

**Same Day ACH Processing Scenario Matrix**  
**Federal Reserve Bank of Atlanta**  
**Retail Payments Office**

**PHASE 1 - Processing Scenario Matrix**

**Example 2: Monday HOLIDAY WEEK**

These examples begin on a Friday afternoon, 10/07/16, run through the following Friday afternoon, 10/14/16, and include the Columbus Day holiday on Monday, 10/10/16.

Additional considerations: (1) Under normal operating conditions, the last FedACH submission deadline for any given processing day is 2:15 am ET Monday through Friday; any files received after the 2:15 am ET deadline are considered to have been submitted for the next processing day. For example, Tuesday's file processing continues until 2:15am ET on Wednesday; if a file is received after the 2:15 deadline on Tuesday (i.e. 2:16 am Wednesday), the file will be processed and settled as if it was received on Wednesday; (2) NACHA Rules specify that a credit entry may be future-dated one or two days in advance, while a debit entry may be future-dated only one day in advance; batches that are dated too far out in the future (more than 1 day for debits, 2 days for credits) will be rejected. Some of the future-dated credit entries in the examples below are future-dated one day, while others are future-dated two days; (3) A file or batch that is not released to FedACH in time for a deadline will automatically flow into the next window. This means if an eligible batch or file misses the 10:30 am ET same day deadline, for example, it will automatically flow into the 2:45 pm ET same day window and settle at 5:00 pm ET.

