

Treasury Management Processing Times (Schedule C)

Application		Cutoff	Comments
Online Wire Transfers	Domestic	5:00PM	We will make every effort to process wires entered before 5:00PM, however if additional fraud validations are required and we are unable to obtain these validations, the wire may not be processed until the next business day.
	International	5:00PM	We will make every effort to process wires entered before 5:00PM, however particularly in the case of International wires, additional verification may be required by WesBanco or an intermediary institution. We encourage that International Wires be entered as early as possible to avoid delays.
Positive Pay	Check Reconciliation	12:30PM	Exception items are presented at 7:00AM and must be decided by 12:30PM. If an item is not decided before the cutoff, it will be subject to the issued item default rule.
	Payee	12:30PM	Exception items are presented at 7:00AM and must be decided by 12:30PM. If an item is not decided before the cutoff, it will be subject to the issued item default rule.
	ACH	3:00PM	Exception items are presented in real time and must be decided by 3:30PM. If an item is not decided before the cutoff, it will be subject to the issued item default rule.
ACH	Same Day	2:00PM	Same day files received by 2:00PM will be sent to the Federal Reserve at 3:00PM. Same Day files for the next business day will be accepted after 2:00PM and processed in the next collection window.
	All Other	4:00PM	All other ACH files that are received by 4:00PM will be sent to the Federal Reserve at 6:00PM
	NACHA Upload	4:00PM	These files are processed in several collection windows throughout the day; but must be submitted by 4:00PM to be processed in the 6:00PM window.