



Making payments over the Christmas Period and Year End 2024

Wednesday 25 December 2024, Thursday 26 December 2024, Friday 27 December 2024 and Wednesday 1 January 2025 are all Bank Holidays.

Please allow more time for your payments to reach the receiving bank.

Incoming SEPA Payments:

Payments due into your account from **other Banks** on **Wednesday 25 December 2024, Thursday 26 December 2024 and Friday 27 December 2024** may not be credited to your account until **Monday 30 December 2024**.

Payments due into your account from **other Banks** on **Wednesday 1 January 2025** may not be credited to your account until **Thursday 2 January 2025**.

Outgoing Payments:

International Payments (Standard & Urgent)

International payments made on **Wednesday 25 December 2024 and Thursday 26 December 2024 will not be processed.**

International payments made on **Friday 27 December 2024 will be processed.**

International payments made on **Wednesday 1 January 2025 will not be processed.**

SEPA Direct Debit:

Direct debits due to leave your account on **Wednesday 25 December 2024, Thursday 26 December 2024 and Friday 27 December 2024** will not be debited until **Monday 30 December 2024**.

Direct debits due to leave your account on **Wednesday 1 January 2025** will not be debited until the next working day (**Thursday 2 January 2025**).

Third Party IBAN /Paylink Euro Standard payments:	Date payment is sent:	If payment is made:	Should reach receiving bank on:*
	Tuesday 24 December 2024	Before 2.00pm	Tuesday 24 December 2024
	Tuesday 24 December 2024	After 2.00pm	Friday 27 December 2024
	Wednesday 25 December 2024	Anytime	Friday 27 December 2024
	Thursday 26 December 2024	Anytime	Friday 27 December 2024
	Friday 27 December 2024	Before 2.00pm	Friday 27 December 2024
	Friday 27 December 2024	After 2.00pm	Monday 30 December 2024
	Tuesday 31 December 2024	Before 2.00pm	Tuesday 31 December 2024
	Tuesday 31 December 2024	After 2.00pm	Thursday 2 January 2025
	Wednesday 1 January 2025	Anytime	Thursday 2 January 2025
	Thursday 2 January 2025	Before 2:00pm	Thursday 2 January 2025
	Thursday 2 January 2025	After 2.00pm	Friday 3 January 2025

*Note - This table refers to cut-off times where payments are debiting ROI current accounts.

Payment Information over the Christmas and Year End Bank Holiday 2024



Urgent Interbank Payments (Euro Currency)	Date payment is sent:	If payment is made:	Should reach receiving bank on:*
	Tuesday 24 December 2024	Before 3.00pm	Tuesday 24 December 2024
	Tuesday 24 December 2024	After 3.00pm	Friday 27 December 2024
	Wednesday 25 December 2024	Anytime	Friday 27 December 2024
	Thursday 26 December 2024	Anytime	Friday 27 December 2024
	Friday 27 December 2024	Before 3:00pm	Friday 27 December 2024
	Friday 27 December 2024	After 3.00pm	Monday 30 December 2024
	Tuesday 31 December 2024	Before 3:00pm	Tuesday 31 December 2024
	Tuesday 31 December 2024	After 3.00pm	Thursday 2 January 2025
	Wednesday 1 January 2025	Anytime	Thursday 2 January 2025
	Thursday 2 January 2025	Before 3:00pm	Thursday 2 January 2025
	Thursday 2 January 2025	After 3.00pm	Friday 3 January 2025

*Please check processing times with the receiving bank

Standing Orders	Date payment is sent:	Should reach receiving bank on:*
	Tuesday 24 December 2024	Tuesday 24 December 2024
	Wednesday 25 December 2024 – Monday 30 December 2024	Monday 30 December 2024
	Tuesday 31 December 2024	Tuesday 31 December 2024
	Wednesday 1 January 2025	Thursday 2 January 2025

SEPA Credit Transfer Bulk Files	Requested debit date:	If payment is authorised:	Should reach receiving bank on*:
	Tuesday 24 December 2024	Before 4.00pm	Wednesday 25 December 2024 (AIB Customers) Friday 27 December 2024 (non AIB customers)
	Wednesday 25 December 2024 - Monday 30 December 2024 Actual debit date Monday 30 December 2024	Anytime	Tuesday 31 December 2024 (AIB & non AIB customers)
	Tuesday 31 December 2024	Before 4.00pm	Wednesday 1 January 2025 (AIB customers) Thursday 2 January 2025 (non AIB customers)
	Wednesday 1 January 2025 Actual debit date Thursday 2 January 2025	Anytime	Friday 3 January 2025 (AIB & non AIB customers)
	Thursday 2 January 2025 Actual debit date Thursday 2 January 2025	Before 4.00pm	Friday 3 January 2025 (AIB & non AIB customers)

*Please check processing times with the receiving bank

Payment Information over the Christmas and Year End Bank Holiday 2024



SEPA Direct Debit Bulk Files	Requested Debit Date:	Credit Value Date:
	Tuesday 24 December 2024	Tuesday 24 December 2024
	Wednesday 25 December 2024 - Monday 30 December 2024	Monday 30 December 2024
	Tuesday 31 December 2024	Tuesday 31 December 2024
	Wednesday 1 January 2025	Thursday 2 January 2025

Note: Some banks may request funds from the debiting account before the credit value dates stated above.

Multicurrency Payment Files	With Beneficiary Bank			
	Requested Debit Date:	GBP Payments debiting a 238590 account:	Euro Payments to the SEPA Zone:	CAD, GBP, USD and EUR international payments will arrive with the receiving bank no later than:
Tuesday 24 December 2024 and authorised before 3.00pm	Tuesday 24 December 2024	Friday 27 December 2024	Next Business day from requested debit date	2 Business Days from requested debit date
Wednesday 25 December 2024 - Monday 30 December 2024 Actual debit date Monday 30 December 2024	Monday 30 December 2024	Tuesday 31 December 2024	Next Business day from requested debit date	2 Business Days from requested debit date
Tuesday 31 December 2024 and authorised before 3.00pm	Tuesday 31 December 2024	Thursday 2 January 2025	Next Business day from requested debit date	2 Business Days from requested debit date
Wednesday 1 January 2025 Actual debit date Thursday 2 January 2025	Thursday 2 January 2025	Friday 3 January 2025	Next Business day from requested debit date	2 Business Days from requested debit date

Note related to Payment Files Value Limits

ROI Customers

Please be aware that if you intend to submit larger value Payment file(s) over the Christmas period, you may exceed your payment files value limit. If you need to request an increase to that limit please contact your Relationship Manager/ branch.

GB/NI Customers

Please be aware that if you intend to submit larger value Payment file(s) over the Christmas period, you may exceed the Forward Value Credit Limit. To check the limit assigned to your company or to request an increase to the Limit, please contact your Branch/Business Centre

Note: Some banks may apply funds to the beneficiary account before the stated dates above.

Please note transactions may take until the next working day to update on the customers bank statement.

We'll be back to normal payment processing on **Thursday 2 January 2025**.

Questions?

If you have a question call the iBusiness Banking Operations Team from Monday to Friday 09:00-17:00 on 0818 72 00 00 (outside Republic of Ireland on +353 1641 4889).