Cathay Bank

Business Transaction Limits and Cutoff Times

Online Wire (Domestic and International)	
Transaction Limit (Amount)	Varies
Daily Transaction Limit (Amount)	Varies
Fee	$20.00 per Domestic Wire $25.00 per International Wire
Cut-off time (Online Banking)	1:30 P.M. PST
Internal Funds Transfer	
Transaction Limit	Up to available balance
Daily Transaction Limit	Up to available balance
Daily Cutoff Time	10:00 P.M. PST
Business Zelle	
Limit Per Transaction (Amount)	$2,500
Limit Per Day (Amount)	$2,500
Bill Payment	
Per Transaction Limit (Amount)	$99,999.00
Daily Transaction Limit (Amount)	$99,999.00
ACH Origination	
Transfer Limits	Varies
Standard ACH Origination Daily Cutoff Time	4:30 P.M. PST
Same Day ACH Origination Daily Cutoff Time	11:00 A.M. PST
Remote Deposit Capture	
Processing Cutoff Time	6:00 P.M. PST
Business Mobile Deposit	
Limit Per Transaction (Amount)	$10,000
Daily Transaction Limit (Amount)	$10,000
Monthly Deposit Limit	$40,000
Daily Cutoff Time	5:00 P.M. PST
Business Debit Card	
Point of Sale (POS Limit)	$5,000
ATM Cash Withdrawal	$1,000
Daily Total Limit (Any combination of the above limits)	$6,000
Positive Pay (Check)	
Issue Submission Cutoff Time	5 A.M. PST
Customer Decisioning Window	5 A.M. PST - 12:00 P.M. PST
ACH Positive Pay	
Rule Setting Cutoff Time	4 A.M. PST
Client Decisioning Window	5 A.M. PST - 12:00 P.M. PST

MEMBER FDIC EQUAL HOUSING LENDER