



# ***INTERCEPT***

**CORPORATION**

1700 42<sup>nd</sup> St SW, Suite 2000  
 FARGO, NORTH DAKOTA 58103  
 800 378-3328 / 701 241-7832  
 Fax: 701 241-9930

## **4 Day Processing Window (2 Day Funding Window)**

**Daily cut-off times for sending Direct Deposit files to Intercept.**

**Processing Cut-off.....6:00 PM Central Time**

**A typical weekly payroll schedule for a Friday pay date:**

<b>Monday</b>	<b>Tuesday</b>	<b>Wednesday</b>	<b>Thursday</b>	<b>Friday</b>
	<b>Processor sends file to Intercept</b>	<b>Intercept pulls funds, (collects money)</b>	<b>Intercept sends Payroll Credits to Banks</b>	<b>Banks pay Employees</b>

**We base our schedule upon the following Federal Reserve Bank holidays.**

- |                               |                         |                         |
|-------------------------------|-------------------------|-------------------------|
| <b>New Years Day</b>          | <b>Memorial Day</b>     | <b>Columbus Day</b>     |
| <b>Martin Luther King Day</b> | <b>Independence Day</b> | <b>Veterans Day</b>     |
| <b>Presidents Day</b>         | <b>Labor Day</b>        | <b>Thanksgiving Day</b> |
|                               |                         | <b>Christmas Day</b>    |

**Note: Please remember that transactions can't occur on the day that you send us a file, we always need at least one business day between your collateral batch and its corresponding Direct Deposits, we can't process transactions on weekends or holidays, and we can't accept transactions on weekends or holidays for settlement the next day.**

**Note: Please keep in mind that regardless of the reason, should there be a problem with a collateral-funding debit, the Direct Deposits which were supposed to be funded by the debit may have to be changed.**