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**Jan. 17, 2018**

**To:** Chief Executive Officers  
Providers of ACH and Demand Deposit Account Processing Services to  
Financial Institutions; and  
Providers of Treasury Management and Accounts Payable and Receivable  
Services to Business Users of ACH

**From:** Janet O. Estep  
President and Chief Executive Officer  
NACHA - The Electronic Payments Association

**Re:** Same Day ACH Phase 3 Implementation & Origination Capabilities

Same Day ACH (SDA) has been successfully implemented in its first two phases, making Same Day ACH debits and credits a reality, with over 75 million SDA transactions processed in 2017. This important milestone allows for the industry's desired expansion of ACH Network capabilities as we move into a time where payments are starting to move faster.

In the past, NACHA has written to your organization to encourage your preparedness for Same Day ACH implementation and collaboration with your clients. This is especially important now as demand for and usage of Same Day ACH is escalating. I am writing again to you today to ask for your attention to two remaining Same Day ACH implementation topics:

1. **Phase 3 implementation** – NACHA reminds you that Same Day ACH Phase 3 will take effect on March 16, 2018 and once again asks that, if not already completed, you work with your financial institution (FI) clients to ensure that they are able to provide funds availability for received Same Day ACH credits by 5:00 p.m. local time.
2. **Provide Same Day ACH origination capabilities to your financial institution clients** – A recent [survey](#) of smaller FIs conducted with PYMNTS.com found that 40 percent of FIs not offering SDA credit origination for consumers reported this was because their software vendors have not yet enabled the service; and that 25 percent of FIs not currently offering SDA origination to business customers reported the lack was because their software vendors have not yet enabled the service.

It is extremely important that all financial institutions have the opportunity to meet market demands and participate in the origination of Same Day ACH, in accordance with their desired strategy. As such, all ACH vendors are strongly encouraged to support their financial institution clients, and also their business clients, with software and services that enable the origination of Same Day ACH payments and allow for the reconciliation and application of received Same Day ACH payments.

NACHA appreciates your organization's attention to this very important enhancement to the ACH Network. Service providers are requested to use NACHA's Same Day ACH Resource web page for additional resources to assist in this critical implementation: <https://resourcecenter.nacha.org>.

Please contact Amy Morris at NACHA on implementation efforts and readiness. Amy can be reached at [amorris@nacha.org](mailto:amorris@nacha.org) or 703-561-1100.

Very sincerely,

A handwritten signature in black ink that reads "Janet Estep". The signature is written in a cursive style with a large initial "J".

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