

Cut-off and delivery times for electronic banking

Cut-off times credit transfer and direct debit

Type Of Order		Submission by
SEPA Credit Transfer		
SEPA Credit Transfer (SCT)		04:30 pm
SEPA Credit Transfer (SCT from service data center)	without electronic signature - via accompanying note	Release until 03:30 pm*
	with electronic signature - via Payments App / EBICS	Release until 04:30 pm*
	with electronic signature - via BW Online Banking	Release until 06:30 pm*
SEPA Direct Debit (SDD)		
SEPA Core Direct Debits (CORE-DD)	First-time, one-off and recurring direct debits Submission 1 TARGET day before payment date	01:00 pm*
	First-time, one-off and recurring direct debits Submission 2 TARGET days before payment date	04:30 pm*
SEPA Company Direct Debits (B2B-DD)	First-time, one-off and recurring direct debits Submission 1 TARGET day before payment date	11:00 am*
	First-time, one-off and recurring direct debits Submission 2 TARGET days before payment date	04:30 pm*
SEPA Card Clearing (SCC) Processing card transactions	On the day of execution	09:00 am*
Further Service		
Credit transfer (Urgent payment orders / CCU)		04:00 pm
Foreign Payments		
Credit transfer (DTAZV payments in EUR debited to EUR account)		04:00 pm
Credit transfer (DTAZV payments in a foreign currency debited to EUR account)		11:30 am
Credit transfer (DTAZV payments in a foreign currency debited to a foreign currency account)		02:00 pm

The above times apply to fully authorized payment submissions in paperless data exchange transmitted via EBICS, Payments App or BW Online-Banking (*times could be extended for maximal 30 minutes).

All files received after these times or on Saturdays, Sundays and TARGET public holidays will be processed on the following working day. An individual control can be achieved about the default of the implementation or the due date in the file.

Availability times for booking informations (intraday, end of day, collector files)

Type Of Information	Delivery times
End of day (MT940, camt.053, camt.054 (collector files))	07:30 pm - 09:00 pm
Electronically signed account statements (BKA)	From 10:00 pm
Intraday information (MT942, camt.052) – Update every half hour	07:00 am - 06:00 pm