

Ottimate Pay Pricing Schedule and Terms

Payment Methods:	vCard	Standard ACH	Priority ACH	Fast ACH	Standard Check	Priority Checks	Overnight Checks
Cost to Issue	Complimentary	Complimentary	\$0.50	\$5.00	\$1.74 (\$0.92 handling and printing + \$0.82 postage)	\$14.99 bundled price	\$20.99 bundled price
How Long will it take to arrive?	1-3 Business Days	4-5 Business Days <i>(Vendor's bank may take 24 hours to display funds)</i>	2-3 Business Days <i>(Vendor's bank may take 24 hours to display funds)</i>	Same Day / Next Day <i>(Vendor's bank may take 24 hours to display funds)</i>	5-7 Business Days to reach vendor via USPS	1-3 Business Days to reach vendor via USPS	Ensures next day delivery to vendor via FedEx
What is the cutoff time?	11:45 AM CT	11:45 AM CT	11:45 AM CT	11:45 AM CT	11:45 AM CT	11:45 AM CT	11:45 AM CT
When will the funds be removed from the bank account?	When the payment leaves the "Scheduled" tab	When the payment leaves the "Scheduled" tab	When the payment leaves the "Scheduled" tab	When the payment leaves the "Scheduled" tab	When the vendor deposits the check	When the vendor deposits the check	When the vendor deposits the check
Is there a transaction limit?	Up to \$750,000	Up to \$1,000,000	Up to \$1,000,000	Up to \$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Are there any fees for returned or failed payments?	\$40 per charge back issued	\$40 per failed ACH debit	\$40 per failed ACH debit	\$40 per failed ACH debit	-	-	-

**The ACH & vCard delivery speed and limit outlined above is available after an account has been deemed verified and a credit review performed. Additionally, higher transaction limits available upon request.*

Our Payment Partners

- vCard: ConnexPay ([Terms of Use](#)), Corpay ([Terms of Use](#)), Marqeta ([Terms of Use](#)), Stripe ([Terms of Use](#))
- ACH: Dwolla ([Terms of Service](#)), Stripe ([Terms of Use](#))
- Checks: Online Check Writer ([Terms of Use](#)), Lob ([Terms of Service](#)), and Post Grid ([Terms and Conditions](#))

Please note that any of the information is subject to change at the sole discretion of Ottimate. Ottimate partners with Stripe Payments Company for money transmission services and account services with funds held at Fifth Third Bank, N.A., Member FDIC. VendorPay Visa® Commercial cards are powered by Stripe and issued by Celtic Bank.