

Update at a Glance



BNY MELLON



Enjoy Greater Flexibility with Our Expanded ACH Redeposit Service

At BNY Mellon Treasury Services, we recognize that ACH items returned due to insufficient funding can represent a significant operational challenge that burdens your collection efforts.

To help, recent enhancements to BNY Mellon's ACH solution provide increased control and customization for users. The ACH system allows payers multiple options for re-originating the transaction should a payment fail due to insufficient funding. In addition to giving you the option of re-originating the transaction once or twice, BNY Mellon Treasury Services' ACH service currently offers further flexibility via four timing options, whether you choose to redeposit once or twice. (If you opt to redeposit twice, you can use the same or different timing option.)

BNY Mellon ACH users can choose from the following timing criteria options for re-originating a transaction:

- **Next business day** – We reintroduce the item back into the ACH network on the day we receive the return for settlement on the next business day.
- **Selected number of business days** – You can choose from one to 19 business days between when a return is processed and the redeposit is made. The system counts business days only, automatically skipping weekends and holidays.
- **Friday redeposit** – You may request to make the redeposit on a Friday, so as to coincide with a weekly pay cycle. In this case, returns arriving Saturday through Wednesday of a given week will be redeposited on the Friday of that week; returns coming in on a Thursday or Friday will be redeposited on the Friday of the following week.
- **Semimonthly** – The redeposit can be timed to coincide with a semimonthly pay cycle (i.e., paydays falling on the 15th and last business day of a month). In this case, returns sent two or more days before a payday will be redeposited on that payday;



otherwise, the redeposit will skip to the end of the next pay cycle.

BNY Mellon's ACH Redeposit service is designed to help your company accelerate collection efforts while maintaining optimal cash control with fewer resources. For more information about our ACH Services, please contact us at 1 800 424 3004 (Option 2) or treasury@bnymellon.com.

The information provided in this e-mail is intended to bring you timely information about BNY Mellon Treasury Services. If at any time you wish this service to be discontinued, please reply to this e-mail with the word UNSUBSCRIBE in the subject line. If you do not want to receive commercial /promotional e-mails of any kind from BNY Mellon Treasury Services, please respond to BNYMTreasuryNoMail@bnymellon.com with "NO MAIL" in the subject line, call us at 1 800 424 3004 (option 4) or send a written communication to the Chief Administrative Officer, BNY Mellon Treasury Services, BNY Mellon Client Service Center, 500 Ross Street, Suite: 154-1260, Pittsburgh, PA 15262-0001 U.S.

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