

Service	CUTOFF TIME(S) EST
ReadyDeposit Processing	11:00 a.m. and 5:00 p.m.
Business Mobile Deposit	7:30 p.m.
Retail Mobile Deposit	4:00 p.m.
Positive Pay Exception-Item Decisions*	2:00 p.m.
Outgoing International Wire - Retail	2:30 p.m.
Outgoing International Wire - Business	3:00 p.m.
Assisted Outgoing Domestic Wire - Business or Retail	3:30 p.m.
Online Outgoing Domestic Wire - Business	4:00 p.m.
ACH File Processing	4:00 p.m.
ACH File for Same-Day Processing	9:30 a.m. and 1:15 p.m.
ACH Filter Decisions*	2:00 p.m.

*\*decision window is available from 12:00 p.m to 2:00 p.m.*