

*Webinar on*

# **ACH Debit Strategies in the Same Day ACH Environment - from the RDFI Perspective**

# • Learning Objectives

- Describe how Debit Same Day ACH Entries are processed in the new environment starting Sept 2017*
- Outline the benefits for the Originator to utilize Same Day ACH for their debit processing*
- Define the Return process that is available Same Day without paying the 5.2 cent Same Day fee*
- Identify the different types of debit transactions that can benefit from Same Day processing*
- Describe how the Receiver could be affected by the Same Day debit transactions*
- Illustrate how the RDFI can help the Receiver understand how their accounts can be affected by Same Day debits*



This webinar will focus on how when debits are added, and the impact this may have on ACH Processing – for the RDFI and the Receiver.

**PRESENTED BY:**

*Donna K Olheiser, AAP, is the vice president of Education Services and founder of Dynamic Mastership, LLC.; and holds the Accredited ACH Professional (AAP) designation (achieved in 2004). She is an enthusiastic and energetic Certified Master Trainer with over 14 years' training experience.*

On-Demand Webinar

Duration : 90 Minutes

Price: \$200

# Webinar Description

This 90-minute session will focus on how when debits are added, and the impact this may have on ACH Processing – for the RDFI and the Receiver. Authorization language – the impact it has on Same Day Debits. On the Receiver side, If I authorize a payment today, or use the ACH card today, legacy ACH would debit my account tomorrow (at the earliest), as debits are next day. Things are different now – with Same Day Debits (now in effect), this debit could hit my account today (Same Day)? From the RDFI perspective, what if Receiver’s account is negative when that late afternoon file is received with Same Day Debits? Would this change the return process, how will this be communicated to the Receiver (the RDFI’s account holder)?

Same Day debits are here NOW! Focus being on the debits, and the impact this will have on ACH Processing -- for example, when a consumer authorizes a payment, (doesn’t matter how, the internet, an ACH Card, writing a check, over the telephone providing checking account information. The card-holder is accustomed to “next-day” debits, it’s always been that way, authorize today – debit tomorrow (even if I selected today as the authorization or payment date) – but NOW, it can be the Same Day! Same Day ACH Phase 2 (September 2017) depending on the time of day when the authorization takes place and when the company processes the payments, this debit could hit my account today (Same Day)? How do we educate the Receiver, our account holders? – To know their account transactions could be changing!



# Who Should Attend ?

*ACH Operations staff*

*Compliance Officers*

*Third-Party Payment Processors*

*Third-Party Senders*

*ACH Managers*

*Electronic Payments Professionals*

*AAP's – keeping up with changes in ACH Rules and wanting to earn  
AAP Continuing Education Credits*

*Anyone who wishes to enhance their knowledge of the new rules*



To register please visit:

**[www.grceducators.com](http://www.grceducators.com)**  
**[support@grceducators.com](mailto:support@grceducators.com)**  
**740 870 0321**