

Treasury Services

Products & Services Deadlines

The BOK Financial goal is to provide our clients with a superior level of customer service and relationship management. We recognize that it takes a shared vision between you, our client, and our team of experts to create financial solutions that meet your strategic goals. With our capital strength and client commitment, we continue to make the necessary investments in people and technology to deliver top-tier products and services. Please find below a listing of pertinent deadlines for future reference.

PRODUCT / SERVICE	PROCESSING DEADLINES
ACH Alert Positive Pay Exception Decisions	Default Return All - 7:00 p.m. CT Default Pay All - Next Business Day 7:00 p.m. CT
ACH Processing	8:00 p.m. CT
ACH Same Day Processing <i>Requires Same Day set up</i>	2:15 p.m. CT
Bill Payment	3:00 p.m. CT
Book Transfer via Exchange	6 a.m. CT to 10 p.m. CT. Monday Through Friday
Cash Vault Change Orders	In-House 12:00 noon local time Out-Sourced 11:00 am local vault time
Cash Vault Deposits	Received by 12:00 noon local time processed same day
Check Positive Pay - Exceptions Available	12:00 p.m. CT
Check Positive Pay - Exception Decisions	3:00 p.m. CT
Check Positive Pay - Issues File/Manual	7:00 p.m. CT
Recon Statements	Up to 5 business days after Statement cycle cut.
Remote Corporate Capture Pro	10:30 p.m. CT
Stop Payments via Exchange	6 a.m. CT to 10 p.m. CT. Monday Through Friday Stops cannot be submitted outside the 6 a.m. to 10 p.m. CT timeframe and are not warehoused for next day processing.
Wire Transfer via Exchange	3:30 p.m. CT (Federal Tax Wire) 4:00 p.m. CT (International) 5:25 p.m. CT (Domestic) 5:25 p.m. CT (Drawdown)
Wire Transfer via Telephone with PIN	4:30 p.m. CT (Domestic) 3:00 p.m. CT (International)
Mobile and ATM Deposits	Deposits made before the end of the business cut off time (10 p.m. CT) at a banking center and via ATM and Mobile Deposit will be processed that day. Deposits made after the cutoff time will process the next business day. On the day they become available, your funds will be available the latter of 9:00 am or the time our tellers and ATMs are available for customer account withdrawals.

