

Making payments over the October Bank Holiday 2020



Monday 26 October 2020 is a Bank Holiday.

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 October 2020** may not be credited to your account until **Tuesday 27 October 2020**.

Outgoing Payments:

International Payments (Standard & Urgent)

International payments made on **Monday 26 October 2020** will be processed.

SEPA Direct Debit:

Direct debits due to leave your account on **Monday 26 October 2020** will not be debited until the next working day (**Tuesday 27 October 2020**).

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.	Friday 23 October 2020	Before 2.00pm	Friday 23 October 2020
	Friday 23 October 2020	After 2.00pm	Monday 26 October 2020
	Saturday 24 October 2020	Anytime	
	Sunday 25 October 2020	Anytime	Monday 26 October 2020
	Monday 26 October 2020	Before 2.00pm	
	Monday 26 October 2020	After 2:00pm	Tuesday 27 October 2020

Urgent Interbank Payments (Euro Currency)	Date payment is sent:	If payment is made:	Should reach receiving bank on:
	Friday 23 October 2020	Before 3.00pm	Friday 23 October 2020
	Friday 23 October 2020	After 3.00pm	Monday 26 October 2020
	Saturday 24 October 2020	Anytime	
	Sunday 25 October 2020	Anytime	Monday 26 October 2020
	Monday 26 October 2020	Before 3.00pm	
	Monday 26 October 2020	After 3.00pm	Tuesday 27 October 2020

Payment Information over the October Bank Holiday 2020



Standing Orders	Date payment is sent:	Should reach receiving bank on:
	Friday 23 October 2020	Friday 23 October 2020
	Saturday 24 October 2020	Tuesday 27 October 2020
	Sunday 25 October 2020	
	Monday 26 October 2020	
	Tuesday 27 October 2020	

SEPA Credit Transfer Bulk Files	Requested debit date:	If payment is authorised:	Should reach receiving bank on*:
	Friday 23 October 2020	Before 4.00pm	Saturday 24 October 2020 (AIB Customers) Monday 26 October 2020 (non AIB customers)
	Saturday 24 October 2020	Anytime	Wednesday 28 October 2020 (AIB & non AIB customers)
	Sunday 25 October 2020		
	Monday 26 October 2020		
	<i>Actual debit date</i> Tuesday 27 October 2020		
	Tuesday 27 October 2020	Before 4.00pm	Wednesday 28 October 2020 (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 October 2020	Friday 23 October 2020
	Monday 26 October 2020	Tuesday 27 October 2020

Payment Information over the October Bank Holiday 2020



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 22 October 2020 and authorised before 3.00pm	Thursday 22 October 2020	Friday 23 October 2020	Next Business day from requested debit date	2 Business Days from requested debit date	
Friday 23 October 2020 and authorised before 3.00pm	Friday 23 October 2020	Monday 26 October 2020	Next Business day from requested debit date	2 Business Days from requested debit date	
Saturday 24 October 2020 Sunday 25 October 2020 Monday 26 October 2020 Tuesday 27 October 2020 and authorised before 3.00pm <i>Actual debit date</i> Tuesday 27 October 2020	Tuesday 27 October 2020	Wednesday 28 October 2020	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.

We'll be back to normal payment processing on **Tuesday 27 October 2020**.

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).