

# Making payments over the Christmas Period and Year End 2023



## Monday 25 December 2023, Tuesday 26 December 2023, Wednesday 27 December 2023 and Monday 1 January 2024 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 25 December 2023, Tuesday 26 December 2023 and Wednesday 27 December 2023** may not be credited to your account until **Thursday 28 December 2023**.

Payments due into your account from other Banks on **Monday 1 January 2024** may not be credited to your account until **Tuesday 2 January 2024**.

### Outgoing Payments:

#### International Payments (Standard & Urgent)

International payments made on **Monday 25 December 2023, Tuesday 26 December 2023** will not be processed.

International payments made on **Wednesday 27 December 2023** will be processed.

International payments made on **Monday 1 January 2024** will not be processed.

#### SEPA Direct Debit:

Direct debits due to leave your account on **Monday 25 December 2023, Tuesday 26 December and Wednesday 27 December 2023** will not be debited until **Thursday 28 December 2023**.

Direct debits due to leave your account on **Monday 1 January 2024** will not be debited until the next working day (**Tuesday 2 January 2024**).

Third Party IBAN /Paylink Euro Standard payments:	Date payment is sent:	If payment is made:	Should reach receiving bank on:*
	Friday 22 December 2023	Before 2.00pm	Friday 22 December 2023
	Friday 22 December 2023	After 2.00pm	Wednesday 27 December 2023
	Saturday 23 December 2023 - Sunday 24 December 2023	Anytime	Wednesday 27 December 2023
	Monday 25 December 2023	Anytime	Wednesday 27 December 2023
	Tuesday 26 December 2023	Anytime	Wednesday 27 December 2023
	Wednesday 27 December 2023	Before 2.00pm	Wednesday 27 December 2023
	Wednesday 27 December 2023	After 2.00pm	Thursday 28 December 2023
	Monday 1 January 2024	Anytime	Tuesday 2 January 2024
	Tuesday 2 January 2024	Before 2.00pm	Tuesday 2 January 2024
	Tuesday 2 January 2024	After 2.00pm	Wednesday 3 January 2024

\*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 2023



Urgent Interbank Payments (Euro Currency)	Date payment is sent:	If payment is made:	Should reach receiving bank on:*
	Friday 22 December 2023	Before 3.00pm	Friday 22 December 2023
	Friday 22 December 2023	After 3.00pm	Wednesday 27 December 2023
	Saturday 23 December 2023 - Sunday 24 December 2023	Anytime	Wednesday 27 December 2023
	Monday 25 December 2023	Anytime	Wednesday 27 December 2023
	Tuesday 26 December 2023	Anytime	Wednesday 27 December 2023
	Wednesday 27 December 2023	Before 3.00pm	Wednesday 27 December 2023
	Wednesday 27 December 2023	After 3.00pm	Thursday 28 December 2023
	Monday 1 January 2024	Anytime	Tuesday 2 January 2024
	Tuesday 2 January 2024	Before 3.00pm	Tuesday 2 January 2024
	Tuesday 2 January 2024	After 3.00pm	Wednesday 3 January 2024

  

Standing Orders	Date payment is sent:	Should reach receiving bank on:
	Friday 22 December 2023	Friday 22 December 2023
	Saturday 23 December 2023 - Wednesday 27 December 2023	Thursday 28 December 2023
	Monday 1 January 2024	Tuesday 2 January 2024

\*Please check processing times with the receiving bank

# Payment Information over the Christmas and Year end Bank Holiday 2023



SEPA Credit Transfer Bulk Files	Requested debit date:	If payment is authorised:	Should reach receiving bank on:*
	Friday 22 December 2023	Before 4.00pm	Saturday 23 December 2023 (AIB Customers)  Wednesday 27 December 2023 (non AIB customers)
	Saturday 23 December 2023 Sunday 24 December 2023 Monday 25 December 2023 Tuesday 26 December 2023 Wednesday 27 December 2023 <i>Actual debit date</i> Thursday 28 December 2023	Anytime	Friday 29 December 2023 (AIB & non AIB customers)
	Thursday 28 December 2023 <i>Actual debit date</i> Thursday 28 December 2023	Before 4.00pm	Friday 29 December 2023 (AIB & non AIB customers)
	Friday 29 December 2023 <i>Actual debit date</i> Friday 29 December 2023	Before 4.00pm	Saturday 30 December 2023 (AIB Customers)  Tuesday 2 January 2024 (non AIB customers)
	Monday 1 January 2024 <i>Actual debit date</i> Tuesday 2 January 2024	Anytime	Wednesday 3 January 2024 (AIB & non AIB customers)
	Tuesday 2 January 2024 <i>Actual debit date</i> Tuesday 2 January 2024	Anytime	Wednesday 3 January 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 22 December 2023	Friday 22 December 2023
	Saturday 23 December 2023 - Wednesday 27 December 2023	Thursday 28 December 2023
	Monday 1 January 2024	Tuesday 2 January 2024

# Payment Information over the Christmas and Year end 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:
	Friday 22 December 2023 and authorised before 3.00pm	Friday 22 December 2023	Wednesday 27 December 2023	Next Business day from requested debit date	2 Business Days from requested debit date
	Saturday 23 December 2023 - Wednesday 27 December 2023 and authorised before 3.00pm  <i>Actual debit date Thursday 28 December 2023</i>	Thursday 28 December 2023	Friday 29 December 2023	Next Business day from requested debit date	2 Business Days from requested debit date
	Thursday 28 December 2023 and authorised before 3.00pm	Thursday 28 December 2023	Friday 29 December 2023	Next Business day from requested debit date	2 Business Days from requested debit date
	Monday 1 January 2024  <i>Actual debit date Tuesday 2 January 2024</i>	Tuesday 2 January 2024	Wednesday 3 January 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.

# Payment Information over the Christmas and Year end Bank Holiday 2023



## 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 2 January 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).