

# Cut off Times and Value Dating

## SEPA Payments and International Payments

SEPA Credit Transfer				
			Value Date	Cut-Off Guaranteed (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 <sup>inst</sup>				
			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 2024.03.01

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

**Valid from 2024.03.01**