

Cut off Times and Value Dating

SEPA Payments and International Payments

SEPA Credit Transfer				
			Value Date	Cut-Off (CET)
Incoming payments	standard		d / d	5:00 p.m.
	urgent			
Outgoing payments	standard	electronically	d / d+1	4:00 p.m.
	urgent	electronically	d / d	4:00 p.m.
Incoming & outgoing payments within RBG Austria	standard		d / d	4:00 p.m.
SCT ^{Inst}				
			Value Date	CET
Incoming payments			d / d	-
Outgoing payments			d / d	-
SEPA Direct Debit				
			Due date	CET
SEPA Direct Debit	CORE, initial and repeated direct debit		d / d (delivery of payment order d-1)	2:00 p.m.
	B2B		d / d (delivery of payment order d-1)	2:00 p.m.

Paper-based transactions must be received one hour before Cut-Off time or until 2 p.m. at the latest.

Valid from 2024.10.01

International payments					
Outgoing payments					
Priority	Conversion	Currency		Value date	Cut-Off (CET)
Standard	Without conversion	EUR	standard	d / d+1	4:30 p.m.
			Intragroup Payments	d / d	4:30 p.m.
			gpi	d / d	Urgent Cut-Off
		USD	standard	d / d+2	4:30 p.m.
			gpi	d / d	Urgent Cut-Off
			BGN, CHF, CZK, DKK, HUF, NOK, PLN, RON, SEK	to PSD countries	d / d+1
		to non-PSD countries		d / d+2	4:00 p.m.
		gpi		d / d	Urgent Cut-Off
		ALL, BAM, CAD, GBP, RSD, RUB, TRY	standard	d / d+2	4:00 p.m.
			gpi	d / d	Urgent Cut-off
			AED, AUD, BHD, BYN, CNY, HKD, ILS, INR, JPY, KWD, KZT, MXN, NZD, QAR, SAR, SGD, THB, ZAR	standard	d / d+2
		gpi		d / d+1	Urgent Cut-Off
With conversion	CNY	d / d+3		11:00 a.m.	
		All other currencies	d / d+2	11:00 a.m.	
Urgent	Without conversion	USD ¹ , EUR		d / d	4:30 p.m.
				d / d	2:00 p.m.
		CAD, CHF, GBP		d / d	2:00 p.m.
				d / d	10:00 a.m.
		TRY		d / d	10:00 a.m.
				d / d	1:30 p.m.
		CZK, PLN, RON		d / d	1:30 p.m.
				d / d	2:30 p.m.
	With conversion	ALL, BAM, BGN, DKK, NOK, SEK		d / d	1:00 p.m.
				d / d	1:00 p.m.
		AUD, HKD, JPY, NZD, SGD, ZAR		d / d +1	2:00 p.m.
				d / d+1	10:00 a.m.
BGN, CAD, CHF, CZK, DKK, GBP, HUF, PLN, NOK, RON, SEK, USD		d / d	(+ 2 VZ) ²	11:00 a.m.	
		d / d+3		11:00 a.m.	
		d / d+1		11:00 a.m.	
		(+ 1 VZ) ³		11:00 a.m.	
		All other foreign currencies	d / d+2	11:00 a.m.	

Paper-based transactions must be received one hour before Cut-Off time or until 2 p.m. at the latest.

1) USD payments to CN, KR and HK can be value dated with d / d+1 in some cases due to time difference

2) + 2 days fee for interest compensation, otherwise d / d+2

3) + 1 day fee for interest compensation, otherwise d / d+2

Incoming payments and transfers within RBI					
Priority	Conversion	Currency		Value date	Cut-Off (CET)
Standard + urgent	Without conversion	EUR, USD		d / d	4:30 p.m.
				d / d	1:30 p.m.
		CZK, PLN, RON		d / d	1:30 p.m.
				d / d	1:00 p.m.
		ALL, BAM, BGN, DKK, NOK, SEK		d / d	1:00 p.m.
				d / d	2:30 p.m.
	HUF, RSD, RUB		d / d	2:30 p.m.	
CAD, CHF, GBP, AUD, NZD, JPY, HKD, ZAR, SGD			d / d	2:00 p.m.	
	all other Currencies		d / d	10:00 a.m.	
With conversion		all Currencies		d / d+2	11:00 a.m.

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