Submission Time /Day Range (ET)	System Day	Type of Work	Includes:	Sample Submission Time	Effective Entry Date within batch	Stale/ Future/ Current	Settles at	Same Day Entry Fee?	Explanation
<b>ANYTIME</b> <b>between</b> <b>Friday 2:46 pm -</b> <b>Tuesday 2:15 am</b> <b>(non-same day window)</b>	<b>FRIDAY</b>	<b>CREDITS</b>	forward credits credit prenotifications debit reversals (credits)	Friday 3:00 pm 10/07/16	10/01/16	stale date	Tuesday, 10/11/16 at 8:30 am	no fee	Stale-dated credit entries settle same day if submitted during the same day window. This batch was submitted in the non-same day window, which means it will settle next day. Entries that would normally settle on Monday will settle on Tuesday, since Monday is a holiday.
				Friday 3:00 pm 10/07/16	10/07/16	current date	Tuesday, 10/11/16 at 8:30 am	no fee	Current-dated entries settle on the same day if submitted during the same day window. This batch was submitted in the non-same day window, which means it will settle next day.
				Friday 3:00 pm 10/07/16	10/11/16	future date	Tuesday, 10/11/16 at 8:30 am	no fee	Regardless of the window that the batch was submitted, future-dated credit entries settle on the requested settlement date, not the same day.
		<b>DEBITS</b>	forward debits debit prenotifications credit reversals (debits)	Friday 3:00 pm 10/07/16	10/01/16	stale date	Tuesday, 10/11/16 at 8:30 am	no fee	Debit entries are not allowed in phase 1 of Same Day ACH, which means they will settle next day regardless of the window they were received in.
				Friday 3:00 pm 10/07/16	10/07/16	current date	Tuesday, 10/11/16 at 8:30 am	no fee	Debit entries are not allowed in phase 1 of Same Day ACH, which means they will settle next day regardless of the window they were received in.
				Friday 3:00 pm 10/07/16	10/11/16	future date	Tuesday, 10/11/16 at 8:30 am	no fee	Regardless of the window that the batch was submitted, future-dated debit entries settle on the requested settlement date, not the same day.
		<b>RETURNS</b>	credit returns debit returns dishonored returns contested dishonored returns (all SEC codes, all amounts)	Friday 3:00 pm 10/07/16	10/01/16	stale date	Friday, 10/07/16 at 5:30 pm	no fee	Stale-dated return entries settle same day if submitted prior to the 4:00 pm deadline. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount or submission time.
				Friday 3:00 pm 10/07/16	10/07/16	current date	Friday, 10/07/16 at 5:30 pm	no fee	Current-dated return entries settle same day if submitted prior to the 4:00 pm deadline. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount or submission time.
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		<b>NOC's</b>	notifications of change (entries bearing "COR" standard entry class code)	Friday 3:00 pm 10/07/16	10/01/16	stale date	Friday, 10/07/16	no fee	Per NACHA Rules, notifications of change, or "COR" entries, settle at the earliest settlement opportunity, regardless of effective entry date. These entries do not have an associated posting time since they are zero-dollar entries and no real settlement takes place. Notifications of change are not assessed the Same Day Entry Fee regardless of submission time.
				Friday 3:00 pm 10/07/16	10/07/16	current date	Friday, 10/07/16	no fee	
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<b>ANYTIME BETWEEN Tuesday 10:31 am - Tuesday 2:45 pm (same day window)</b>	<b>TUESDAY</b>	<b>CREDITS</b>	forward credits credit prenotifications debit reversals (credits)	Tuesday 2:00 pm 10/11/16	10/01/16	stale date	Tuesday, 10/11/16 at 5:00 pm	<b>fee assessed</b>	Stale-dated credit entries settle same day if submitted during the same day window. This batch was submitted in the same day window.
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				Wednesday 11:00 am 10/12/16	10/12/16	current date	Thursday, 10/13/16 at 8:30 am	no fee	Debit entries are not allowed in phase 1 of Same Day ACH, which means they will settle next day regardless of the window they were received in.
				Wednesday 11:00 am 10/12/16	10/13/16	future date	Thursday, 10/13/16 at 8:30 am	no fee	Regardless of the window that the batch was submitted, future-dated debit entries settle on the requested settlement date, not the same day.
		<b>RETURNS</b>	credit returns debit returns dishonored returns contested dishonored returns (all SEC codes, all amounts)	Wednesday 11:00 am 10/12/16	10/01/16	stale date	Wednesday, 10/12/16 at 5:00 pm	no fee	Stale-dated return entries settle same day if submitted prior to the 4:00 pm deadline. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount, or submission time.
				Wednesday 11:00 am 10/12/16	10/12/16	current date	Wednesday, 10/12/16 at 5:00 pm	no fee	Current-dated return entries settle same day if submitted prior to the 4:00 pm deadline. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount, or submission time.
				Wednesday 11:00 am 10/12/16	10/13/16	future date	Thursday, 10/13/16 at 8:30 am	no fee	Future-dated return entries settle on the requested settlement date, not the same day. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount, or submission time.
		<b>NOC's</b>	notifications of change (entries bearing "COR" standard entry class code)	Wednesday 11:00 am 10/12/16	10/01/16	stale date	Wednesday, 10/12/16	no fee	Per NACHA Rules, notifications of change, or "COR" entries, settle at the earliest settlement opportunity, regardless of effective entry date. These entries do not have an associated posting time since they are zero-dollar entries and no real settlement takes place. Notifications of change are not assessed the Same Day Entry Fee regardless of submission time.
				Wednesday 11:00 am 10/12/16	10/12/16	current date	Wednesday, 10/12/16	no fee	
				Wednesday 11:00 am 10/12/16	10/13/16	future date	Wednesday, 10/12/16	no fee	

**Same Day ACH Processing Scenario Matrix**  
**Federal Reserve Bank of Atlanta**  
**Retail Payments Office**

**PHASE 1 - Processing Scenario Matrix**

**Example 2: Monday HOLIDAY WEEK**

These examples begin on a Friday afternoon, 10/07/16, run through the following Friday afternoon, 10/14/16, and include the Columbus Day holiday on Monday, 10/10/16.

Additional considerations: (1) Under normal operating conditions, the last FedACH submission deadline for any given processing day is 2:15 am ET Monday through Friday; any files received after the 2:15 am ET deadline are considered to have been submitted for the next processing day. For example, Tuesday's file processing continues until 2:15am ET on Wednesday; if a file is received after the 2:15 deadline on Tuesday (i.e. 2:16 am Wednesday), the file will be processed and settled as if it was received on Wednesday; (2) NACHA Rules specify that a credit entry may be future-dated one or two days in advance, while a debit entry may be future-dated only one day in advance; batches that are dated too far out in the future (more than 1 day for debits, 2 days for credits) will be rejected. Some of the future-dated credit entries in the examples below are future-dated one day, while others are future-dated two days; (3) A file or batch that is not released to FedACH in time for a deadline will automatically flow into the next window. This means if an eligible batch or file misses the 10:30 am ET same day deadline, for example, it will automatically flow into the 2:45 pm ET same day window and settle at 5:00 pm ET.

