

# Making payments over the Easter Bank Holiday 2023



**Friday 7 April 2023 and Monday 10 April 2023** are European Bank Holiday(s).

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

## Incoming SEPA Payments:

Payments due into your account from **other Banks** on **Friday 7 April 2023** and **Monday 10 April 2023** may not be credited to your account until **Tuesday 11 April 2023**.

## Outgoing Payments:

### International Payments (Standard & Urgent)

International payments made on **Friday 7 April 2023** and **Monday 10 April 2023** will not be processed.

### SEPA Direct Debit:

Direct debits due to leave your account on **Friday 7 April 2023** and **Monday 10 April 2023** will not be debited until the next working day (**Tuesday 11 April 2023**).

Third Party IBAN /Paylink Euro Standard payments:	Date payment is sent:	If payment is made:	Should reach receiving bank on*:
*Note - This table refers to cut-off times where payments are debiting ROI current accounts.	Thursday 6 April 2023	Before 2.00pm	Thursday 6 April 2023
		After 2.00pm	Tuesday 11 April 2023
	Friday 7 April 2023	Anytime	Tuesday 11 April 2023
	Saturday 8 April 2023	Anytime	
	Sunday 9 April 2023	Anytime	
	Monday 10 April 2023	Anytime	
	Tuesday 11 April 2023	Before 2.00pm	
	Tuesday 11 April 2023	After 2.00pm	Wednesday 12 April 2023

# Payment Information over the Easter Bank Holiday 2023



Standing Orders	Date payment is sent:	Should reach receiving bank on*:
	Thursday 6 April 2023	Thursday 6 April 2023
	Friday 7 April 2023	Tuesday 11 April 2023
	Saturday 8 April 2023	
	Sunday 9 April 2023	
	Monday 10 April 2023	
	Tuesday 11 April 2023	Tuesday 11 April 2023

Urgent Interbank Payments (Euro Currency)	Date payment is sent:	If payment is made:	Should reach receiving bank on*:
	Thursday 6 April 2023	Before 3.00pm	Thursday 6 April 2023
		After 3.00pm	Tuesday 11 April 2023
	Friday 7 April 2023 Saturday 8 April 2023 Sunday 9 April 2023 Monday 10 April 2023	Anytime	Tuesday 11 April 2023
		Anytime	
		Anytime	
		Anytime	
	Tuesday 11 April 2023	Before 3.00pm	Tuesday 11 April 2023
		After 3.00pm	Wednesday 12 April 2023

# Payment Information over the Easter Bank Holiday 2023



SEPA Credit Transfer Bulk Files	Requested debit date:	If payment is authorised:	Should reach receiving bank on*:
	Wednesday 5 April 2023	Before 4.00pm	Thursday 6 April 2023 (AIB & non AIB customers)
	Thursday 6 April 2023	Before 4.00pm	Friday 7 April 2023 (AIB Customers)  Tuesday 11 April 2023 (Non AIB customers)
	Friday 7 April 2023	Anytime	Wednesday 12 April 2023 (AIB & non AIB customers)
	Saturday 8 April 2023	Anytime	
	Sunday 9 April 2023	Anytime	
	Monday 10 April 2023	Anytime	
	<i>Actual debit date</i> Tuesday 11 April 2023		
	Tuesday 11 April 2023	Before 4.00pm	Wednesday 12 April 2023 (AIB & non AIB customers)

\*Please check processing times with the receiving bank

SEPA Direct Debit Bulk Files	Requested Debit Date:	Actual Debit Date:
	Thursday 6 April 2023	Thursday 6 April 2023
	Friday 7 April 2023	Tuesday 11 April 2023
	Monday 10 April 2023	Tuesday 11 April 2023

# Payment Information over the Easter Bank Holiday 2023



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 6 April 2023 and authorised before 3.00pm	Thursday 6 April 2023	Tuesday 11 April 2023	Next Business day from requested debit date	2 Business Days from requested debit date	
Friday 7 April 2023 Saturday 8 April 2023 Sunday 9 April 2023 Monday 10 April 2023 <i>Actual debit date</i> Tuesday 11 April 2023	Tuesday 11 April 2023	Wednesday 12 April 2023	Next Business day from requested debit date	2 Business Days from requested debit date	
Tuesday 11 April 2023 and authorised before 3.00pm	Tuesday 11 April 2023	Wednesday 12 April 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.

We'll be back to normal payment processing on **Tuesday 11 April 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).