

# Payment Information over the October Bank Holiday 2017



**Monday 30th October 2017** is a Republic of Ireland Bank Holiday.

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** on **Monday 30th October 2017** may not be credited to your account until **Tuesday 31st October 2017**. 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 on **Monday 30th October 2017**

### SEPA Direct Debits

Direct debits due to debit your account on **Monday 30th October 2017** will not be debited until the next working day (Tuesday 31st October). 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 Before	With Beneficiary Bank
	Friday 27th October 2017	Before 2:00pm (Any Amount)	Friday 27th October 2017
		After 2:00pm (Any Amount)	Monday 30th October 2017
	Saturday 28th October 2017 Sunday 29th October 2017 Monday 30th October 2017	Anytime (Any Amount) Anytime (Any Amount) Before 2:00pm (Any Amount)	Monday 30th October 2017
	Monday 30th October 2017	After 2:00pm (Any Amount)	Tuesday 31st October 2017

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

**\*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)	Dated:	With Beneficiary Bank
	<b>Friday 27th October 2017</b> before 3:00pm  <b>Friday 27th October 2017</b> after 3:00pm <b>Tuesday 31st October 2017</b> before 3:00pm	<b>Friday 27th October 2017</b>  <b>Tuesday 31st October 2017</b>
Standing Orders	<b>Friday 27th October 2017</b>	Friday 27th October 2017 (AIB Beneficiary)  <b>Tuesday 31st October 2017</b> (Non AIB Beneficiary)
	<b>Saturday 28th October -</b> <b>Tuesday 31st October 2017</b>	<b>Tuesday 31st October 2017</b> (AIB Beneficiary)  <b>Wednesday 1st November 2017</b> (Non AIB Beneficiary)

SEPA Credit Transfer Bulk Files:	Requested Debit Date:	With Beneficiary Bank
	<b>Friday 27th October 2017</b> and authorised before 3:00pm  <b>Note:</b> If you normally pay your staff on a Friday, please ensure your payment file is uploaded and authorised by 3:00pm <b>Thursday 26th October</b> for wages to be paid on <b>Friday 27th October</b> .	<b>Saturday 28th October 2017</b> (AIB beneficiaries)  <b>Tuesday 31st October 2017</b> (Non AIB beneficiaries)*
	<b>Saturday 27th October 2017 -</b> <b>Tuesday 31st October 2017</b> and authorised before 3:00pm  Actual debit date <b>Tuesday 31st October 2017</b>	<b>Wednesday 1st November 2017</b> (AIB & non AIB beneficiaries).

SEPA Direct Debit Bulk Files	Requested Debit Date:	Actual Debit Date:
	<b>Friday 27th October 2017</b>	<b>Friday 27th October 2017</b>
	<b>Monday 30th October 2017</b>	<b>Tuesday 31st October 2017</b>

# Payment Information over the October Bank Holiday 2017



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
	<b>Thursday 26th October 2017</b> and authorised before 2pm	<b>Thursday 26th October 2017</b>	<b>Friday 27th October 2017</b>	2 Business Days from requested debit date
	<b>Friday 27th October 2017</b> and authorised before 2pm	<b>Friday 27th October 2017</b>	<b>Tuesday 31st October 2017</b>	2 Business Days from requested debit date
	<b>Saturday 28th October - Tuesday 31st October 2017</b> and authorised before 2:00pm. Actual debit date <b>Tuesday 31st October 2017</b>	<b>Tuesday 31st October 2017</b>	<b>Wednesday 1st November 2017</b>	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 **Tuesday 31st October 2017**.  
AIB to AIB payments will take effect immediately

## 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).