

Making payments over the Christmas Period and Year End 2022



Monday 26 December 2022, Tuesday 27 December 2022, Wednesday 28 December 2022 and Monday 2 January 2023 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 **Monday 26 December 2022, Tuesday 27 December 2022 and Wednesday 28 December 2022** may not be credited to your account until **Thursday 29 December 2022**.

Payments due into your account from other Banks on **Monday 2 January 2023** may not be credited to your account until **Tuesday 3 January 2023**.

Outgoing Payments:

International Payments (Standard & Urgent)

International payments made on **Monday 26 December 2022** will not be processed.

International payments made on **Tuesday 27 December 2022, Wednesday 28 December 2022 and Monday 2 January 2023** will be processed.

SEPA Direct Debit:

Direct debits due to leave your account on **Monday 26 December 2022, Tuesday 27 December and Wednesday 28 December 2022** will not be debited until **Thursday 29 December 2022**.

Direct debits due to leave your account on **Monday 2 January 2023** will not be debited until the next working day (**Tuesday 3 January 2023**).

Third Party IBAN /Paylink Euro Standard payments:	Date payment is sent:	If payment is made:	Should reach receiving bank on:*
	Friday 23 December 2022	Before 2.00pm	Friday 23 December 2022
	Friday 23 December 2022	After 2.00pm	Tuesday 27 December 2022
	Saturday 24 December 2022 – Sunday 25 December 2022	Anytime	Tuesday 27 December 2022
	Monday 26 December 2022	Before 2.00pm	Tuesday 27 December 2022
	Monday 26 December 2022	After 2.00pm	Tuesday 27 December 2022
	Tuesday 27 December 2022	Before 2.00pm	Tuesday 27 December 2022
	Tuesday 27 December 2022	After 2.00pm	Wednesday 28 December 2022
	Wednesday 28 December 2022	Before 2.00pm	Wednesday 28 December 2022
	Wednesday 28 December 2022	After 2.00pm	Thursday 29 December 2022
	Monday 2 January 2023	Before 2.00pm	Monday 2 January 2023
	Monday 2 January 2023	After 2.00pm	Tuesday 3 January 2023

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

*Please check processing times with the receiving bank

Payment Information over the Christmas and Year end Bank Holiday 2022



Urgent Interbank Payments (Euro Currency)	Date payment is sent:	If payment is made:	Should reach receiving bank on:*
	Friday 23 December 2022	Before 3.00pm	Friday 23 December 2022
	Friday 23 December 2022	After 3.00pm	Tuesday 27 December 2022
	Saturday 24 December 2022 - Sunday 25 December 2022	Anytime	Tuesday 27 December 2022
	Monday 26 December 2022	Before 3.00pm	Tuesday 27 December 2022
	Monday 26 December 2022	After 3.00pm	Tuesday 27 December 2022
	Tuesday 27 December 2022	Before 3.00pm	Tuesday 27 December 2022
	Tuesday 27 December 2022	After 3.00pm	Wednesday 28 December 2022
	Wednesday 28 December 2022	Before 3.00pm	Wednesday 28 December 2022
	Wednesday 28 December 2022	After 3.00pm	Thursday 29 December 2022
	Monday 2 January 2023	Before 3.00pm	Monday 2 January 2023
	Monday 2 January 2023	After 3.00pm	Tuesday 3 January 2023

Standing Orders	Date payment is sent:	Should reach receiving bank on:
	Friday 23 December 2022	Friday 23 December 2022
	Saturday 24 December 2022 - Wednesday 28 December 2022	Thursday 29 December 2022
	Monday 2 January 2023	Tuesday 3 January 2023

*Please check processing times with the receiving bank

Payment Information over the Christmas and Year end Bank Holiday 2022



SEPA Credit Transfer Bulk Files	Requested debit date:	If payment is authorised:	Should reach receiving bank on:*
	Friday 23 December 2022	Before 4.00pm	Saturday 24 December 2022 (AIB Customers) Tuesday 27 December 2022 (non AIB customers)
	Saturday 24 December 2022 Sunday 25 December 2022 Monday 26 December 2022 Tuesday 27 December 2022 Wednesday 28 December 2022 <i>Actual debit date</i> Thursday 29 December 2022	Anytime	Friday 30 December 2022 (AIB & non AIB customers)
	Thursday 29 December 2022 <i>Actual debit date</i> Thursday 29 December 2022	Before 4.00pm	Friday 30 December 2022 (AIB & non AIB customers)
	Friday 30 December 2022 <i>Actual debit date</i> Friday 30 December 2022	Before 4.00pm	Saturday 31 December 2022 (AIB Customers) Monday 2 January 2023 (non AIB customers)
	Monday 2 January 2023 <i>Actual debit date</i> Tuesday 3 January 2023	Anytime	Wednesday 4 January 2023 (AIB & non AIB customers)

*Please check processing times with the receiving bank

SEPA Direct Debit Bulk Files	Requested Debit Date:	Actual Debit Date:
	Friday 23 December 2022	Friday 23 December 2022
	Saturday 24 December 2022- Wednesday 28 December 2022	Thursday 29 December 2022
	Monday 2 January 2023	Tuesday 3 January 2023

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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:
	Friday 23 December 2022 and authorised before 3.00pm	Friday 23 December 2022	Tuesday 27 December 2022	Next Business day from requested debit date	2 Business Days from requested debit date
	Saturday 24 December 2022- Wednesday 28 December 2022 and authorised before 3.00pm <i>Actual debit date Thursday 29 December 2022</i>	Thursday 29 December 2022	Friday 30 December 2022	Next Business day from requested debit date	2 Business Days from requested debit date
	Thursday 29 December 2022 and authorised before 3.00pm	Thursday 29 December 2022	Friday 30 December 2022	Next Business day from requested debit date	2 Business Days from requested debit date
	Monday 2 January 2023 <i>Actual debit date Tuesday 3 January 2023</i>	Tuesday 3 January 2023	Wednesday 4 January 2023	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.

Payment Information over the Christmas and Year end Bank Holiday 2022



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.

We'll be back to normal payment processing on **Tuesday 3 January 2023.**

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).