

# Same Day ACH Processing

Jefferson Bank is pleased to offer Same Day ACH processing for your Payroll or Business to Business Payments for customers using our Treasury Management Services. The expedited ACH process will ensure your ACH credits are received the same day that you originate them from the Jefferson Bank Online Banking platform.

## Eligible Transactions For ACH Payments (Credits)

- Maximum transactions amount of \$25,000 to the same payee
- Meet the 11:00 a.m. Central Time (CT) cut-off on any business day

## How Will You Use Same Day ACH

Here are some cases and examples for your company:

- Hourly and emergency payroll (also bonuses, off-cycle payroll)
- Expedited business-to-consumer payments (insurance payouts)
- Faster business-to-business payments (goods held until payment is received)

## Fees

Per Item	\$0.15
Per File	\$10.00

## Sign up for Same Day ACH today by contacting a Treasury Management Officer

### Racheal Centeno

*Assistant Vice President, Treasury Management Officer*  
(210) 736-7250  
rcenteno@jeffersonbank.com

### Adrian Buentello

*Treasury Management Officer*  
(210) 736-7214  
abuentello@jeffersonbank.com

## Processing Same Day ACH Transactions

- Same Day ACH Transactions must be processed by 11:00 a.m. CT.
- Since Same Day ACH has a different processing and fee schedule than Next Day ACH, you'll need to be set up before you can initiate same day transactions. Please contact your Treasury Management Officer to start the process.
- Your payroll and accounts payable systems also will need to be set up. You must clearly identify Same Day ACH payments by entering the same-day effective date in the batch header. This is the date on which you want payments to settle — not the payroll period or other date from your payment system.
- The maximum single or multiple transaction permitted for single day transactions to the same payee is \$25,000 for payments to consumers (PPD) or corporate payments (CCD).
- Due to expedited ACH payments your business account will be debited for same day transactions on the same business day. In addition, your business account will be credited for ACH Payments that are owed to you if the transactions are processed as same day transactions.
- Please continue to monitor your ACH activity on the Jefferson Online Banking System to avoid unauthorized transactions.

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