

Cutoff Times

Payments and fraud services will need to be submitted or decisioned according to Bank cutoff times. The chart below shows the CIT cutoff time and the new First Citizens cutoff time.

The **Payments & Transfers** tab in Commercial Advantage is where users initiate Wires and ACH payments.

The **Fraud / Risk Management** tab in Commercial Advantage is where users decision exceptions.

Product/Service	CIT BeB Cutoff Time	First Citizens Commercial Advantage Cutoff Time
Domestic Wires ¹	6:00 pm ET	6:00 pm ET
International Wires ^{1 2}	4:00 pm ET	4:00 pm ET
ACH Origination ³	10:00 pm ET	10:00 pm ET
Same Day ACH Origination ³	3:30 pm ET	3:30 pm ET
ACH Positive Pay	3:00 pm ET	3:30 pm ET
Check Positive Pay	2:00 pm ET	3:30 pm ET
Reverse Positive Pay	2:00 pm ET	3:30 pm ET

¹ Any wire transfer instruction we receive before a daily cutoff deadline is processed the same Business Day. Any wire transfer instruction received after a daily cutoff deadline may be treated by us as received on the next Business Day. All wires are subject to funds availability, security verification procedures and/or Compliance review.

² The beneficiary's bank will generally receive the funds 1 to 2 days after processing. The funds will usually be credited to the beneficiary within 2-3 days. However, there are a number of factors which could delay the credit to the beneficiary. These include, but are not limited to: local bank holidays, delays by an intermediary bank or other local conditions. Note, too, that some countries have been designated as slow-to-pay countries. Transfers made to or from a slow-to-pay country may experience delays in crediting the beneficiary's account.

³ ACH entries are processed at various times throughout each Business Day. Entries received by the designated daily cutoff are normally processed the same Business Day. Entries received after the daily cutoff on a Business Day or Entries received on a non-Business Day will be processed the next Business Day. ACH generally posts to the Receiver's account on the Originator's scheduled Settlement Date if they are received on a timely basis by the Federal Reserve.

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