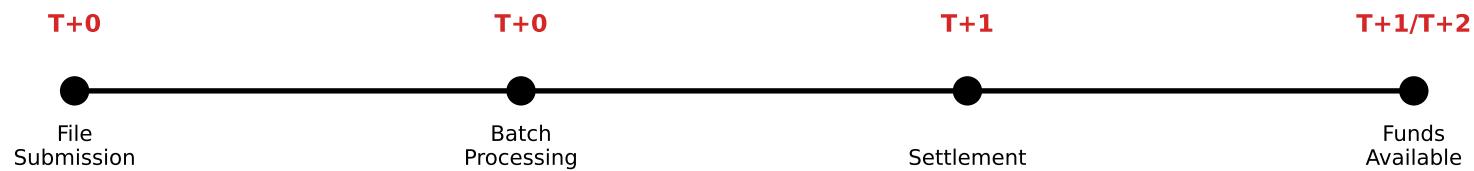


ACH Payment Flow: Originator to Receiver



Settlement Timeline



Same Day ACH: Settlement within same business day (additional fee)