Submission Time /Day Range (ET)	System Day	Type of Work	Includes:	Sample Submission Time	Effective Entry Date within batch	Stale/ Future/ Current	Settles at	Same Day Entry Fee?	Explanation
<b>ANYTIME BETWEEN Wednesday 2:46 pm - Thursday 2:15 am (non-same day window)</b>	<b>WEDNESDAY</b>	<b>CREDITS</b>	forward credits credit prenotifications debit reversals (credits)	Thursday 2:15 am 10/13/16	10/01/16	stale date	Thursday, 10/13/16 at 8:30 am	no fee	Stale-dated credit entries settle same day if submitted during the same day window. This batch was submitted in the non-same day window, which means it will settle next day.
				Thursday 2:15 am 10/13/16	10/12/16	current date	Thursday, 10/13/16 at 8:30 am	no fee	Current-dated entries settle on the same day if submitted during the same day window. This batch was submitted in the non-same day window, which means it will settle next day.
				Thursday 2:15 am 10/13/16	10/14/16	future date	Friday, 10/14/16 at 8:30 am	no fee	Regardless of the window that the batch was submitted, future-dated credit entries settle on the requested settlement date, not the same day.
		<b>DEBITS</b>	forward debits debit prenotifications credit reversals (debits)	Thursday 2:15 am 10/13/16	10/01/16	stale date	Thursday, 10/13/16 at 8:30 am	no fee	Debit entries are not allowed in phase 1 of Same Day ACH, which means they will settle next day regardless of the window they were received in.
				Thursday 2:15 am 10/13/16	10/12/16	current date	Thursday, 10/13/16 at 8:30 am	no fee	Debit entries are not allowed in phase 1 of Same Day ACH, which means they will settle next day regardless of the window they were received in.
				Thursday 2:15 am 10/13/16	10/13/16	future date	Thursday, 10/13/16 at 8:30 am	no fee	Regardless of the window that the batch was submitted, future-dated debit entries settle on the requested settlement date, not the same day.
		<b>RETURNS</b>	credit returns debit returns dishonored returns contested dishonored returns (all SEC codes, all amounts)	Thursday 2:15 am 10/13/16	10/01/16	stale date	Thursday, 10/13/16 at 8:30 am	no fee	Stale-dated return entries settle same day if submitted prior to the 4:00 pm deadline. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount, or submission time.
				Thursday 2:15 am 10/13/16	10/12/16	current date	Thursday, 10/13/16 at 8:30 am	no fee	Current-dated return entries settle same day if submitted prior to the 4:00 pm deadline. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount, or submission time.
				Thursday 2:15 am 10/13/16	10/13/16	future date	Thursday, 10/13/16 at 8:30 am	no fee	Future-dated return entries settle on the requested settlement date, not the same day. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount, or submission time.
		<b>NOC's</b>	notifications of change (entries bearing "COR" standard entry class code)	Thursday 2:15 am 10/13/16	10/01/16	stale date	Thursday, 10/13/16	no fee	Per NACHA Rules, notifications of change, or "COR" entries, settle at the earliest settlement opportunity, regardless of effective entry date. These entries do not have an associated posting time since they are zero-dollar entries and no real settlement takes place. Notifications of change are not assessed the Same Day Entry Fee regardless of submission time.
				Thursday 2:15 am 10/13/16	10/12/16	current date	Thursday, 10/13/16	no fee	
				Thursday 2:15 am 10/13/16	10/13/16	future date	Thursday, 10/13/16	no fee	

**Same Day ACH Processing Scenario Matrix  
Federal Reserve Bank of Atlanta  
Retail Payments Office**

**PHASE 1 - Processing Scenario Matrix**

**Example 2: Monday HOLIDAY WEEK**

These examples begin on a Friday afternoon, 10/07/16, run through the following Friday afternoon, 10/14/16, and include the Columbus Day holiday on Monday, 10/10/16.

