



Make payments faster for more flexibility and access to your cash flow.

Same day ACH transactions are received by your customers and suppliers the same day you initiate them.

Types of transactions that may be good candidates for same day ACH include payroll, vendor payments, mortgage payments, utilities and other business-to-consumer or business-to-business payments. With same day ACH, you can better control your cash flow as well as enhance customer, supplier and employee relationships by accelerating transactions.

You can quickly initiate same day ACH transactions using Heritage Direct, our online and mobile banking platform, right from your browser or in the app on your mobile device.

Which types of transactions qualify?

Heritage Bank only allows transactions using origination codes CCD and PPD, which cover most common types of ACH transactions. International ACH transactions do not qualify.

What restrictions apply to same day ACH?

Transactions that exceed the transaction amount limit or are initiated after the cut-off times will not process until the next business day.

Are there limits to the number of transactions I can initiate or the amount of any transaction?

There is no limit to the number of transactions; however, same day ACH entries may not exceed your approved daily ACH origination limit or \$1,000,000.00 per entry, whichever is less. Entries submitted over this amount will be processed as next day entries.

Is there a fee for this service?

There is no additional monthly fee to activate same day ACH service. However, there is a small fee per transaction. See Schedule of Fees & Service Charges for complete details.

Can any business customer utilize ACH?

ACH is subject to approval. Contact us at 800.455.6126 and ask to speak to a treasury management relationship officer for more details.



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