

# Year-End Holiday Closures & ACH Enrollment Update

## Important Notice

### Overview

Please Review Corpay’s Holiday Schedule and Temporary Changes to ACH

#### Plan Ahead for Year-End Payments: Corpay Holiday Schedule and Submission Deadlines

To help you plan your year-end disbursements, below are Corpay’s holiday closures and recommended payment file submission deadlines for Thanksgiving, Christmas, and New Year’s. Submitting files early will help ensure funds are released without delays related to company and banking holidays.

### Holiday Closures

#### Corpay Holiday Closures

- **Thanksgiving:** Thursday, November 27, 2025, and Friday, November 28, 2025
- **Christmas:** Christmas Eve (limited staffing) Wednesday, December 24, 2025; Christmas Day Thursday, December 25, 2025; and Day After Christmas (limited staffing) Friday, December 26, 2025
- **New Year’s Day:** Thursday, January 1, 2026 (U.S. banks closed)

#### Recommended Submission Deadlines

Period	Corpay Status	U.S. Banks	Submit By 4:00 p.m. PT (7:00 p.m. ET)	What That Ensures
Thanksgiving Week (11/25–12/1/25)	Closed Thu 11/27/25 & Fri 11/28/25	Closed Thu 11/27/25	Mon 11/24/25	Payments/remittances sent before holiday; items after cutoff on Wed 11/26/25 process next business day.
Christmas Week (12/22–12/29/25)	Limited staff Wed 12/24/25 & Fri 12/26/25; Closed Thu 12/25/25	Closed Thu 12/25/25	Mon 12/22/25	Processing completes or mail dates occur ahead of holiday, minimizing risk of spillover.
New Year Period (12/30/25–1/2/26)	Normal ops Wed 12/31/25; Closed Thu 1/1/26	Closed Thu 1/1/26	Mon 12/29/25	Payments scheduled to settle Fri 1/2/26 move without delay; items after cutoff on Wed 12/31/25 queue to Fri 1/2/26.

## What to Expect by Payment Type

- **Virtual Card (VCN):** When funding and approvals are complete by cutoff, cards are issued the same business day. Vendors must process the card to complete payment.
- **ACH:** Follows standard U.S. banking holidays.
- **Checks:** Printing and mailing follow business days and carrier schedules. No mailing occurs on federal postal holidays. Submitting earlier helps protect mail dates, especially in regions impacted by hazardous weather conditions.

## ACH Holiday Pause: Fraud-Prevention Safeguards

The holiday season is a high-risk period for payment fraud, especially business email compromise and unauthorized bank changes. To protect clients and suppliers, Corpay will pause new ACH enrollments, ACH bank account change and maintenance requests from 11/17/25 through 1/16/26.

### What's impacted:

- ACH updates where bank information is not already on file (new set up and changes).
- New ACH enrollment requests where banking information is not already on file.

### What's not impacted:

- New ACH enrollments for Accelerated ACH or Corpay Direct.
- Customer liability enrollments (employee, print check bypass, international).

### How we'll support you:

- For urgent payments, alternatives such as virtual card, print-check bypass, and Accelerated ACH remain available.
- ACH change requests will resume the week of 1/16/25.