Additional considerations: (1) Under normal operating conditions, the last FedACH submission deadline for any given processing day is 2:15 am ET Monday through Friday; any files received after the 2:15 am ET deadline are considered to have been submitted for the next processing day. For example, Tuesday's file processing continues until 2:15am ET on Wednesday; if a file is received after the 2:15 deadline on Tuesday (i.e. 2:16 am Wednesday), the file will be processed and settled as if it was received on Wednesday; (2) NACHA Rules specify that a credit entry may be future-dated one or two days in advance, while a debit entry may be future-dated only one day in advance; batches that are dated too far out in the future (more than 1 day for debits, 2 days for credits) will be rejected. Some of the future-dated credit entries in the examples below are future-dated one day, while others are future-dated two days; (3) A file or batch that is not released to FedACH in time for a deadline will automatically flow into the next window. This means if an eligible batch or file misses the 10:30 am ET same day deadline, for example, it will automatically flow into the 2:45 pm ET same day window and settle at 5:00 pm ET.

Submission Time /Day Range (ET)	System Day	Type of Work	Includes:	Sample Submission Time	Effective Entry Date within batch	Stale/ Future/ Current	Settles at	Same Day Entry Fee?	Explanation
<b>ANYTIME BETWEEN Thursday 2:16 am - Thursday 10:30 am (same day window)</b>	<b>THURSDAY</b>	<b>CREDITS</b>	forward credits credit prenotifications debit reversals (credits)	Thursday 3:00 am 10/13/16	10/01/16	stale date	Thursday, 10/13/16 at 1:00 pm	fee assessed	Stale-dated credit entries settle same day if submitted during the same day window. This batch was submitted in the same day window.
				Thursday 3:00 am 10/13/16	10/13/16	current date	Thursday, 10/13/16 at 1:00 pm	fee assessed	Current-dated entries settle on the same day if submitted during the same day window. This batch was submitted in the same day window.
				Thursday 3:00 am 10/13/16	10/14/16	future date	Friday, 10/14/16 at 8:30 am	no fee	Regardless of the window that the batch was submitted, future-dated credit entries settle on the requested settlement date, not the same day.
		<b>DEBITS</b>	forward debits debit prenotifications credit reversals (debits)	Thursday 3:00 am 10/13/16	10/01/16	stale date	Thursday, 10/13/16 at 1:00 pm	no fee	Debit entries are not allowed in phase 1 of Same Day ACH.
				Thursday 3:00 am 10/13/16	10/13/16	current date	Thursday, 10/13/16 at 1:00 pm	no fee	Debit entries are not allowed in phase 1 of Same Day ACH.
				Thursday 3:00 am 10/13/16	10/14/16	future date	Friday, 10/14/16 at 8:30 am	no fee	Regardless of the window that the batch was submitted, future-dated debit entries settle on the requested settlement date, not the same day.
		<b>RETURNS</b>	credit returns debit returns dishonored returns contested dishonored returns (all SEC codes, all amounts)	Thursday 3:00 am 10/13/16	10/01/16	stale date	Thursday, 10/13/16 at 1:00 pm	no fee	Stale-dated return entries settle same day if submitted prior to the 4:00 pm deadline. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount, or submission time.
				Thursday 3:00 am 10/13/16	10/13/16	current date	Thursday, 10/13/16 at 1:00 pm	no fee	Current-dated return entries settle same day if submitted prior to the 4:00 pm deadline. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount, or submission time.
				Thursday 3:00 am 10/13/16	10/14/16	future date	Friday, 10/14/16 at 8:30 am	no fee	Future-dated return entries settle on the requested settlement date, not the same day. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount, or submission time.
		<b>NOC's</b>	notifications of change (entries bearing "COR" standard entry class code)	Thursday 3:00 am 10/13/16	10/01/16	stale date	Thursday, 10/13/16	no fee	Per NACHA Rules, notifications of change, or "COR" entries, settle at the earliest settlement opportunity, regardless of effective entry date. These entries do not have an associated posting time since they are zero-dollar entries and no real settlement takes place. Notifications of change are not assessed the Same Day Entry Fee regardless of submission time.
				Thursday 3:00 am 10/13/16	10/13/16	current date	Thursday, 10/13/16	no fee	
				Thursday 3:00 am 10/13/16	10/14/16	future date	Thursday, 10/13/16	no fee	

**Same Day ACH Processing Scenario Matrix**  
**Federal Reserve Bank of Atlanta**  
**Retail Payments Office**

**PHASE 1 - Processing Scenario Matrix**

**Example 2: Monday HOLIDAY WEEK**

These examples begin on a Friday afternoon, 10/07/16, run through the following Friday afternoon, 10/14/16, and include the Columbus Day holiday on Monday, 10/10/16.

