

# ACH SERVICES DESCRIPTIONS



After PlainsCapital Bank has received appropriate enrollment documents, completed all other required documentation, and if PlainsCapital agrees, the Customer may initiate credit and/or debit ACH Entries for payments and/or collections on Business Days to its accounts or the accounts of others in accordance with PlainsCapital's security procedures and the terms of the Treasury Management Services Terms & Conditions agreement.

## DEADLINES

PlainsCapital has an established Deadline for the processing of ACH Entries. ACH Entry submissions received after the established Deadline, or on any non-Business Day, will be considered received on the next Business Day.

Unless otherwise negotiated, the Deadline for receiving ACH Entries is:

## DEADLINES AND CUTOFFS TIMES

ACH Same Day	1 p.m. Central (2 p.m. Eastern)
ACH Business Online Services Template	4 p.m. Central (5 p.m. Eastern)
ACH Direct Send and ACH NACHA File Upload	5 p.m. Central (6 p.m. Eastern)

Transactions must be submitted by the cutoff time in order to be processed that day. Transactions submitted after the cutoff time will be processed on the next Business Day. When possible, files should be submitted two days prior to the settlement date. All ACH files are subject to daily limits and/or funds availability.

## EFFECTIVE DATE

The effective date is the date specified by the Originator on which it intends an Entry to be settled. Entries other than returns and NOC items should specify an effective date. Entries will be sent to the Federal Reserve Bank based on the following guidelines:

**Credit Items:** 2 business days before the effective date

**Debit Items:** 1 business day before the effective date

Entries with an effective date greater than the above window will be warehoused until the above guidelines have been met. If the Entries have an effective date after the above guidelines, the Bank will send Entries on the date received, but cannot guarantee that the Entries will reach the destination by the designated effective date given. For example, if Credit Entries are given an effective date one day in advance, these Entries may not reach the receiving banks in a timely manner. Please note that Business Online Services cannot accept Entries with effective dates in the past.

In order to participate in Same Day ACH origination, you will be required to opt in to the service. Please contact your local Treasury Management Officer to opt in.

## SECURITY

Customer may transmit their ACH Entries directly to PlainsCapital Bank using Business Online Services, SFTP through Business Online Services, or via SFTP ACH Direct Send.

## ACH ENTRIES VIA BUSINESS ONLINE SERVICES

### SECURITY PROCEDURES

If Customer elects and Bank agrees to offer submission of ACH Entries via Business Online Services, Customer agrees to be bound by the terms of the Treasury Management Services Terms & Conditions agreement specifically as it relates to Internet Based Services. Customer acknowledges PlainsCapital's standard security as it relates to Business Online Services including:

- Two Authorized Users must approve each ACH Entry submitted via Business Online Services—authorization token required for final approver.
- Two Authorized Users must approve any changes to user entitlements including the creation of Users.
- Daily transaction limits may be established from time to time by PlainsCapital. Those limits may or may not restrict Customer's ability to transmit Entry(s) through Business Online Services. In any case, Customer agrees to be bound by those limits and agrees that PlainsCapital reserves the right to changes limits without prior notice to Customer. Customer further agrees that if PlainsCapital elects to approve certain Entries above the Customer limit, Customer remains responsible for the entire amount of the Entry(s).

# ACH SERVICES DESCRIPTIONS



By waiving any of these standard security procedures, Customer agrees that PlainsCapital Bank has implemented commercially reasonable security standards and shall not be held liable for unauthorized activity submitted via Business Online Services.

## ACH ENTRIES VIA SFTP THROUGH BUSINESS ONLINE SERVICES

### DEFINITION

File Transfer Protocol that utilizes transport layer security and secure sockets layer cryptographic protocols. With proper credentials an end-user can automate the transmittal of information using this protocol. Files transmitted through FTP are routed to Business Online Services for final approval.

### SECURITY PROCEDURES

If Customer elects and PlainsCapital agrees to offer submission of ACH Entries via SFTP through Business Online Services, Customer agrees to be bound by the terms of the Treasury Management Services Terms & Conditions agreement specifically as it relates to Internet Based Services and Secure File Transfer System. SFTP is encrypted with an SSH connection using Triple DES 168 bit encryption where possible. A minimum encryption of 128 bit is required.

Customer acknowledges PlainsCapital Bank's standard security as it relates to Business Online Services including:

- a. At least one Authorized User must approve each ACH Entry submitted via SFTP through Business Online Services, authorization token required for final approver.
- b. Two Authorized Users must approve any changes to user entitlements including the creation of Users.
- c. Daily transaction limits may be established from time to time by PlainsCapital. Those limits may or may not restrict Customer's ability to transmit Entry(s) through Business Online Services. In any case, you agree to be bound by those limits and agree that PlainsCapital reserves the right to changes limits without prior notice to you. You further agree that if Bank elects to approve certain Entries above the Customer limit, you remain responsible for the entire amount of the Entry(s).

By waiving any of these standard security procedures, Customer agrees that PlainsCapital Bank has implemented commercially reasonable security standards and shall not be held liable for unauthorized activity submitted via Business Online Services.

## ACH ENTRIES VIA SFTP ACH DIRECT SEND

### DEFINITION

File Transfer Protocol that utilizes transport layer security and secure sockets layer cryptographic protocols. With proper credentials an end-user can automate the transmittal of information using this protocol. Files transmitted through FTP are routed directly to our ACH origination system for processing.

### SECURITY PROCEDURES

If Customer elects and PlainsCapital agrees to offer submission of ACH Entries via SFTP through Business Online Services, Customer agrees to be bound by the terms of the Treasury Management Services Terms & Conditions agreement specifically as it relates to Internet Based Services and Secure File Transfer System. SFTP is encrypted with an SSH connection using Triple DES 168 bit encryption where possible. A minimum encryption of 128 bit is required.

Daily transaction limits may be established from time to time by PlainsCapital. Those limits may or may not restrict Customer's ability to transmit Entry(s) through Business Online Services. In any case, you agree to be bound by those limits and agree that PlainsCapital reserves the right to changes limits without prior notice to you. You further agree that if PlainsCapital elects to approve certain Entries above the Customer limit, you remain responsible for the entire amount of the Entry(s).

By waiving any of these standard security procedures, Customer agrees that PlainsCapital Bank has implemented commercially reasonable security standards and shall not be held liable for unauthorized activity submitted via ACH Direct Send.

### CONTACT US

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