

# FAST PAY TRANSFER SERVICE DESCRIPTIONS



After Bank has received appropriate enrollment documents, completed all other required Bank documentation, and if Bank agrees, Customer may initiate Fast Pay transfers, in accordance with the Bank's security procedures and the terms of the Bank's Treasury Management Services Terms & Conditions agreement.

## DEADLINES

Fast Pay transfers allow customers to send U.S. dollar payments domestically through Business Online Services at any time, 24 hours a day, 7 days a week, including weekends and holidays. While there is no submission deadline, transfers initiated outside of the Bank's standard business hours or on non Business Days may be subject to additional review. In such instances, processing may be delayed or the transfer may be canceled if additional customer confirmation is required.

## OUTGOING FAST PAY TRANSFERS - REQUIRED INFORMATION

### Domestic Fast Pay transfers:

- Name of Bank funds are going to
- Bank ABA number (9 digits)
- Name of Receiver's account
- Account Number
- Account Address
- Any special instructions including purpose of payment

\* Receiving Bank must be a participant with FedNow &/or Real Time Payment networks

## INCOMING Fast Pay transfers - REQUIRED INFORMATION FOR SENDERS

### Fast Pay transfers:

- PlainsCapital Bank
- 6565 Hillcrest Ave.
- Dallas, TX 75205-1840
- ABA - 111322994
- PCB Customer Name
- PCB Account Number
- Any special instructions including purpose of payment

## SECURITY

If approved by Bank, Customer may transmit their Fast Pay transfers directly to the Bank using Business Online Services Fast Pay module.

To the fullest extent permissible under Section 4A.202 of the Uniform Commercial Code as adopted in the State of Texas, Customer agrees that Bank's recommended and offered security procedure is commercially reasonable, and, if Customer refuses Bank's offered security procedure and chooses a separate security procedure not offered by Bank in conjunction with these Fast Pay Transfer Service Descriptions, Customer will be bound by any Fast Pay transfer, whether or not authorized, issued in Customer's name and accepted by Bank in compliance with such security procedure chosen by Customer.



# FAST PAY TRANSFER SERVICE



## BUSINESS ONLINE SERVICES - SECURITY PROCEDURES

The Fast Pay transfer service allows customers to send U.S. dollar payments domestically through Business Online Services at any time, 24 hours a day, 7 days a week, including weekends and holidays. Unless otherwise negotiated with Bank, the security procedures for Fast Pay transfer processing are:

- a. Entry and approval must be communicated to Bank by at least two different Authorized Users for each Fast Pay Payment submitted via the Business Online Services Fast Pay module, together with the use of a one-time passcode (OTP) by the second (last) Authorized User.
- b. Entry and approval must be communicated to Bank by at least two Authorized Users for any changes to User Entitlements, including the creation of Users via the Business Online Services Fast Pay module, together with the use of a one-time passcode (OTP) by the second (last) Authorized User.
- c. Entry and approval must be communicated to Bank by at least one Authorized User for the creation or edits of Contacts via the Business Online Services Fast Pay module, with the use of a one-time passcode (OTP) by the Authorized User.
- d. Customer's compliance with daily transaction limits as established from time to time by Bank.

## CONTACT US

Phone: 214.252.4005

Email: [tmsupport@plainscapital.com](mailto:tmsupport@plainscapital.com)