Additional considerations: (1) Under normal operating conditions, the last FedACH submission deadline for any given processing day is 2:15 am ET Monday through Friday; any files received after the 2:15 am ET deadline are considered to have been submitted for the next processing day. For example, Tuesday's file processing continues until 2:15am ET on Wednesday; if a file is received after the 2:15 deadline on Tuesday (i.e. 2:16 am Wednesday), the file will be processed and settled as if it was received on Wednesday; (2) NACHA Rules specify that a credit entry may be future-dated one or two days in advance, while a debit entry may be future-dated only one day in advance; batches that are dated too far out in the future (more than 1 day for debits, 2 days for credits) will be rejected. Some of the future-dated credit entries in the examples below are future-dated one day, while others are future-dated two days; (3) A file or batch that is not released to FedACH in time for a deadline will automatically flow into the next window. This means if an eligible batch or file misses the 10:30 am ET same day deadline, for example, it will automatically flow into the 2:45 pm ET same day window and settle at 5:00 pm ET.

Submission Time /Day Range (ET)	System Day	Type of Work	Includes:	Sample Submission Time	Effective Entry Date within batch	Stale/ Future/ Current	Settles at	Same Day Entry Fee?	Explanation
<b>ANYTIME BETWEEN Thursday 10:31 am - Thursday 2:45 pm (same day window)</b>	<b>THURSDAY</b>	<b>CREDITS</b>	forward credits credit prenotifications debit reversals (credits)	Thursday 11:00 am 10/13/16	10/01/16	stale date	Thursday, 10/13/16 at 5:00 pm	fee assessed	Stale-dated credit entries settle same day if submitted during the same day window. This batch was submitted in the same day window.
				Thursday 11:00 am 10/13/16	10/13/16	current date	Thursday, 10/13/16 at 5:00 pm	fee assessed	Current-dated entries settle on the same day if submitted during the same day window. This batch was submitted in the same day window.
				Thursday 11:00 am 10/13/16	10/14/16	future date	Friday, 10/14/16 at 8:30 am	no fee	Regardless of the window that the batch was submitted, future-dated credit entries settle on the requested settlement date, not the same day.
		<b>DEBITS</b>	forward debits debit prenotifications credit reversals (debits)	Thursday 11:00 am 10/13/16	10/01/16	stale date	Friday, 10/14/16 at 8:30 am	no fee	Debit entries are not allowed in phase 1 of Same Day ACH, which means they will settle next day regardless of the window they were received in.
				Thursday 11:00 am 10/13/16	10/13/16	current date	Friday, 10/14/16 at 8:30 am	no fee	Debit entries are not allowed in phase 1 of Same Day ACH, which means they will settle next day regardless of the window they were received in.
				Thursday 11:00 am 10/13/16	10/14/16	future date	Friday, 10/14/16 at 8:30 am	no fee	Regardless of the window that the batch was submitted, future-dated debit entries settle on the requested settlement date, not the same day.
		<b>RETURNS</b>	credit returns debit returns dishonored returns contested dishonored returns (all SEC codes, all amounts)	Thursday 11:00 am 10/13/16	10/01/16	stale date	Thursday, 10/13/16 at 5:00 pm	no fee	Stale-dated return entries settle same day if submitted prior to the 4:00 pm deadline. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount, or submission time.
				Thursday 11:00 am 10/13/16	10/13/16	current date	Thursday, 10/13/16 at 5:00 pm	no fee	Current-dated return entries settle same day if submitted prior to the 4:00 pm deadline. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount, or submission time.
				Thursday 11:00 am 10/13/16	10/14/16	future date	Friday, 10/14/16 at 8:30 am	no fee	Future-dated return entries settle on the requested settlement date, not the same day. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount, or submission time.
		<b>NOC's</b>	notifications of change (entries bearing "COR" standard entry class code)	Thursday 11:00 am 10/13/16	10/01/16	stale date	Thursday, 10/13/16	no fee	Per NACHA Rules, notifications of change, or "COR" entries, settle at the earliest settlement opportunity, regardless of effective entry date. These entries do not have an associated posting time since they are zero-dollar entries and no real settlement takes place. Notifications of change are not assessed the Same Day Entry Fee regardless of submission time.
				Thursday 11:00 am 10/13/16	10/13/16	current date	Thursday, 10/13/16	no fee	
				Thursday 11:00 am 10/13/16	10/14/16	future date	Thursday, 10/13/16	no fee	

