

PAYMENT SYSTEM CUT-OFF TIMES

valid for Czech Republic from 1. 11. 2021



DOMESTIC PAYMENT SYSTEM

Orders made through direct banking **Online Banking, BusinessNet, Smart Banking**
and orders made through electronic banking **Eltrans 2000, MultiCash, SWIFT FileAct, EuropeanGate, UC eBanking global and SWIFT MT101**

Payments	Cut-Off Time (COT) for Order Delivery	Payment Processing	Cut-Off Time for Payment Collection	
			in Bank	from/to another Bank
Express Outgoing Payment	D / 13:00 ¹⁾ D / 13:30	D	D	D
Standard Outgoing Payment	D / 15:00 ¹⁾ D / 20:00	D	D	D+1 ²⁾
Express Incoming Payment	-	-	D / 13:30	D / 17:30
Standard Incoming Payment	-	-	D / 20:00	D / 17:30

Direct Debit	Cut-Off Time (COT) for Order Delivery	Payment Processing	Cut-Off Time for Payment Collection	
			In Bank	from/to another Bank
Direct Debit Order	D-1 / 20:00	D	-	-
Incoming Payment based on Direct Debit Request	-	D	D / 20:00	D+1 / 17:30
Direct Debit Permission (establ., chg., canc.)	D-1 / 23:59	-	-	-
Direct Debit Permission SIPO (establ., chg., canc.) ³⁾	M-1 / 23:59	-	-	-
Outgoing Payment based on Direct Debit Request	-	D	D	D+1 ²⁾

Standing Orders	Cut-Off Time (COT) for Order Delivery	Payment Processing	Cut-Off Time for Payment Collection	
			In Bank	from/to another Bank
Standing Order (establ., chg., canc.)	D-1 / 23:59	-	-	-
Outgoing Payment based on Standing Order	-	D	D	D+1 ²⁾
Incoming Payment based on Standing Order	-	-	D / 20:00	D / 17:30

¹⁾For SWIFT MT101 orders.

²⁾If the order is submitted by 13:00, the COT for crediting the payment to another bank is usually D. The COT also applies to an outgoing payment based on Direct Debit Request and standing order with a fixed amount.

³⁾When authorising SIPO on an account by the 18th day of the month (if that day is a non-working day, by the working day immediately preceding that day), the SIPO payment is first made in the following calendar month. In the case of approving SIPO (Joint Collection of Utility Payments) on this account after this date, the payment will be made only on the second following calendar month. The same periods of time apply when changing the limit or cancelling SIPO approval.

List of availability of orders in direct banking products is available [HERE](#).

List of availability of orders in electronic banking products is available [HERE](#).

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DOMESTIC PAYMENT SYSTEM

Orders made **in paper form**

Payments	Cut-Off Time (COT) for Order Delivery	Payment Processing	Cut-Off Time for Payment Collection	
			In Bank	from/to another Bank
Express Outgoing Payment	D / 12:00	D	D	D
Standard Outgoing Payment	D / 14:00	D	D	D+1 ¹⁾
Express Incoming Payment	-	-	D / 13:30	D / 17:30
Standard Incoming Payment	-	-	D / 20:00	D / 17:30

Direct Debit	Cut-Off Time (COT) for Order Delivery	Payment Processing	Cut-Off Time for Payment Collection	
			In Bank	from/to another Bank
Direct Debit Order	D / 12:00	-	-	-
Incoming Payment based on Direct Debit Request	-	-	D / 20:00	D / 17:30
Direct Debit Permission (establ., chg., canc.)	D-1 / 14:00	-	-	-
Direct Debit Permission SIPO (establ., chg., canc.) ²⁾	M-1 / 14:00	-	-	-
Outgoing Payment based on Direct Debit Request	-	D	D	D+1 ¹⁾

Standing Orders	Cut-Off Time (COT) for Order Delivery	Payment Processing	Cut-Off Time for Payment Collection	
			In Bank	from/to another Bank
Standing Order (establ., chg., canc.)	D-1 / 14:00	-	-	-
Outgoing Payment based on Standing Order	-	D	D	D+1 ¹⁾
Incoming Payment based on Standing Order	-	-	D / 20:00	D / 17:30

¹⁾If the order is submitted by 12:00, the COT for crediting the payment to another bank is usually D. The COT also applies to an outgoing payment based on Direct Debit Request and standing order with a fixed amount.

