

Majority of RDFIs **AHEAD OF SCHEDULE** in preparation for Same Day ACH

71%

of respondents will provide Phase 3 funds availability as of the Phase 1 date of Sept. 23, 2016, **18 MONTHS AHEAD** of the Phase 3 date of March 16, 2018



78%

of respondents will post credits **“by window”** and make funds available to customers during the day

- Either at specific times, or “shortly after receipt from ACH Operator”
- Funds availability for the afternoon window primarily will be by 5 p.m.