**Same Day ACH Processing Scenario Matrix**  
**Federal Reserve Bank of Atlanta**  
**Retail Payments Office**

**PHASE 1 - Processing Scenario Matrix**

**Example 2: Monday HOLIDAY WEEK**

These examples begin on a Friday afternoon, 10/07/16, run through the following Friday afternoon, 10/14/16, and include the Columbus Day holiday on Monday, 10/10/16.

Additional considerations: (1) Under normal operating conditions, the last FedACH submission deadline for any given processing day is 2:15 am ET Monday through Friday; any files received after the 2:15 am ET deadline are considered to have been submitted for the next processing day. For example, Tuesday's file processing continues until 2:15am ET on Wednesday; if a file is received after the 2:15 deadline on Tuesday (i.e. 2:16 am Wednesday), the file will be processed and settled as if it was received on Wednesday; (2) NACHA Rules specify that a credit entry may be future-dated one or two days in advance, while a debit entry may be future-dated only one day in advance; batches that are dated too far out in the future (more than 1 day for debits, 2 days for credits) will be rejected. Some of the future-dated credit entries in the examples below are future-dated one day, while others are future-dated two days; (3) A file or batch that is not released to FedACH in time for a deadline will automatically flow into the next window. This means if an eligible batch or file misses the 10:30 am ET same day deadline, for example, it will automatically flow into the 2:45 pm ET same day window and settle at 5:00 pm ET.

Submission Time /Day Range (ET)	System Day	Type of Work	Includes:	Sample Submission Time	Effective Entry Date within batch	Stale/ Future/ Current	Settles at	Same Day Entry Fee?	Explanation
<b>ANYTIME BETWEEN Thursday 2:46 pm - Friday 2:15 am (non-same day window)</b>	<b>THURSDAY</b>	<b>CREDITS</b>	forward credits credit prenotifications debit reversals (credits)	Thursday 7:00 pm 10/13/16	10/01/16	stale date	Friday, 10/14/16 at 8:30 am	no fee	Stale-dated credit entries settle same day if submitted during the same day window. This batch was submitted in the non-same day window, which means it will settle next day.
				Thursday 7:00 pm 10/13/16	10/13/16	current date	Friday, 10/14/16 at 8:30 am	no fee	Current-dated entries settle on the same day if submitted during the same day window. This batch was submitted in the non-same day window, which means it will settle next day.
				Thursday 7:00 pm 10/13/16	10/14/16	future date	Friday, 10/14/16 at 8:30 am	no fee	Regardless of the window that the batch was submitted, future-dated credit entries settle on the requested settlement date, not the same day.
		<b>DEBITS</b>	forward debits debit prenotifications credit reversals (debits)	Thursday 7:00 pm 10/13/16	10/01/16	stale date	Friday, 10/14/16 at 8:30 am	no fee	Debit entries are not allowed in phase 1 of Same Day ACH, which means they will settle next day regardless of the window they were received in.
				Thursday 7:00 pm 10/13/16	10/13/16	current date	Friday, 10/14/16 at 8:30 am	no fee	Debit entries are not allowed in phase 1 of Same Day ACH, which means they will settle next day regardless of the window they were received in.
				Thursday 7:00 pm 10/13/16	10/14/16	future date	Friday, 10/14/16 at 8:30 am	no fee	Regardless of the window that the batch was submitted, future-dated debit entries settle on the requested settlement date, not the same day.
		<b>RETURNS</b>	credit returns debit returns dishonored returns contested dishonored returns (all SEC codes, all amounts)	Thursday 7:00 pm 10/13/16	10/01/16	stale date	Friday, 10/14/16 at 8:30 am	no fee	Stale-dated return entries settle same day if submitted prior to the 4:00 pm deadline. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount, or submission time.
				Thursday 7:00 pm 10/13/16	10/13/16	current date	Friday, 10/14/16 at 8:30 am	no fee	Current-dated return entries settle same day if submitted prior to the 4:00 pm deadline. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount, or submission time.
				Thursday 7:00 pm 10/13/16	10/14/16	future date	Friday, 10/14/16 at 8:30 am	no fee	Future-dated return entries settle on the requested settlement date, not the same day. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount, or submission time.
		<b>NOC's</b>	notifications of change (entries bearing "COR" standard entry class code)	Thursday 7:00 pm 10/13/16	10/01/16	stale date	Friday 10/14/16	no fee	Per NACHA Rules, notifications of change, or "COR" entries, settle at the earliest settlement opportunity, regardless of effective entry date. These entries do not have an associated posting time since they are zero-dollar entries and no real settlement takes place. Notifications of change are not assessed the Same Day Entry Fee regardless of submission time.
				Thursday 7:00 pm 10/13/16	10/13/16	current date	Friday 10/14/16	no fee	
				Thursday 7:00 pm 10/13/16	10/14/16	future date	Friday 10/14/16	no fee	

