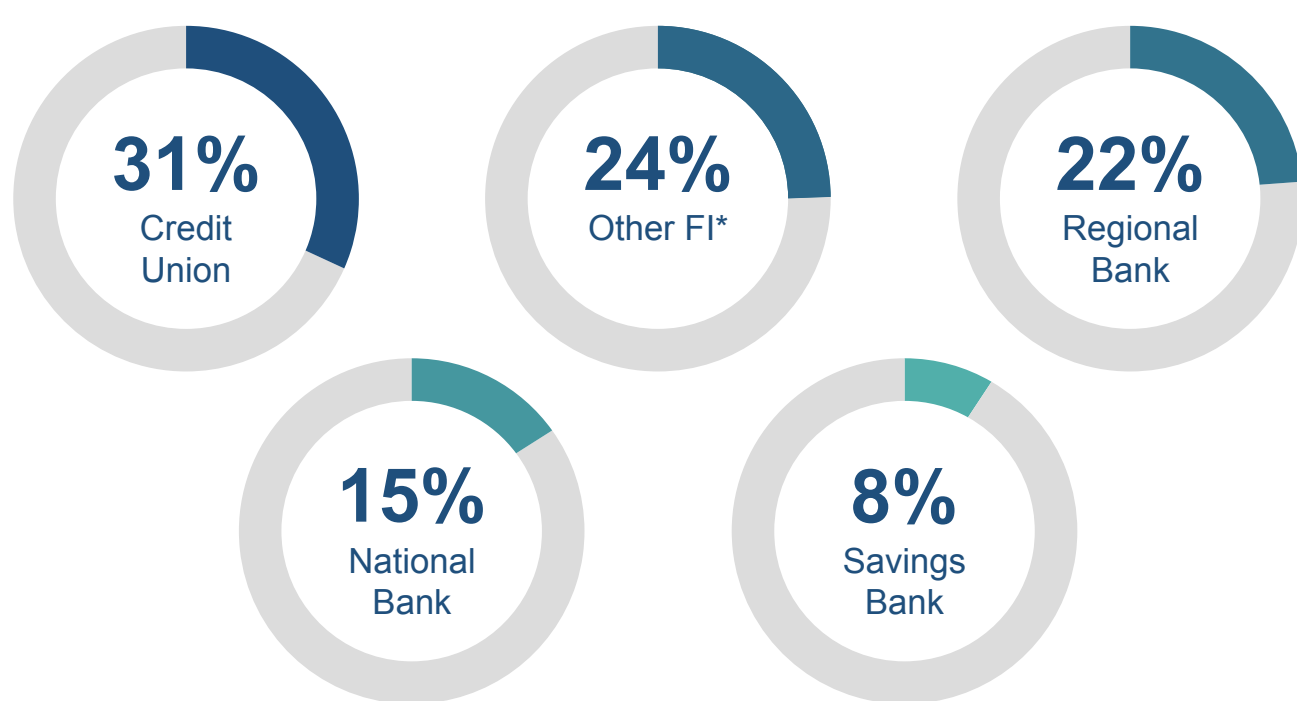


Same Day ACH: Usage & Strategy

Upon the 5-year anniversary of Same Day ACH availability, the Center for Payments™ surveyed U.S. depository financial institutions to better understand the strategic positioning of Same Day ACH within financial institutions, current and future Same Day use cases, and opportunities for Same Day ACH risk management.

