

Service Cut-Off Times

25MCM0080.30



We're always looking for better ways to serve your banking needs. As such, we've extended deadlines for select business banking services, giving you more flexibility to manage your finances. Below are the updated cut-off times for services available to our business clients.

Service/Type		Cut-Off Time
ACH Origination – Business Online Banking		
Next Day Processing	**NEW EXTENDED HOURS**	9 p.m. (ET) / 6 p.m. (PT)
Same Day ACH (SDA)	**NEW EXTENDED HOURS**	3 p.m. (ET) / 12 p.m. (PT)
Account Reconciliation/Positive Pay – Business Online Banking		
CK Positive Pay	**NEW EXTENDED HOURS**	3 p.m. (ET) / 12 p.m. (PT)
ACH Positive Pay		5 p.m. (ET) / 2 p.m. (PT)
Positive Payment Issue File		8 p.m. (ET) / 5 p.m. (PT)
Reconciliation Issue File		8 p.m. (ET) / 5 p.m. (PT)
Bill Payment – Business Online Banking		
Standard		9 p.m. (ET) / 6 p.m. (PT)
Expedited Payments		7:30 p.m. (ET) / 4:30 p.m. (PT)
Overnight Check Payments		7:30 p.m. (ET) / 4:30 p.m. (PT)
Electronic Payments		8 p.m. (ET) / 5 p.m. (PT)
Business Online Banking – Other		
Book Transfer		9 p.m. (ET) / 6 p.m. (PT)
Stop Payment		9 p.m. (ET) / 6 p.m. (PT)
Loan Payment		9 p.m. (ET) / 6 p.m. (PT)
Loan Advance		9 p.m. (ET) / 6 p.m. (PT)
Commercial Credit Card		
eZ Business Payment		5 p.m. (ET) / 2 p.m. (PT)
Business Online Banking Credit Card		3:45 p.m. (ET) / 12:45 p.m. (PT)
Imaged Deposit Services		
Remote Deposit Capture	**NEW EXTENDED HOURS**	9 p.m. (ET) / 6 p.m. (PT)
Mobile Deposit	**NEW EXTENDED HOURS**	9 p.m. (ET) / 6 p.m. (PT)
Wire Origination – Business Online Banking		
Wire Transfers	**NEW EXTENDED HOURS**	6 p.m. (ET) / 3 p.m. (PT)
International Wire Transfers		4 p.m. (ET) / 1 p.m. (PT)

For questions, please contact a Business Banking Specialist at 1.866.371.3831.