



2020 ACH Non-Processing Schedule

The following holidays are non-processing days for the year 2020:

Holiday	Date Observed in 2020
New Year's Day	Wednesday, January 1
Martin Luther King Jr. Day	Monday, January 20
Presidents' Day	Monday, February 17
Memorial Day	Monday, May 25
Labor Day	Monday, September 7
Columbus Day	Monday, October 12
Veterans Day	Wednesday, November 11
Thanksgiving Day	Thursday, November 26
Christmas Day	Friday, December 25

Reminders:

- 1) Files must be transmitted before 11:00 A.M. two business days prior to the effective date.
- 2) ACH Category Types:
 - CCD** – ACH payments to a corporate account
 - CCD** – ACH collections from a corporate account
 - PPD** – ACH payments to a personal account
 - PPD** – ACH collections from a personal account

For more information or amendments to ACH Rules, visit www.nacha.org