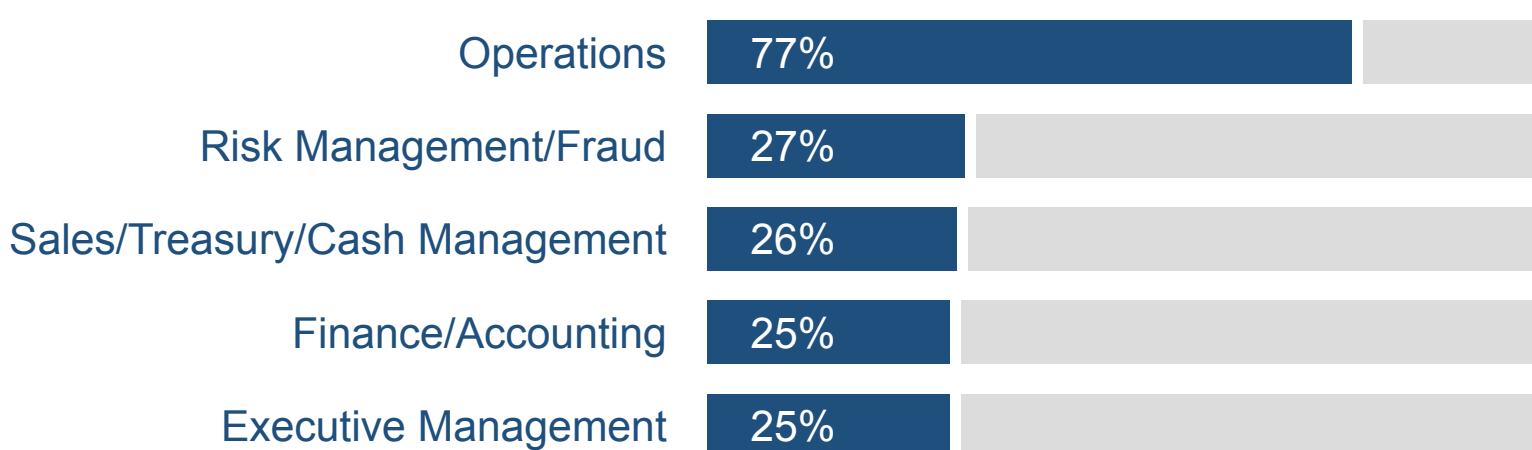
Responding Organizations



*Other FI: Community Bank, State Bank, Virtual Bank

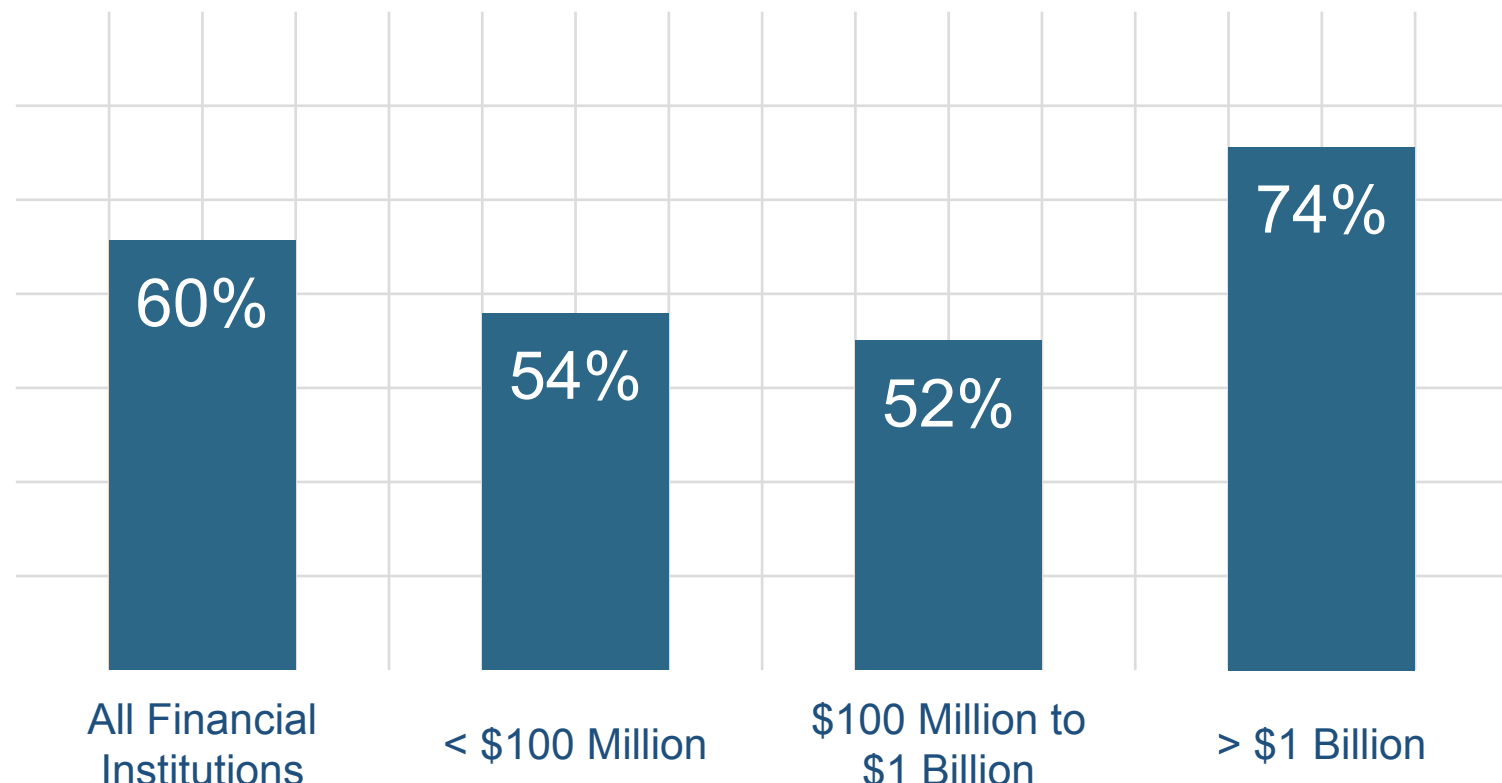
Median asset size of all respondents is \$250-\$500 million.

