

August 11, 2016

Announcing FedACH® SameDay Service Pricing Changes

In conjunction with the Sept. 23, 2016, Phase 1 implementation of the *ACH Rules* change that provides for a ubiquitous Same Day ACH, the FedACH® SameDay Service will be modified to reflect the new rules. Most significantly, a financial institution's opt in is no longer the trigger for participation in same day processing and settlement of its ACH transactions. As required by the *ACH Rules*, virtually all credit and non-monetary ACH items will be processed and settled on the same day they are originated if files are submitted before the related same day processing deadline and if the entries meet the technical criteria for treatment as same day items. Along with changes to the features of the FedACH SameDay Service, FedACH customers will see the following changes to the [FedACH Services fee schedule effective Sept. 23, 2016](#).

- Origination Pricing
 - Reduce the surcharge on forward items from \$0.0035 to \$0.0010.
 - Eliminate \$0.0015 surcharge on forward addenda records.
 - Eliminate \$0.0025 discount on return items.
 - Eliminate \$0.0015 discount on return addenda records.
- Receipt Pricing
 - Eliminate \$0.0025 discount on forward items.
 - Eliminate \$0.0075 discount on return items.
 - Eliminate \$0.0015 discount on forward and return addenda records.
- Account Servicing fee
 - An incremental \$10.00 monthly Account Servicing fee assessed on routing numbers that originate items that meet the criteria for same-day processing. This fee is a surcharge to the existing monthly FedACH Account Servicing fee of \$45.00.

As a reminder, on a monthly basis, FedACH Services will also be collecting from originating depository financial institutions the NACHA Same Day Entry Fee of \$0.052/item and crediting to receiving depository financial institutions the corresponding \$0.052/item Same Day Entry Credit.

If you have any questions regarding the pricing changes, please contact your [account executive](#). We also encourage you to visit the [Same Day ACH Resource Center](#) for information pertaining to the Sept. 23, 2016, Phase 1 implementation of Same Day ACH.