

Batch Cut-Off Times and Settlement Delays

Cut-Off Times

Settlement cut-off times determine when daily batches must be submitted to ensure next-day funding.

Merchants must process all transactions before the designated cut-off time to be eligible for timely settlement.

Merchants who miss the cut-off may experience a one-business-day delay in funding. Settlement delays begin counting on the **business day after the batch is submitted**, not on the same day.

Partners and support staff should ensure merchants are aware of their specific funding schedule and processing deadlines. **Payarc recommends scheduling auto-batch at least 30 minutes before the cutoff time** to ensure settlement is not missed.

Sponsor Bank Cut-Off Times

Chesapeake Bank	6:00 PM and 9:00 PM EST (Dual cut-off windows) 2:00 PM EST (Sunday) Next Day Funding Available
Evolve Bank & Trust	6:00 PM EST (Monday–Saturday) 2:00 PM EST (Sunday) Same Day Funding Available
Fresno First Bank	6:00 PM EST (Monday–Saturday) 2:00 PM EST (Sunday)
Pathward (Fiserv Wholesale/ Clover)	9:30 PM EST 8:00 PM EST (Tip Enabled) Next Day Funding Available
Payliance (ACH Provider)	8:00 PM EST (Daily)
Synovus Bank	6:00 PM and 8:00 PM EST (Dual cut-off windows starting 10/23/25) 2:00 PM EST (Sunday) Next Day Funding Available (Starting 10/23/25)
Pathward (Fiserv Payfac)	9:25 PM EST (Daily)

Types of Settlement Delays

Same Day Funding

Batch Time	Deposit Time
Submitted by 4:00 AM EST	Same day by 5:00 PM EST

Next Day Funding

Batch Time	Deposit Time
Submitted before 9:00 PM EST	Next business day

1- Day Funding

Batch Time	Deposit Time
Submitted before cut-off	Two business days later

2- Day Funding

Batch Time	Deposit Time
Submitted before cut-off	Three business days later

3- Day Funding

Batch Time	Deposit Time
Submitted before cut-off	Three business days later

Key Reminders:



Always batch out before the cut-off time to avoid delays.



Ensure that merchants understand their expected deposit timing to manage cash flow efficiently.



Settlement timelines vary based on the sponsor bank and funding program.



Funding is not processed on weekends or federal holidays.

Residual Payment Schedule

Payarc will pay Activation Bonuses via ACH in arrears on each Friday following the end of the calendar week in which the merchant is Activated, barring holidays or unscheduled downtime due to weather, system outages, or unforeseen events.

Please reference the “Addendum to Independent Sales Agent Marketing Agreement Activation Bonus Program”

section of your Payarc ISA Agreement for the detailed list of activation bonus payment requirements that must be met per account prior to payment.

Payarc commission payments will be made no later than 45 days after the close of the month in which processing occurred. **Payarc’s 2026 scheduled residual payment cycle is listed below.**

Residual	TSYS (Fiserv)	Fiserv (WISO)	ACH (Payliance)	Residual	TSYS (Fiserv)	Fiserv (WISO)	ACH (Payliance)
Nov. 2025	12/12/2025	1/2/2025	1/16/2026	June 2026	7/17/2026	TBD	8/14/2026
Dec. 2025	1/16/2025	2/6/2026	2/13/2026	July 2026	8/14/2026	TBD	9/18/2026
Jan. 2026	2/13/2026	3/6/2026	3/13/2026	Aug. 2026	9/18/2026	TBD	10/16/2026
Feb. 2026	3/13/2026	4/3/2026	4/17/2026	Sep. 2026	10/16/2026	TBD	11/13/2026
Mar. 2026	4/17/2026	5/1/2026	5/15/2026	Oct. 2026	11/13/2026	TBD	12/18/2026
Apr. 2026	5/15/2026	TBD	6/12/2026	Nov. 2026	12/18/2026	TBD	1/15/2027
May 2026	6/12/2026	TBD	7/17/2026	Dec. 2026	1/15/2027	TBD	TBD