Functional Areas



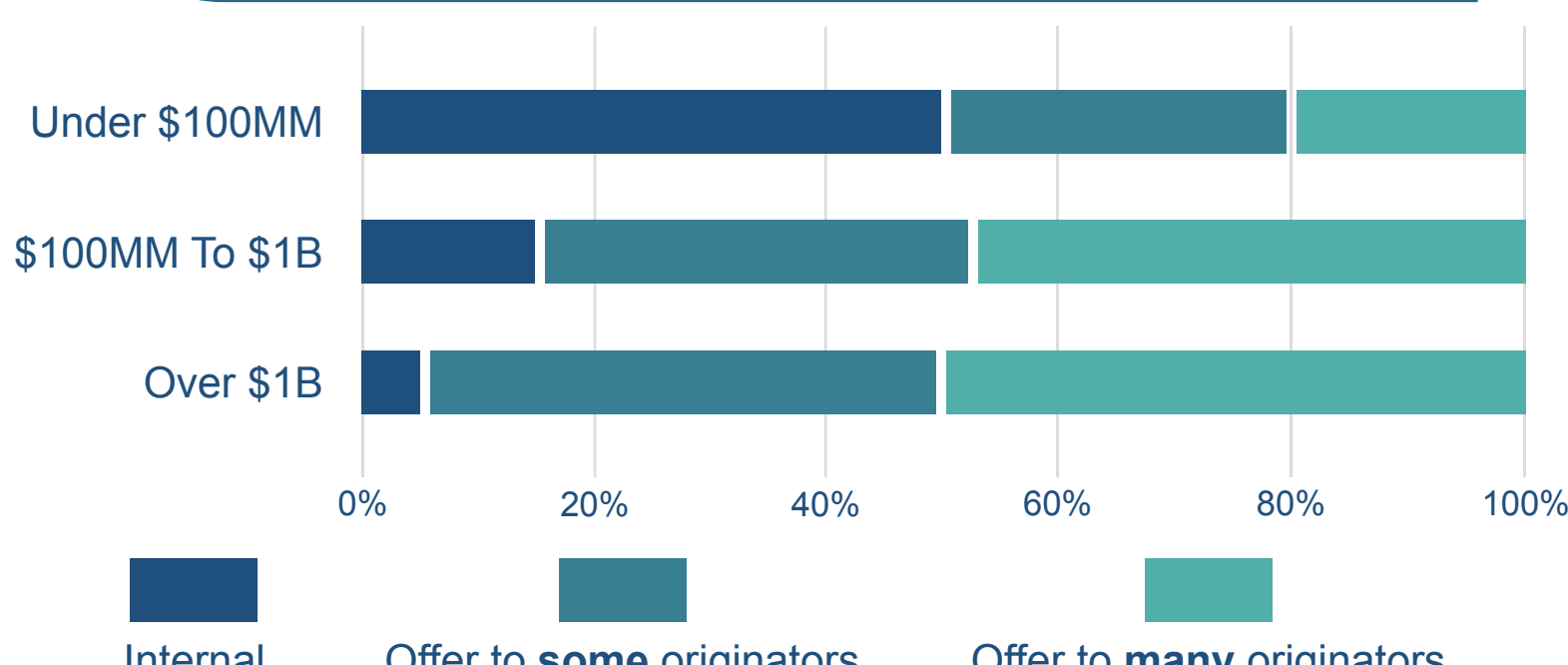
Who Offers Same Day ACH

Institution size influences Same Day ACH origination availability.



