

# High Dollar Transactions Fact Sheet

As part of Kotapay's risk mitigation, compliance and fraud protection, our system pends high dollar transactions. Please follow Kotapay's procedures to avoid a delay in processing.

**If either of the following two conditions exists:**

- Any batch exceeds \$500,000; and/or
- Any batch that includes one single transaction over \$100,000

**The following options are available:**

- Send a wire
- Process the file in a 5-day processing window (please see example below)
- Issue check(s) exceeding the above stated amounts.

Please contact Operations or Support at (800) 378-3328 prior to sending high dollar files.

## 5-Day Window

*As an example, for a Friday settlement date, the file would be sent on Monday*

*3 funding days/72 hour hold*

Monday	Tuesday	Wednesday	Thursday	Friday
Processor sends file to Kotapay	Kotapay pulls funds from client's account	Hold Day	Hold Day Kotapay sends collected funds to company / employee account	Collected funds are posted to company / employee account

Following these important procedures will ensure timely processing of your transactions.

**If you have any questions, please contact the Operations Department at 800-378-3328.**