



# Cutoff Times

## for deposits, transfers and payments

<b>SILVERGATE EXCHANGE NETWORK TRANSFERS</b>	Transfer funds between your Silvergate Bank customers using SEN
SEN Transfers - SEN Accounts	PROCESSED IN REAL TIME
<b>TRANSFERS</b>	Transfer funds between your Silvergate Bank accounts or accounts at other banks
Internal Transfers - Checking, Savings	PROCESSED IN REAL TIME
External Transfers - Checking, Savings	5:00 PM Pacific Time
<b>WIRE PAYMENT*</b>	Transfer funds between your Silvergate Bank accounts and accounts at other banks using wire transfer networks (including SWIFT)
Domestic Wire Payment	3:30 PM Pacific Time
USD - International Wire Payment	3:30 PM Pacific Time
Foreign Currency Payments	3:30 PM Pacific Time
<b>BILL PAY</b>	Pay bills in system or mobile banking by electronic payment or draft
Expedited	1:00 PM Pacific Time
Send- On date	1:00 PM Pacific Time
Scheduled	6:00 PM Pacific Time on Send-On date to cancel
<b>REMOTE DEPOSIT</b>	Deposit items remotely using a mobile device or a desktop application
Mobile Deposit	4:00 PM Pacific Time
Office Deposit	5:00 PM Pacific Time
<b>POSITIVE PAY*</b>	Service that detects fraudulent or altered item(s) or ACH fraud at presentment and prevents losses
ACH Debit Entry Decision	Between 5:00 AM - 12:00 PM Pacific Time
Check Exception Files Available	5:00 AM Pacific Time
Check Issuance File	The day of Check Issuance
Check Return Decisions	12:00 PM Pacific Time
Payee Issuance Files	The day of Check Issuance

\*FEES MAY APPLY TO THESE SERVICES

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