**Same Day ACH Processing Scenario Matrix**  
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**PHASE 1 - Processing Scenario Matrix**

**Example 2: Monday HOLIDAY WEEK**

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Submission Time /Day Range (ET)	System Day	Type of Work	Includes:	Sample Submission Time	Effective Entry Date within batch	Stale/ Future/ Current	Settles at	Same Day Entry Fee?	Explanation
<b>ANYTIME BETWEEN Friday 2:16 am - Friday 10:30 am (same day window)</b>	<b>FRIDAY</b>	<b>CREDITS</b>	forward credits credit prenotifications debit reversals (credits)	Friday 5:00 am 10/14/16	10/01/16	stale date	Friday, 10/14/16 at 1:00 pm	fee assessed	Stale-dated credit entries settle same day if submitted during the same day window. This batch was submitted in the same day window.
				Friday 5:00 am 10/14/16	10/14/16	current date	Friday, 10/14/16 at 1:00 pm	fee assessed	Current-dated entries settle on the same day if submitted during the same day window. This batch was submitted in the same day window.
				Friday 5:00 am 10/14/16	10/17/16	future date	Monday, 10/17/16 at 8:30 am	no fee	Regardless of the window that the batch was submitted, future-dated credit entries settle on the requested settlement date, not the same day.
		<b>DEBITS</b>	forward debits debit prenotifications credit reversals (debits)	Friday 5:00 am 10/14/16	10/01/16	stale date	Monday, 10/17/16 at 8:30 am	no fee	Debit entries are not allowed in phase 1 of Same Day ACH, which means they will settle next day regardless of the window they were received in.
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				Friday 5:00 am 10/14/16	10/14/16	current date	Friday, 10/14/16 at 1:00 pm	no fee	Current-dated return entries settle same day if submitted prior to the 4:00 pm deadline. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount, or submission time.
				Friday 5:00 am 10/14/16	10/18/16	future date	Tuesday, 10/18/16 at 8:30 am	no fee	Future-dated return entries settle on the requested settlement date, not the same day. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount, or submission time.
		<b>NOC's</b>	notifications of change (entries bearing "COR" standard entry class code)	Friday 5:00 am 10/14/16	10/01/16	stale date	Friday, 10/14/16	no fee	Per NACHA Rules, notifications of change, or "COR" entries, settle at the earliest settlement opportunity, regardless of effective entry date. These entries do not have an associated posting time since they are zero-dollar entries and no real settlement takes place. Notifications of change are not assessed the Same Day Entry Fee regardless of submission time.
				Friday 5:00 am 10/14/16	10/14/16	current date	Friday, 10/14/16	no fee	
				Friday 5:00 am 10/14/16	10/18/16	future date	Friday, 10/14/16	no fee	

