



	British Columbia	Ontario	
CAD & USD dollars destined to RBC Royal Bank for ACH Direct Payments (Pre-Authorized Debits – PAD)	8:30 p.m. PST time	11:30 p.m. EST time	
CAD & USD dollars destined to RBC Royal Bank for ACH Direct Deposits	8:30 p.m. PST time – 1 business day prior	11:30 p.m. EST time – 1 business day prior	
CAD dollars destined to Financial Institutions in Canada for ACH Direct Payments (Pre-Authorized Debits – PAD)	4:30 p.m. PST time <i>Effective September 17th, 2018</i>	7:30 p.m. EST time <i>Effective September 17th, 2018</i>	
CAD dollars destined to Financial Institutions in Canada for ACH Direct Deposits	4:30 p.m. PST time – 1 business day prior <i>Effective September 17th, 2018</i>	7:30 p.m. EST time – 1 business day prior <i>Effective September 17th, 2018</i>	
USD dollars destined to Financial Institutions in Canada for ACH Direct Payments (Pre-Authorized Debits – PAD)	3:00 a.m. PST time	6:00 a.m. EST time	
USD dollars destined to Financial Institutions in Canada for ACH Direct Deposits	3:00 a.m. PST time – 1 business day prior	6:00 a.m. EST time – 1 business day prior	
USD dollars destined to Financial Institutions in the United States for ACH Direct Payments & Deposits	6:00 p.m. PST time – 1 business day prior	11:30 p.m. EST time – 1 business day prior	9:00 p.m. EST time – 1 business day prior

Note: Payments are only processed on business days. A business day is any day other than Saturdays, Sundays or federal statutory holidays in Canada, except that, where payments are in a currency other than Canadian dollars or sent to a financial institution outside Canada, the payments will be processed only if it is a business day in the jurisdiction of the currency and/or a business day for the receiving financial institution.