



Announcing “Same-Day ACH Origination”

BAC Community Bank is pleased to announce that Same-Day ACH Origination services will be available beginning September 15, 2017.

How will you benefit by Same-Day ACH Origination?

- Same-day payrolls – helps you pay hourly workers, provides flexibility for late and emergency payrolls and missed deadlines, and faster access for employees to their pay.
- Expedited bill payments – enables you to make supplier payments on due dates, etc.
- Business-to-Business – provides for faster settlement of invoice payments between trading partners to accelerate the release of goods and includes remittance information with the payments.

What transactions qualify for Same-Day ACH processing?

- Domestic Transactions under \$25,000
- Files received before the same-day deadline (9:30 am Pacific Time)

All Same-Day transactions will need to be submitted by 9:30 am Pacific Time on banking days and are subject to an increased “per entry” fee. (See Business Deposit Accounts Fee and Information Schedule for current fees.)

As an Originator, what can you do to prepare for Same-Day ACH?

- If you currently use ACH Manager for your ACH transactions, Same-Day ACH will automatically be available to you*. If you don’t currently use ACH Manager and would like to originate Same-Day ACH, please contact Customer Service at (877) 226-5820 or at cashmanagement@bankbac.com
- Manage the effective entry date of your file. Qualifying ACH transactions submitted before the Same-Day ACH deadline or after the previous day cutoff time (4:00 PM Pacific Time) may be settled and billed as same-day transactions.

**How do you determine if you use ACH Manager? When logged into Cash Management, select Management Tools. If ACH Manager is displayed, it is available to you. If not, you don’t have access to ACH Manager.*

