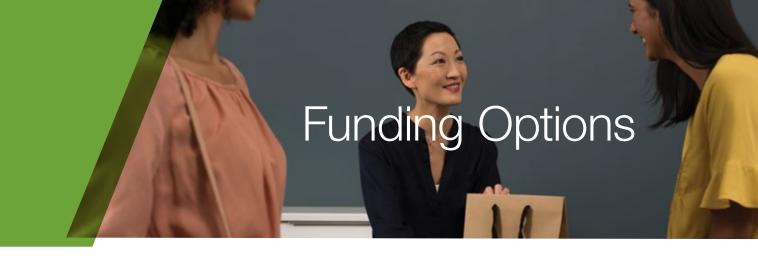


We understand every business is unique. So, that's why we offer more than a one-size-fits all approach to funding. You should have full control over your cash flow planning. From industry-standard funding cycles to putting your funds in the "fast lane," we can help you decide the best fit for your business. Note: Banks do not cycle or fund payments on weekends and holidays.



Batched on Day	Standard ACH		Next Day Funding		Fast Track Funding	
	Time (early close)	Funds Available to Merchant	Time (early close)	Funds Available to Merchant	Time (early close)	Funds Available to Merchant
Monday	10:00 PM ET	Wednesday	10:00 PM ET	Tuesday	6:00 AM ET	Monday
Tuesday	10:00 PM ET	Thursday	10:00 PM ET	Wednesday	6:00 AM ET	Tuesday
Wednesday	10:00 PM ET	Friday	10:00 PM ET	Thursday	6:00 AM ET	Wednesday
Thursday	10:00 PM ET	Monday	10:00 PM ET	Friday	6:00 AM ET	Thursday
Friday	10:00 PM ET	Tuesday	10:00 PM ET	Monday	6:00 AM ET	Friday
Saturday	10:00 PM ET	Tuesday	10:00 PM ET	Monday	6:00 AM ET	Monday
Sunday	10:00 PM ET	Tuesday	10:00 PM ET	Monday	6:00 AM ET	Monday



## What's the best fit for your business?

Let's take a look at some recommendations on funding types:



Standard ACH	Next Day Funding	Fast Track Funding		
For any funding payments (no dollar limit applies)	For any funding payments (no dollar limit applies)	For batches less than \$25k		
For domestic payments	For domestic payments	For domestic payments only		
<b>✓</b> No fee*	Ideal for businesses that batch out before 10 p.m. EST	Ideal for businesses that batch out after 10 p.m. EST		
Receive funds within 24 to 72 hours	Receive funds next business day	Receiving banks have to make funds available at the end of the same business day		
No expedited funding – standard processing applies		Beginning March 2018, funds will be available by 5 p.m. local time, same business day!		

<sup>\*</sup>A monthly fee may apply to some services.