

Quick Reference Guide

ACH Same Day Limit Increase

JHA Treasury Management™

Last Updated: March 18, 2022

Treasury Management — ACH Same Day Limit Increase

Overview: This enhancement is driven by the Nacha approved increase to the Same Day ACH (SDA) per-transaction limit to \$1 million. This change goes into effect Friday March 18, 2022. In support of this increase, the TM platform is implementing a new feature that allows each financial institution to control the SDA transaction limit, managing it up to the \$1 million Nacha maximum.

Benefits for the Banks?

- Configuration allows each Financial Institution to define the Same Day ACH transaction dollar limit at the institution level.
- Updated FI User Activity report to include details when the SDA dollar limit is updated.
- The new configuration will default to the current SDA Limit (prior to 3/18/2022) of \$100,000 upon activation of this new feature.

Benefits for Customers?

- Ability to initiate Same Day ACH payments up to the limit defined by the bank.
- Customers will not experience any change or loss of functionality.

Product Feature Configuration in Back Office

ACH Configuration Within the Product Configuration for ACH, the Same Day ACH Transaction Limit will display.

- Same Day ACH Transaction Limit
 - At implementation, this will default to \$100,000.00 (prior limit)
 - New limit is \$1,000,000.00

Note: Allow Same Day ACH Initiation must be active for field to display and be maintainable.

Updates to the SDA transaction limit may take up to 10 minutes to take affect.

FI User Activity Report in Back Office

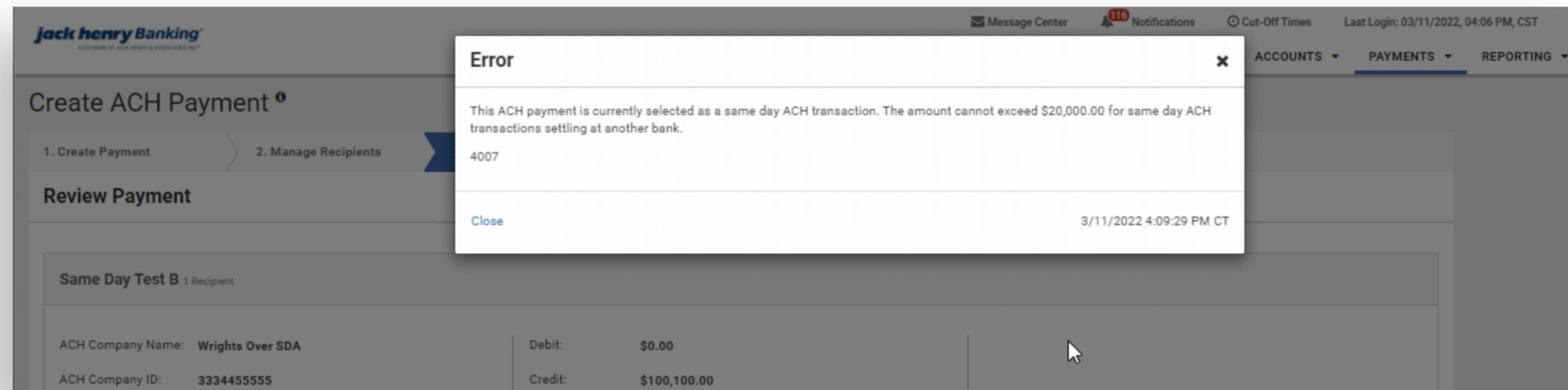
Date/Time	User Name	Login Id	Activity	IP Address
03/04/2022 12:29 PM	[REDACTED]	[REDACTED]	Updated Same Day ACH Limit from \$0.00 to \$20,000.00	74.200.60.3
03/04/2022 11:32 AM	[REDACTED]	[REDACTED]	Updated Same Day ACH Limit from \$1,000,000.00 to \$0.00	74.200.60.3
03/04/2022 10:10 AM	[REDACTED]	[REDACTED]	Updated Same Day ACH Limit from \$0.00 to \$1,000,000.00	74.200.60.3
03/04/2022 10:09 AM	[REDACTED]	[REDACTED]	Updated Same Day ACH Limit from \$100,000.00 to \$0.00	74.200.60.3

FI User Activity Audit With each saved dollar limit modification, an audit entry will be recorded and available on the FI User Activity Report in Back Office.

Upon saving the initial limit amount, the audit record will reflect "Updated Same Day ACH Limit from \$100,000.00 to the <updated value>".

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User Experience in Channel



User Action During payment confirmation, any SDA transaction submitted prior to the bank defined cutoff will be validated against the established Same Day ACH limit within Treasury Management Back Office.

- If the transaction exceeds the Same Day ACH Limit, the user will be presented with an error message “This ACH payment is currently selected as a same day ACH transaction. The amount cannot exceed <limit established in TMBO configuration> for same day ACH transactions settling at another bank.”
- If the payment exceeds the Same Day ACH Limit, the payment will not be initiated.