

FedACH® SameDay AJ19 Afternoon Return Files

With the Sept. 23, 2016, Phase 1 implementation of Same Day ACH, non-future-dated return items submitted between 2:45 p.m. ET and 4 p.m. ET will be delivered with a file APPLID of AJ19.

FedACH customers may receive up to two AJ19 files in a given day. Return items not future-dated and submitted between 2:45 p.m. ET and 3:15 p.m. ET will be delivered in an AJ19 file by 4 p.m. ET. Return items not future-dated and submitted between 3:15 p.m. ET and 4 p.m. ET will be delivered in a separate AJ19 file by 5 p.m. ET.

Whether receiving one or two AJ19 return files, customers will receive only one settlement advice that displays items from both AJ19 return files following the 5 p.m. ET distribution. The single advice will reflect all non-future-dated return items submitted between 2:45 p.m. ET and 4 p.m. ET regardless of the time those items were delivered. Please ensure your application has the ability to process an AJ19 APPLID file.

Customers interested in testing with FedACH® Services should call [FedACH and Check Customer Support](#) at (877) 372-2457.