

PaymentStream™ AFT

Origination Deadlines

Recommended File Delivery Deadlines

Service	Recommended File Delivery Deadline	Optional File Delivery Deadline
PaymentStream AFT File Upload	<p>2:00 pm PT/5:00 pm ET, 2 Business Days before the Due Date. The validation process on <i>PaymentStream</i> AFT is immediate upon the upload of a successful AFT file.</p> <p>Note: Files may be validated outside of business hours, but transactions are only delivered to financial institutions during business hours.</p>	<p>One Business Day before the Due Date, by 4:00 pm PT/7:00 pm ET</p> <p>Important: If you choose to deliver AFT files by 4:00 pm PT/7:00 pm ET, one day before the Due Date, note the following:</p> <ul style="list-style-type: none"> • Central1 may not have enough time to resolve AFT file errors. • AFT Originators will be unable to request a recall of a Credit Transaction or an AFT file recall from Central1.
PaymentStream AFT Automatic Release	<p>AFT transactions are automatically released 3 Business Days before the Due Date at the following intervals:</p> <ul style="list-style-type: none"> • 2:00 am PT/5:00 am ET, • 4:00 am PT/7:00 am ET, • 7:00 am PT/10:00 am ET, • 11:00 am PT/2:00 pm ET, • 1:30 pm PT/4:30 pm ET, • 3:00 pm PT/6:00 pm ET, and • 4:00 pm PT/7:00 pm ET 	N/A
PaymentStream AFT Manual Release	<p>Recommendation: 2:00 pm PT/5:00 pm ET, 2 Business Days before the Due Date. The validation process on <i>PaymentStream</i> AFT is immediate upon the release of transactions.</p> <p>Note: Transactions may be validated outside of business hours, but transactions are only delivered to financial institutions during business hours.</p>	<p>One Business Day before the Due Date, by 4:00 pm PT/7:00 pm ET</p> <p>Important: If you choose to release transactions by 4:00 pm PT/7:00 pm ET, one day before the Due Date, note the following:</p> <ul style="list-style-type: none"> • Central1 may not have enough time to resolve AFT errors. • AFT Originators will be unable to request a recall of a Credit Transaction or an AFT file recall from Central1.