

Pro Online Suite - 2020 ACH Processing Schedule



This schedule is provided to help ensure timely submissions and postings of files during weekends and holidays. The Pro Online Suite system allows file submission any day of the week, including weekends. However, processing of the ACH file is dependent on open business days of the bank and the Federal Reserve Bank (FRB). Times reflect central time zone (CST).

Pre-Holiday Schedule

Holiday	Federal Reserve Holiday Observed (Date and Day)	Effective Date of ACH File	ACH File Submission Deadline: 6:00 pm
New Year's Day	January 1, Wednesday	December 31, Tuesday	December 30, Monday
Martin Luther King Jr. Day	January 20, Monday	January 17, Friday	January 16, Thursday
President's Day	February 17, Monday	February 14, Friday	February 13, Thursday
Memorial Day	May 25, Monday	May 22, Friday	May 21, Thursday
Independence Day	July 4, Saturday	July 3, Friday	July 2, Thursday
Labor Day	September 7, Monday	September 4, Friday	September 3, Thursday
Columbus Day	October 12, Monday	October 9, Friday	October 8, Thursday
Veterans Day	November 11, Wednesday	November 10, Tuesday	November 9, Monday
Thanksgiving	November 26, Thursday	November 25, Wednesday	November 24, Tuesday
Christmas Day	December 25, Friday	December 24, Thursday	December 23, Wednesday

Post-Holiday Schedule

Holiday	Federal Reserve Holiday Observed (Date and Day)	Effective Date of ACH File	ACH File Submission Deadline: 6:00 pm
New Year's Day	January 1, Wednesday	January 2, Thursday	December 31, Tuesday
Martin Luther King Jr. Day	January 20, Monday	January 21, Tuesday	January 17, Friday
President's Day	February 17, Monday	February 18, Tuesday	February 14, Friday
Memorial Day	May 25, Monday	May 26, Tuesday	May 22, Friday
Independence Day	July 4, Saturday	July 6, Monday	July 3, Friday
Labor Day	September 7, Monday	September 8, Tuesday	September 4, Friday
Columbus Day	October 12, Monday	October 13, Tuesday	October 9, Friday
Veterans Day	November 11, Wednesday	November 12, Thursday	November 10, Tuesday
Thanksgiving	November 26, Thursday	November 27, Friday	November 25, Wednesday

Christmas Holiday	Federal Reserve Holiday Observed (Date and Day)	Effective Date of ACH File	ACH File Submission Deadline: 12:00 pm
Christmas Day	December 25, Friday	December 28, Monday	December 24, Thursday

Weekend Schedule

Files	Before 6:00 pm on Friday*	After 6:00 pm on Friday*
May choose an effective date no sooner than:	Monday	Tuesday

Important Note:

* Files received after 6:00 pm on a business day shall not have an effective date earlier than the second business day after initiation. For example, ACH files submitted after 6:00 pm on Thursday afternoon will post to accounts on the following Monday. The effective date posting does not take into consideration error and returned files.

Contact Information:

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