

September 23 Implications for FedACH® File ID Modifiers

The Sept. 23, 2016, Phase 1 implementation of NACHA's Same Day ACH Rule is quickly approaching, and FedACH Services customers should be aware that they may receive files whose file ID modifiers are not sequential. This possibility exists only when the following scenario occurs:

- The first item received by FedACH after the 2:45 p.m. ET cutoff is a forward item that triggers the creation of a customer's "C" file
- A subsequent item received by FedACH is a return item that triggers the creation of that customer's "D" file, which would be an AJ19 returns only file

Under these circumstances, a customer would receive its "D" file and perhaps even its "E" file (also an AJ19 returns only file) before receiving its "C" file on that processing day. Customers can be assured that, should they receive an AJ19 file with a file ID modifier of "D," they will also receive a "C" file at a later distribution time. FedACH will continue to assign file ID modifiers sequentially as items are received and processed even if the delivery of those files is not sequential.

Should you have any questions regarding this scenario, please contact FedACH and Check Customer Support at (877) 372-2457.

For information regarding the FedACH SameDay Service and the NACHA Same Day ACH Rule, please refer to the [Same Day ACH Resource Center](#), including the related communications section, the [Same Day ACH FAQs](#) and the [Final Reminder of Same Day ACH Readiness](#).