

day of order sending (before cut-off time) = debit value	passing on to third bank in EUR	passing on to third bank if PSD (ZaDig) compliant	passing on to third bank in case of foreign payments in FCY	General remarks
Mon, 17-12-2018	18.12.18	18.12.18	19.12.18	
Tue, 18-12-2018	19.12.18	19.12.18	20.12.18	
Wed, 19-12-2018	20.12.18	20.12.18	21.12.18	
Thu, 20-12-2018	21.12.18	21.12.18	24.12.18	
Fri, 21-12-2018	24.12.18	24.12.18	27.12.18	
Sat, 22-12-2018	weekend	weekend	weekend	no processing
Sun, 23-12-2018	weekend	weekend	weekend	no processing
Mon, 24-12-2018	27.12.18	27.12.18	28.12.18	
Tue, 25-12-2018	holiday	holiday	holiday	no processing
Wed, 26-12-2018	holiday	holiday	holiday	no processing
Thu, 27-12-2018	28.12.18	28.12.18	31.12.18	
Fri, 28-12-2018	31.12.18	31.12.18	02.01.19	
Sat, 29-12-2018	weekend	weekend	weekend	no processing
Sun, 30-12-2018	weekend	weekend	weekend	no processing
Mon, 31-12-2018	02.01.19	02.01.19	03.01.19	
Tue, 01-01-2019	holiday	holiday	holiday	no processing
Wed, 02-01-2019	03.01.19	03.01.19	04.01.19	
Thu, 03-01-2019	04.01.19	04.01.19	07.01.19	
Fri, 04-01-2019	07.01.19	07.01.19	08.01.19	
Sat, 05-01-2019	weekend	weekend	weekend	no processing
Sun, 06-01-2019	weekend	weekend	weekend	no processing

Booking and value dating guidelines for domestic and SEPA payments
Year 2018/2019

	Is the bank closed?	Can we send in instructions?	What will be the value date if we sent in transactions?
	Y / N	Y / N	debit value for <u>not urgent</u> payments
Fri, 21-12-2018	N	Y	Fri, 21-12-2018
Sat, 22-12-2018	Y	Y*	Thu, 27-12-2018
Sun, 23-12-2018	Y	Y*	Thu, 27-12-2018
Mon, 24-12-2018	Y	Y*	Thu, 27-12-2018 **)
Tue, 25-12-2018	Y	Y*	Thu, 27-12-2018
Wed, 26-12-2018	Y	Y*	Thu, 27-12-2018
Thu, 27-12-2018	N	Y	Thu, 27-12-2018
Fri, 28-12-2018	N	Y	Fri, 28-12-2018
Sat, 29-12-2018	Y	Y*	Mon, 31-12-2018
Sun, 30-12-2018	Y	Y*	Mon, 31-12-2018
Mon, 31-12-2018	N	Y	Mon, 31-12-2018
Tue, 01-01-2019	Y	Y*	Wed, 02-01-2019
Wed, 02-01-2019	N	Y	Wed, 02-01-2019
Thu, 03-01-2019	N	Y	Thu, 03-01-2019
Fri, 04-01-2019	N	Y	Fri, 04-01-2019
Sat, 05-01-2019	Y	Y*	Mon, 07-01-2019
Sun, 06-01-2019	Y	Y*	Mon, 07-01-2019
Mon, 07-01-2019	N	Y	Mon, 07-01-2019
Tue, 08-01-2019	N	Y	Tue, 08-01-2019

* yes messages can be sent, but will not be processed until next working day

**** only for urgent payments applied value date is 24.12.2018
standard payments will be debited with value date 27.12.2018**