

Making payments over the February Bank Holiday 2024



Monday 5 February 2024 is a Bank Holiday.

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

Incoming SEPA Payments:

Payments due into your account from **other Banks** on **Monday 5 February 2024** may not be credited to your account until **Tuesday 6 February 2024**.

Outgoing Payments:

International Payments (Standard & Urgent)

International payments made on **Monday 5 February 2024** will be processed.

SEPA Direct Debit:

Direct debits due to leave your account on **Monday 5 February 2024** will not be debited until the next working day (**Tuesday 6 February 2024**).

Third Party IBAN /Paylink Euro Standard payments:	Date payment is sent:	If payment is made:	Should reach receiving bank on:*
	Friday 2 February 2024	Before 2.00pm	Friday 2 February 2024
		After 2.00pm	Monday 5 February 2024
	Saturday 3 February 2024	Anytime	Monday 5 February 2024
	Sunday 4 February 2024	Anytime	
	Monday 5 February 2024	Before 2.00pm	
*Note - This table refers to cut-off times where payments are debiting ROI current accounts.	Monday 5 February 2024	After 2.00pm	Tuesday 6 February 2024

Urgent Interbank Payments (Euro Currency)	Date payment is sent:	If payment is made:	Should reach receiving bank on:*
	Friday 2 February 2024	Before 3.00pm	Friday 2 February 2024
		After 3.00pm	Monday 5 February 2024
	Saturday 3 February 2024	Anytime	Monday 5 February 2024
	Sunday 4 February 2024	Anytime	
	Monday 5 February 2024	Before 3.00pm	
	Monday 5 February 2024	After 3.00pm	Tuesday 6 February 2024

*Please check processing times with the receiving bank

Payment Information over the February Bank Holiday 2024



Standing Orders	Date payment is sent:	Should reach receiving bank on:*
	Friday 2 February 2024	Friday 2 February 2024
	Saturday 3 February 2024	Tuesday 6 February 2024
	Sunday 4 February 2024	
	Monday 5 February 2024	
	Tuesday 6 February 2024	

SEPA Credit Transfer Bulk Files	Requested debit date:	If payment is authorised:	Should reach receiving bank on*:
	Friday 2 February 2024	Before 4.00pm	Saturday 3 February 2024 (AIB Customers) Monday 5 February 2024 (non AIB customers)
	Saturday 3 February 2024	Anytime	Wednesday 7 February 2024 (AIB & non AIB customers)
	Sunday 4 February 2024	Anytime	
	Monday 5 February 2024	Before 4.00pm	
	<i>Actual debit date</i> Tuesday 6 February 2024		
	Tuesday 6 February 2024	Before 4.00pm	Wednesday 7 February 2024 (AIB & non AIB customers)

*Please check processing times with the receiving bank

SEPA Direct Debit Bulk Files	Requested Debit Date:	Actual Debit Date:
	Friday 2 February 2024	Friday 2 February 2024
	Monday 5 February 2024	Tuesday 6 February 2024

Payment Information over the February Bank Holiday 2024



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:	All other international payments will arrive with the beneficiary bank no later than:
	Thursday 1 February 2024 and authorised before 3.00pm	Thursday 1 February 2024	Friday 2 February 2024	Next Business day from requested debit date	2 Business Days from requested debit date
	Friday 2 February 2024 and authorised before 3.00pm	Friday 2 February 2024	Monday 5 February 2024	Next Business day from requested debit date	2 Business Days from requested debit date
	Saturday 3 February 2024 Sunday 4 February 2024 Monday 5 February 2024 and authorised before 3.00pm <i>Actual debit date</i> Tuesday 6 February 2024	Tuesday 6 February 2024	Wednesday 7 February 2024	Next Business day from requested debit date	2 Business Days from requested debit date
	Tuesday 6 February 2024 and authorised before 3.00pm	Tuesday 6 February 2024	Wednesday 7 February 2024	Next Business day from requested debit date	2 Business Days from requested debit date

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 **Tuesday 6 February 2024**.

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).