



## Same Day ACH FAQ

### 1. What is Same Day ACH?

Same Day ACH is an option for same day clearing and settlement of ACH transactions. Standard lead times for ACH transactions are one to two business days prior to settlement.

### 2. What ACH entries are eligible for Same Day ACH?

Almost all types of ACH Payments, including both credits and debits, are eligible for same day processing.

### 3. Are there specific actions required to send a Same Day ACH entry?

ACH transactions submitted before the Same Day ACH deadline and with a Same Day Effective Date will automatically be sent as a Same Day ACH entry.

### 4. Will there be additional fees for initiating Same Day ACH transactions?

A fee of \$0.30 per item will be charged for each originated Same Day ACH credit and debit items.

### 5. What is the deadline for sending Same Day ACH transactions?

MB&T must receive files submitted via Business Online Banking by 9:00 AM PST in order to process the entries same day. The deadline for files submitted via Commercial Center is 9:30 AM PST.