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**FEDERAL RESERVE BANK OF DALLAS**

Station K, Dallas, Texas 75222

Circular No. 84-112  
November 27, 1984

**TO:** All depository institutions in the Eleventh Federal Reserve District

**ATTENTION:** Operations Officer/Reserve Account Manager

**SUBJECT:** **New Federal Reserve Automated Clearinghouse (ACH) Deposit Schedule**

**DETAILS:** The Federal Reserve System will implement uniform pricing policies for ACH deposits beginning December 17, 1984. The new uniform deposit schedule will apply to all originators of ACH files.

This new schedule is a result of the Federal Reserve's ongoing efforts to enhance its ACH services. Also it is responsive to the need expressed by depository institutions that ACH deposit deadlines be uniform nationwide. The schedule also offers institutions desiring to deposit files presorted by receiving Federal Reserve office later deposit times that reflect the preprocessed work they originate.

Features of the new schedule include extending the interregional closing time to 11:00 p.m. (Eastern time) for mixed files and to 12:00 a.m. for consolidated presort files deposited at the local Federal Reserve office. In addition, the night cycle closing time for files that contain intraregional items only and interregional presort deposits that are sent directly by an originator to the receiving Federal Reserve office is 1:30 a.m. Also, the day cycle interregional closing time will be extended to 10:30 a.m. for mixed files and to 11:30 a.m. for consolidated presort files deposited at the local Federal Reserve office. The day cycle closing time for files that contain intraregional only and interregional presort deposits that are sent directly by the originator to the receiving Federal Reserve office also has been extended to 1:00 p.m.

**ATTACHMENTS:** New ACH schedule

**MORE INFORMATION:** Jonnie K. Miller, Extension 6290 or B.B. Sessions,  
Extension 6403

**ADDITIONAL COPIES:** Public Affairs Department, Extension 6289

FEDERAL RESERVE SYSTEM

ACH DEPOSIT SCHEDULE

EFFECTIVE DECEMBER 17, 1984

	CLOSING TIMES <sup>1</sup>		With Remake Earlier Deposit By X Hours <sup>2</sup>
	Files Without Remakes Day Cycle	Night Cycle	
INTERREGIONAL:			
Mixed	10:30 a.m.	11:00 p.m.	2.5
Presort			
• Consolidated	11:30 a.m.	12:00 a.m.	3.0
• Direct	1:00 p.m.	1:30 a.m.	2.5
INTRAREGIONAL	1:00 p.m.	1.30 a.m.	2.5

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<sup>1</sup>Closing times represent the end of the deposit window. Originated files must be completely received (e.g., data transmissions fully concluded) by the closing time. Originating points using data transmission, especially those having large and/or variable volumes of deposits, should coordinate the beginning of their transmission within the window to insure completion by the closing time. These closing times apply uniformly to all Federal Reserve offices that process commercial ACH.

All times are Eastern time.

<sup>2</sup>Originators wishing an opportunity to resubmit files that fail ACH edits should meet an earlier closing time than that published for files without remakes by the indicated number of hours.