



## TREASURY MANAGEMENT CUTOFF AND RETENTION QUICK REFERENCE GUIDE

### Alerus Business Essentials and Commercial Advantage

Prior day account activity.....	18-month history retention
Current day account activity .....	<b>real time</b>
Online account transfers .....	<b>7 p.m., CT</b> ; 18-month history retention
Alerts (high balance, low balance, and overdraft) .....	<b>7 a.m., 11 a.m., and 3 p.m., CT</b>
Electronic statement .....	7 year history retention
Stop payment activity (expires after six-months) .....	12-month history retention
Alerus Commercial Advantage – NACHA detail file reports.....	12-month history retention

### BAI2 File Transmission

Prior day account activity data delivery .....	<b>4:30 a.m., CT</b>
BAI2 transaction history .....	12-month history retention

### Remote Deposit Capture (Deluxe/Wausau)

Deposit cutoff time (pick up windows) .....	<b>2 p.m. and 7 p.m., CT</b>
Deposit history, images, reports .....	60 day history retention

### Mobile Deposit

Deposit cutoff time (pick up window).....	<b>7 p.m. CT</b>
Deposit history .....	18-month history retention

### ACH Origination (ACH payments)

ACH origination – early AM window (same-day eligible) .....	<b>7:30 a.m., CT</b>
ACH origination – mid AM window (same-day eligible) .....	<b>8:45 a.m., CT</b>
ACH origination – late AM window (same-day eligible) .....	<b>11 a.m., CT</b>
ACH origination – early afternoon window (same-day eligible) .....	<b>12:30 p.m., CT</b>
ACH origination – mid-afternoon window .....	<b>2 p.m., CT</b>
ACH origination – end of day window .....	<b>4 p.m., CT</b>
ACH origination history .....	18-month history retention

### Wire Transfer

Wire transfer cutoff time .....	<b>4 p.m. CT</b>
Wire history (submitted through Commercial Advantage).....	18-month history retention

### Positive Pay (fraud management)

ACH positive pay exceptions delivery .....	<b>8 a.m. CT</b>
ACH positive pay exception decisions.....	<b>1 p.m., CT</b> ; 6-month history retention
Check positive pay exceptions delivery.....	<b>8 a.m., CT</b>
Check positive pay exception decisions .....	<b>1 p.m., CT</b> ; 6-month history retention
Check positive pay issues/voids reported.....	<b>10 p.m., CT</b>
Outstanding issued items.....	until item is presented
Paid/returned item .....	6-month history retention