

In this month's edition:

- NEW! Same Day ACH Enhancement
- Positive Pay Best Practices
- Wire Improvement: ISO 20022 Update
- Webinar: 202

- Last minute accounts payable
- Trade-partner payments

How do I make a Same Day ACH payment?

To make a payment Same Day effective within Treasury Center, you will need to click on the "Make this a Same Day Payment" box when adding a new payment:

~~When adding a TT1 ACH payable~~

Looking ahead: 2024 – 2025

- **What is ISO 20022?** [ISO 20022](#) is a rich and structured global data standard being adopted by financial industries around the world for electronic messaging. This initiative will replace proprietary message formats with a standard format, which will support enhanced straight through processing
- **What is M&T's approach?** M&T Bank has a multi-year strategic program in place to migrate processing of all applicable SWIFT, Fedwire, and CHIPS traffic to ISO. We will implement along the same timeline structure of the US Banking Industry by employing a phased approach
- **What is the benefit?** ISO messaging may contain richer, more abundant data, which allows for more extensive remittance information and faster end-to-end management of payments
- **What does this mean for you?** There is no change needed from you at this time. Customers should continue to send payments as they normally do

[Learn More](#)

Webinar – Election 2024 Countdown: Economic, Market & Geopolitical Risks in the Year ahead

[Listen to the replay](#)

Earlier this month, Wilmington Trust's Chief Investment Officer **Tony Roth** was joined by Chief Economist **Luke Tilley** and Head of Investment Strategy **Meghan Shue** to discuss what they believe is in store for the fourth quarter and beyond.

Topics:

- Will we see a soft, hard, or no landing for the economy?
- How might each scenario impact the capital markets?
- What does it mean for portfolios?

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