

## Same Day ACH Implementation, Effective September 23, 2016

### New/Modified Accounting Transaction Codes

Transaction Code	Description	Definition	Posting Time
57050	ACH Immediate Transaction	Credits or debits to financial institutions for <b>return and truncation items</b> processed and settled <b>between 10:30 am and 2:45 pm ET</b> . Debits to financial institutions for prefunded credit items originated, which are processed on the day cycle. <b>Paper returns, FedLine Web returns and NOCs settling at 5:00 pm ET.</b>	At 5:00 pm ET or throughout the business day beginning at 12:30 am ET using ABS post time for prefunded origination
57240	Same Day ACH Debit Originated	Immediate credits to financial institutions for <b>originated forward debit items</b> processed <b>between 10:30 am and 2:45 pm ET</b> through the ACH Same-Day service.	5:00 PM ET
57250	Same Day ACH Debit Received	Immediate debits to financial institutions for <b>received forward debit items</b> processed <b>between 10:30 am and 2:45 pm ET</b> through the ACH Same-Day service.	5:00 PM ET
57260	Same Day ACH Credit Originated	Immediate debits to financial institutions for <b>originated forward credit items</b> processed <b>between 10:30 am and 2:45 pm ET</b> through the ACH Same-Day service.	5:00 PM ET
57270	Same Day ACH Credit Received	Immediate credits to financial institutions for <b>received forward credit items</b> processed <b>between 10:30 am and 2:45 pm ET</b> through the ACH Same-Day service.	5:00 PM ET
57280	ACH Immediate Transaction	Immediate credits or debits to financial institutions for <b>both originated and received credit and debit return items</b> , processed <b>between 2:45 pm and 4:00 pm ET</b> through the ACH return service.	5:30 PM ET
57290	Same Day ACH Debit Originated	Immediate credits to financial institutions for <b>originated forward debit items</b> processed <b>between 3:01 am and 10:30 am ET</b> through the ACH Same-Day service.	1:00 PM ET
57300	Same Day ACH Debit Received	Immediate debits to financial institutions for <b>received forward debit items</b> processed <b>between 3:01 am and 10:30 am ET</b> through the ACH Same-Day service.	1:00 PM ET
57310	Same Day ACH Credit Originated	Immediate debits to financial institutions for <b>originated forward credit items</b> processed <b>between 3:01 am and 10:30 am ET</b> through the ACH Same-Day service.	1:00 PM ET
57320	Same Day ACH Credit Received	Immediate credits to financial institutions for <b>received forward credit items</b> processed <b>between 3:01 am and 10:30 am ET</b> through the ACH Same-Day service.	1:00 PM ET
57330	ACH Immediate Transaction	Immediate credits or debits to financial institutions for <b>both originated and received credit and debit return items</b> , processed <b>between 3:01 am and 10:30 am ET</b> through the ACH return service.	1:00 PM ET