

Service Cut-Off Times

The following Cut-Off times apply to services available to our business clients. If you have any questions, please contact a Business Banking Specialist at 1-866-371-3831.

Service/Type	Cut-Off Time
ACH Origination – Business Online Banking	
Next Day Processing	5 p.m. (ET)
Same Day ACH (SDA)	1 p.m. (ET)

Account Reconciliation/Positive Pay – Business Online Banking	
CK Positive Pay	10 a.m. – 1 p.m. (ET)
ACH Positive Pay	5 p.m. (ET)
Positive Payment issue file	8 p.m. (ET)
Reconciliation issue file	8 p.m. (ET)

Bill Payment – Business Online Banking	
Standard	9 p.m. (ET)
Expedited Payments	7:30 p.m. (ET)
Overnight Check Payments	7:30 p.m. (ET)
Electronic Payments	8 p.m. (ET)

Business Online Banking – Other	
Book Transfer	9 p.m. (ET)
Stop Payment	9 p.m. (ET)
Loan Payment	9 p.m. (ET)
Loan Advance	9 p.m. (ET)

Commercial Credit Card	
eZ Business Payment	5 p.m. (ET)
Business Online Banking Credit Card	3:45 p.m. (ET)

Imaged Deposit Services	
Remote Deposit Capture	6 p.m. (ET)
Online Check Deposit	7 p.m. (ET)
Mobile Deposit	7 p.m. (ET)

Wire Origination – Business Online Banking	
Wire transfers	5 p.m. (ET)
International wire transfers	4 p.m. (ET)