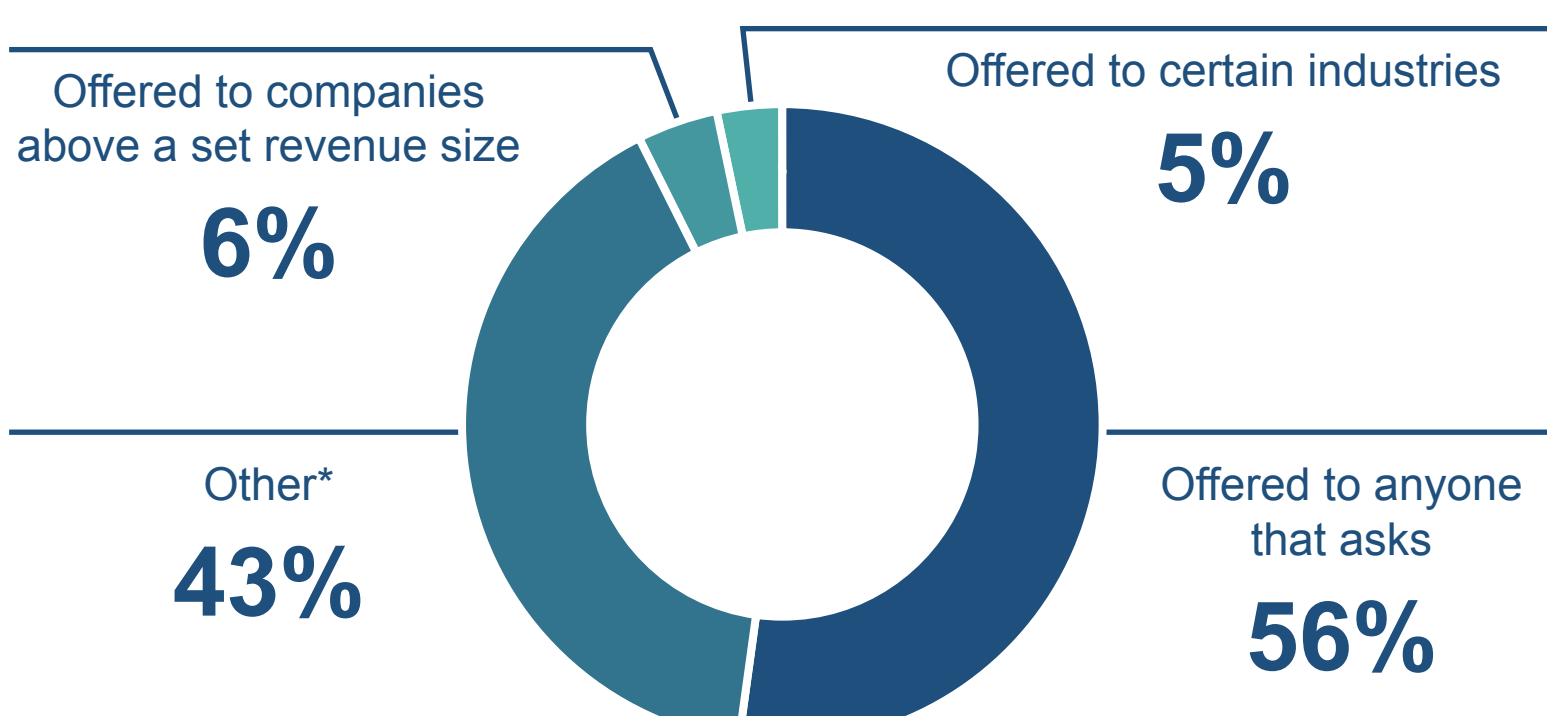
Of those not currently offering Same Day services, 22% have plans to implement in the next 12 months.

Same Day ACH Usage by Size



52% of smaller financial institutions **ONLY** use Same Day ACH for internal purposes compared to just 3% for those in the largest asset tier.

Same Day ACH Services Availability



*Other Frequently Cited Methods: Contingency in Emergencies, Discretionary Basis, Subject to Internal Approval Requirements, Only for Established Clients/Customers, Offered to Cash Management Clients

Leveraging Same Day ACH for Returns Processing

Smaller institutions (**46%**) were more likely to leverage the benefits of Same Day returns processing than larger institutions (**35%**).

How institutions are managing payments risk with Same Day returns:

1. Fast returns for unauthorized payments
2. Quickly rectify errors and reduce potential losses
3. Simplify ACH reconciliation processing and saves time
4. Reduce float time for ACH kiting

To learn more about use cases, underwriting processes, risk mitigation efforts and future strategies for instant payments, contact your payments association to download the full report.