 5:00 p.m. ET output to receiving DFI
- 5:30 p.m. ET settlement of returned SameDay payments

Service Fees

Payment Type	Per Item	Per Addenda
ODFI Forward	\$0.006 (6 mils)	\$0.0026 (2.6 mils)
ODFI Return	Free	Free
RDFI Forward	Free	Free
RDFI Return	Free	Free

Please see the [FedACH Services Fee Schedule](#) for a complete list of fees.