



ORION FINANCIAL ACH ORIGINATION AGREEMENT

SCHEDULE B – PROCESSING SCHEDULE

Delivery of ACH Files:

- **Internet transmissions.** Members may electronically transmit files to Orion Financial via Digital Banking. Digital Banking terms and conditions apply.
- **Format and content of entries.** All files must be submitted in NACHA format. Members should refer to Appendix 2 in the NACHA Rulebook for specific formatting details.

Processing Deadline for:

- **Credit Entries.** Files must be transmitted no later than 4:00pm Eastern Time two (2) business days prior to the Effective Entry Date.
- **Debit Entries.** Files must be transmitted no later than 4:00pm Eastern Time one (1) business day prior to the Effective Entry Date.

The Effective Entry Date must be a Business Day or the file will be processed on the first business day following such entered date. Business Days include all days on which Orion Financial is open for normal business. Business Days do not include all standard federal holidays observed by the Federal Reserve Bank and the day after Thanksgiving, commonly known as Black Friday, as well as all Saturdays and Sundays. A list of all federal holidays and they date they are observed can be found [here](#).