



# Reference Guide: Treasury Services

## Time-Sensitive Services

### Originating ACH Transactions

**Cut-off Time: 4:00 PM**

**\*\* ACH Batch/File approvals *after 4:00 PM* must contain an Effective Date that is *two or more business days* in the future. \*\***

### Originating Same Day ACH Transactions

**\*\* There are two daily transmissions for *Same Day ACH* files. Transactions approved before the Customer Cut-off Time will process same day and post by the Transaction Settlement Time as follows. \*\***

| Transmission Window | Customer Cut-off Time | Transaction Settlement Time |
|---------------------|-----------------------|-----------------------------|
| Morning             | 8:30 AM               | 1:00 PM                     |
| Afternoon           | 12:00 PM              | 5:00 PM                     |

### Fraud Protection Services

| Check Positive Pay           | ACH Positive Pay             |
|------------------------------|------------------------------|
| Cut-off Time: <b>1:00 PM</b> | Cut-off Time: <b>1:00 PM</b> |

### Remote Deposit Capture (RDC)

**Customer Cut-off Time: 6:00 PM**

**\*\* Deposits scanned *before 6:00 PM* post to customer's account *same day* during night processing. \*\***

**\*\* Deposits scanned *after 6:00 PM* post to customer's account *next day* during night processing. \*\***

### Originating Wire Transfers Through Southern Bank Digital

| Domestic Wires               | International Wires          |
|------------------------------|------------------------------|
| Cut-off Time: <b>4:45 PM</b> | Cut-off Time: <b>4:30 PM</b> |

**\*\* Wires approved *after Cut-off Times* process on the *next business day*. \*\***