



Mid Atlantic Regional Users Group

June 9, 2022

Agenda

- **Per Item vs Per Presentment**
- **ACH Early Access**
- **Approved on Good Funds**
- **Next Day Memo Post**
- **24-Hour Grace Period**
- **Continuous OD Fees**

Charge Per Item or Per Presentment

- **Today – all NSF/OD is charged with each item presentment**
- **Adding functionality to allow banks to charge per item or per presentment**
- **Check:**
 - Based on check number/amount
- **ACH**
 - Based on Company ID, Amount AND the Retry coding on the ACH platform.

ACH Early Access

- **Today: Early Access to ACH is available at a bank level for Debits and Credits**
- **Future:**
 - New parameter
 - Credits only
 - DDA and Savings only
 - Allow by Service charge code
 - Allow by SEC type
- **Estimated timeline: July 2022 code completion**
- **Roll out to banks starting in October**

| Approved on Good Funds

- **Delivered Sept-Nov 2021**
- **Allow for identification of items approved positive, paid negative**
- **Does not display items in EIP so you can charge/return for those items**

Next Day Memo Post

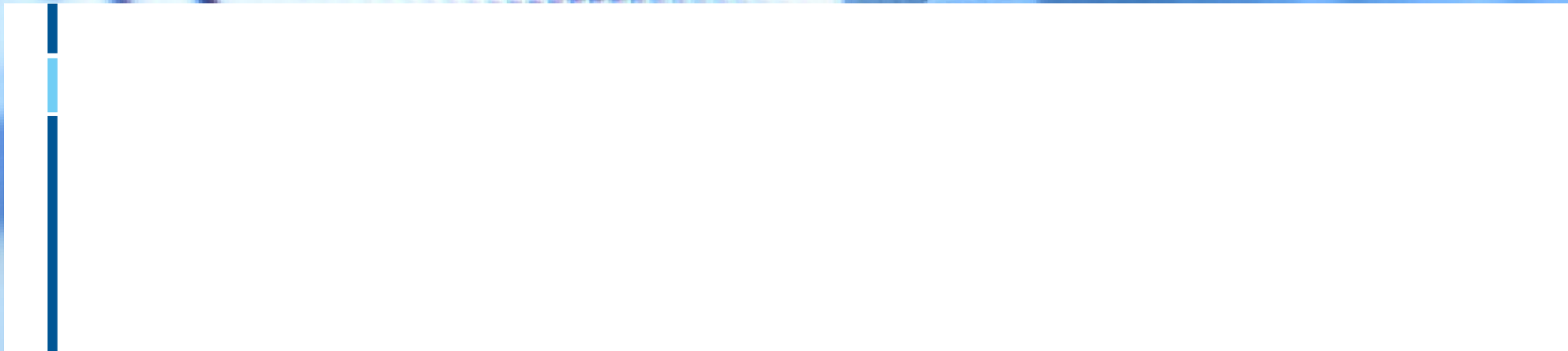
- **Delivered Sept-Nov**
- **Allows EIP to take into consideration the items flagged as next day memo posts:**
 - Zelle/RTP transactions using card and not deposit account
 - UBER/Lyft
 - Square
 - Teller if you have a cutoff
- **Does not display items in EIP**
- **No charges can be applied**

24-Hour Grace Period

- **Design Not Started, so just asking some questions...**
 - When should clock start posting or memo posting?
 - Allow bank to select pay/return and charge/waive with later process triggered by the timer to execute if the account balance does not go positive
 - Alerting by core or by online platform? Clock starts when notification goes out

Continuous OD Fees

- **Who charges Continuous OD Fees?**
- **What changes would you like to see?**
- **Suggestions received:**
 - Add Next Day Memo Post functionality to Continuous OD Fees
 - Have a stop process after X number of days
 - Have an annual limit for continuous OD fees



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