

Payment Information over the Christmas Period and Year End 2018



Please allow additional time for your payment(s) to reach the beneficiary. Please ensure that your payments are submitted well in advance of the cut off times to avoid any potential delays.

Please note at a minimum that the standard cut off and processing times apply for all payment types including AIB to AIB payments.

Visit <http://business.aib.ie/help-centre> to view the standard payment cut off times for iBusiness banking.

Incoming Credit Transfers:

Credits due into your account from other Banks between the **25th December 2018** and the **27th December 2018** may not be credited to your account until the **28th December 2018**. This is due to the processing times of other Banks.

Outgoing Payments:

International Payments (Standard & Urgent)

Please allow a minimum of one extra business day for your payment to reach the beneficiary bank. International Payments will not be processed between **25th and the 27th December 2018**.

SEPA Direct Debits

Direct debits due to debit your account between **25th and the 27th December 2018** will not be debited until the next working day (Friday 28th December). Please ensure sufficient funds are maintained in your account to meet any direct debit payments due.

Third Party IBAN /Paylink Euro Standard payments:	Date	Payment Made	With Beneficiary Bank
*Note - This table refers to cut-off times where payments are debiting ROI current accounts.	Monday 24th December 2018	Before 2.00pm (Any Amount)	Monday 24th December 2018
		After 2.00pm (Any Amount)	Thursday 27th December 2018*
	Tuesday 25th December 2018 - Thursday 27th December 2018	Before 2.00pm (Any Amount)	Thursday 27th December 2018*
		After 2.00pm (Any Amount)	Friday 28th December 2018
	Friday 28th December 2018	Before 2.00pm (Any Amount)	Friday 28th December 2018
	After 2.00pm (Any Amount)	Monday 31st December 2018	
	Monday 31st December 2018	Before 2.00pm (Any Amount)	Monday 31st December 2018
		After 2.00pm (Any Amount)	Wednesday 2nd January 2019*

*Payments debiting 930067 currency accounts will be with the beneficiary bank on the next business day.

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Urgent Interbank Payments (Euro Currency) We will not process Urgent Interbank Payments between Tuesday 25th and Thursday 27th December as this is a Bank Holiday.	Dated: Monday 24th December 2018 before 3:00pm Monday 24th December 2018 after 3:00pm Friday 28th December 2018 before 3:00pm	With Beneficiary Bank Monday 24th December 2018 Friday 28th December 2018 Friday 28th December 2018
	Standing Orders Monday 24th December 2018 Tuesday 25th December - Thursday 27th December 2018	Monday 24th December 2018 (AIB Beneficiaries) Monday 24th December 2018 (Non AIB Beneficiaries) Friday 28th December 2018 (AIB Beneficiaries) Friday 28th December 2018 (Non AIB Beneficiaries)
SEPA Credit Transfer Bulk Files:	Requested Debit Date: Monday 24th December 2018 and authorised before 4:00pm	With Beneficiary Bank Tuesday 25th December 2018 (AIB Beneficiaries) Thursday 27th December 2018 (Non AIB Beneficiaries)*
	Tuesday 25th December - Friday 28th December 2018 and authorised before 4:00pm Actual debit date Friday 28th December 2018	Saturday 29th December 2018 (AIB Beneficiaries) Monday 31st December 2018 (Non AIB Beneficiaries)
	Monday 31st December 2018 and authorised before 4:00pm	Tuesday 1st January 2019 (AIB Beneficiaries) Wednesday 2nd January 2019 (Non AIB Beneficiaries)
	Tuesday 1st January - Wednesday 2nd January 2019 and authorised before 4:00pm Actual debit date Wednesday 2nd January 2019	Thursday 3rd January 2019 (AIB and Non AIB Beneficiaries)
	SEPA Direct Debit Bulk Files	Requested Debit Date: Monday 24th December 2018 Tuesday 25th December 2018 - Friday 28th December 2018 Monday 31st December 2018 Tuesday 1st January 2019

Note: Although Thursday 27th December is a non-working day for AIB, and files submitted with a collection date of Thursday 27th December will not be processed until Friday 28th December, Thursday 27th December can be counted in the calculation of D-2 timeline.

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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	All other international payments will arrive with the beneficiary bank no later than
	Friday 21st December 2018 and authorised before 2pm	Friday 21st December 2018	Monday 24th December 2018	2 Business Days from requested debit date
	Monday 24th December 2018 and authorised before 2pm	Monday 24th December 2018	Friday 28th December 2018	2 Business Days from requested debit date
	Tuesday 25th December 2018 - Friday 28th December 2018 and authorised before 2:00pm. Actual debit date Friday 28th December 2018	Friday 28th December 2018	Monday 31st December 2018	2 Business Days from requested debit date
	Monday 31st December 2018 and authorised before 2:00pm.	Monday 31st December 2018	Wednesday 2nd January 2019*	2 Business Days from requested debit date
	Tuesday 1st January - Wednesday 2nd January 2019 and authorised before 2:00pm. Actual debit date Wednesday 2nd January 2019	Wednesday 2nd January 2019	Thursday 3rd January 2019	2 Business Days from requested debit date

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

Note: Normal payment processing will recommence on **Wednesday 2nd January 2019**.
AIB to AIB payments will take effect immediately

Customer Support

Customer Support will NOT be available on the following Non-Business Days:

25th December 2018
26th December 2018
27th December 2018
1st January 2019

Talk to us

For more information, contact the iBusiness Banking Operations Team from Monday to Friday 08:30-17:30 on 0818 72 00 00 (outside Republic of Ireland on +353 1641 4889).