

Service	CUT-OFF TIME(S) Eastern Time
ReadyDeposit Processing	11:00 a.m. and 5:00 p.m.
Mobile Deposit	7:30 p.m.
Positive Pay Exception-Item Decisions	12:00 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	12:00 p.m.