



2026 ACH & Wires Non-Processing Schedule

The following holidays are non-processing days for the year 2026:

Holiday	Date Observed in 2026
New Year's Day	Thursday, January 1, 2026
Birthday of Martin Luther King, Jr.	Monday, January 19, 2026
Washington's Birthday	Monday, February 16, 2026
Memorial Day	Monday, May 25, 2026
Juneteenth National Independence Day	Friday, June 19, 2026
Labor Day	Monday, September 7, 2026
Columbus Day	Monday, October 12, 2026
Veterans Day	Wednesday, November 11, 2026
Thanksgiving Day	Thursday, November 26, 2026
Christmas Day	Friday, December 25, 2026

ACH Reminders:

- 1) Files must be transmitted before 1:00pm 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
- 3) For PPD Entry Credits for payment of wages, salaries, and similar types of compensation(s).
Company Entry Description must contain PAYROLL
- 4) For e-commerce purchases, the Company Entry Description must contain PURCHASE

For more information or to view the 2026 Nacha Operating Rules & Guideline, visit www.nacha.org