

Cut-off and delivery times for electronic banking

Cut-off times payments

Type of order		Submission by
SEPA credit transfers (SCT)		04:30 pm
SEPA direct debits (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*
SEPA company direct debits (B2B-DD)	First-time, one-off and recurring direct debits Submission 1 TARGET day before payment date	11:00 am*
Further services		
Urgent payment orders (CCU)		04:00 pm
Payroll management - same-day execution (subject to individual agreement)		11:00 am
Foreign payments		
DTAZV payments in EUR debited to EUR account		04:00 pm
DTAZV payments in a foreign currency debited to EUR account		11:30 am
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 or the Business Portal (*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's files)

Type of information	Delivery times
End of day (MT940, camt.053, camt.054 (collector's files))	07:30 pm - 09:00 pm
Intraday information (MT942, camt.052) – Update every half hour	07:00 am - 06:00 pm