**Same Day ACH Processing Scenario Matrix  
Federal Reserve Bank of Atlanta  
Retail Payments Office**

**PHASE 1 - Processing Scenario Matrix**

**Example 2: Monday HOLIDAY WEEK**

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Additional considerations: (1) Under normal operating conditions, the last FedACH submission deadline for any given processing day is 2:15 am ET Monday through Friday; any files received after the 2:15 am ET deadline are considered to have been submitted for the next processing day. For example, Tuesday's file processing continues until 2:15am ET on Wednesday; if a file is received after the 2:15 deadline on Tuesday (i.e. 2:16 am Wednesday), the file will be processed and settled as if it was received on Wednesday; (2) NACHA Rules specify that a credit entry may be future-dated one or two days in advance, while a debit entry may be future-dated only one day in advance; batches that are dated too far out in the future (more than 1 day for debits, 2 days for credits) will be rejected. Some of the future-dated credit entries in the examples below are future-dated one day, while others are future-dated two days; (3) A file or batch that is not released to FedACH in time for a deadline will automatically flow into the next window. This means if an eligible batch or file misses the 10:30 am ET same day deadline, for example, it will automatically flow into the 2:45 pm ET same day window and settle at 5:00 pm ET.

Submission Time /Day Range (ET)	System Day	Type of Work	Includes:	Sample Submission Time	Effective Entry Date within batch	Stale/ Future/ Current	Settles at	Same Day Entry Fee?	Explanation
<b>ANYTIME BETWEEN Friday 10:31 am - Friday 2:45 pm (same day window)</b>	<b>FRIDAY</b>	<b>CREDITS</b>	forward credits credit prenotifications debit reversals (credits)	Friday 11:30 am 10/14/16	10/01/16	stale date	Friday, 10/14/16 at 5:00 pm	fee assessed	Stale-dated credit entries settle same day if submitted during the same day window. This batch was submitted in the same day window.
				Friday 11:30 am 10/14/16	10/14/16	current date	Friday, 10/14/16 at 5:00 pm	fee assessed	Current-dated entries settle on the same day if submitted during the same day window. This batch was submitted in the same day window.
				Friday 11:30 am 10/14/16	10/17/16	future date	Monday, 10/17/16 at 8:30 am	no fee	Regardless of the window that the batch was submitted, future-dated credit entries settle on the requested settlement date, not the same day.
		<b>DEBITS</b>	forward debits debit prenotifications credit reversals (debits)	Friday 11:30 am 10/14/16	10/01/16	stale date	Monday, 10/17/16 at 8:30 am	no fee	Debit entries are not allowed in phase 1 of Same Day ACH, which means they will settle next day regardless of the window they were received in.
				Friday 11:30 am 10/14/16	10/14/16	current date	Monday, 10/17/16 at 8:30 am	no fee	Debit entries are not allowed in phase 1 of Same Day ACH, which means they will settle next day regardless of the window they were received in.
				Friday 11:30 am 10/14/16	10/17/16	future date	Monday, 10/17/16 at 8:30 am	no fee	Regardless of the window that the batch was submitted, future-dated debit entries settle on the requested settlement date, not the same day.
		<b>RETURNS</b>	credit returns debit returns dishonored returns contested dishonored returns (all SEC codes, all amounts)	Friday 11:30 am 10/14/16	10/01/16	stale date	Friday, 10/14/16 at 5:00 pm	no fee	Stale-dated return entries settle same day if submitted prior to the 4:00 pm deadline. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount, or submission time.
				Friday 11:30 am 10/14/16	10/14/16	current date	Friday, 10/14/16 at 5:00 pm	no fee	Current-dated return entries settle same day if submitted prior to the 4:00 pm deadline. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount, or submission time.
				Friday 11:30 am 10/14/16	10/17/16	future date	Monday, 10/17/16 at 8:30 am	no fee	Future-dated return entries settle on the requested settlement date, not the same day. Return entries are not assessed the Same Day Entry Fee, regardless of SEC code, entry amount, or submission time.
		<b>NOC's</b>	notifications of change (entries bearing "COR" standard entry class code)	Friday 11:30 am 10/14/16	10/01/16	stale date	Friday, 10/14/16	no fee	Per NACHA Rules, notifications of change, or "COR" entries, settle at the earliest settlement opportunity, regardless of effective entry date. These entries do not have an associated posting time since they are zero-dollar entries and no real settlement takes place. Notifications of change are not assessed the Same Day Entry Fee regardless of submission time.
				Friday 11:30 am 10/14/16	10/14/16	current date	Friday, 10/14/16	no fee	
				Friday 11:30 am 10/14/16	10/17/16	future date	Friday, 10/14/16	no fee	