

Service Cut-Off Times

25MCM0292.05



We're always looking for better ways to serve your banking needs and give you more flexibility to manage your finances. Below are the cut-off times for services available to our business clients.

Service/Type	Cut-Off Time
ACH Origination – Business Online Banking	
Next Day Processing	9 p.m. (ET) / 6 p.m. (PT)
Same Day ACH (SDA)	3 p.m. (ET) / 12 p.m. (PT)
Account Reconciliation/Positive Pay – Business Online Banking	
CK Positive Pay	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	9 p.m. (ET) / 6 p.m. (PT)
Mobile Deposit	8 p.m. (ET) / 5 p.m. (PT)
Wire Origination – Business Online Banking	
Wire Transfers	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.