²⁾When authorising SIPO on an account by the 18th day of the month (if that day is a non-working day, by the working day immediately preceding that day), the SIPO payment is first made in the following calendar month. In the case of approving SIPO (Joint Collection of Utility Payments) on this account after this date, the payment will be made only on the second following calendar month. The same periods of time apply when changing the limit or cancelling SIPO approval.

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FOREIGN PAYMENT SYSTEM

Orders made through direct banking **Online Banking, BusinessNet, Smart Banking** and electronic banking **Eltrans 2000, MultiCash, SWIFT FileAct, EuropeanGate, UC eBanking global and SWIFT MT101**

Payments	Currency	Cut-Off Time (COT) for Order Delivery	Payment Processing	Cut-Off Time for Payment Collection	
				In Bank	from/to another Bank ¹⁾
Express Outgoing SEPA Payment	EUR	D / 13:00	D	D	D
Standard Outgoing SEPA Payment	EUR	D / 15:00	D	D	D+1 ²⁾
Standard Outgoing Payment	EUR	D / 15:00	D	D	D+1 ²⁾
	AUD, HKD	D / 8:30	D	D	D+1
	HRK, JPY, TRY, BGN	D / 11:15	D	D	D+1
	BAM, NZD, SGD	D / 12:00	D	D	D+2
	USD, CZK and other	D / 15:00	D	D	D+1
Standard Incoming Payment	CZK	-	-	D / 15:00	D / 15:00
	EUR, USD	-	-	D / 15:00	D / 16:00
	other	-	-	D / 15:00	D / 12:00

SEPA Direct Debits	Currency	Cut-Off Time (COT) for Order Delivery	Payment Processing	Cut-Off Time for Payment Collection	
				In Bank	from/to another Bank
Request to business SEPA direct debit	EUR	D-2 / 18:00	-	-	-
Incoming Payment based on SEPA Direct Debit	EUR	-	-	D / 15:00	D / 16:00
SEPA Direct Debit Permission (establ., chg., canc.)	EUR	D-1 / 23:59	-	-	-
Outgoing Payment based on SEPA Direct Debit	EUR	D / 15:00	D	D	D
Request to reject SEPA Direct Debit	EUR	D-1 / 16:00	-	-	-
Request to return SEPA Direct Debit	EUR	D-1 / 23:59	-	-	-

Standing Orders	Currency	Cut-Off Time (COT) for Order Delivery	Payment Processing	Cut-Off Time for Payment Collection	
				In Bank	from/to another Bank ¹⁾
Standing Order (establ., chg., canc.)	-	D-1 / 23:59	-	-	-
Incoming Payment based on Standing Order	CZK	-	-	D / 15:00	D / 15:00
	EUR, USD	-	-	D / 15:00	D / 16:00
	other	-	-	D / 15:00	D / 12:00
Outgoing SEPA Payment based on Standing Order	EUR	-	D	D	D+1 ²⁾
	EUR	-	D	D	D+1 ²⁾
Outgoing Payment based on Standing Order	AUD, HKD	-	D	D	D+1
	HRK, JPY, TRY, BGN	-	D	D	D+1
	BAM, NZD, SGD	-	D	D	D+2
	USD, CZK and other	-	D	D	D+1

¹⁾If the payment entails a currency conversion, then the COT for crediting the payment to the beneficiary's account is extended by one working day. This provision does not apply to payments where the payment/account currency is an EEA currency.

²⁾If the order is submitted by 13:00, the COT for crediting the payment to another bank is usually D. The COT also applies to an outgoing payment in EUR for a standing order with a fixed amount.

List of availability of orders in direct banking products is available [HERE](#).

List of availability of orders in electronic banking products is available [HERE](#).

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FOREIGN PAYMENT SYSTEM

Order made **in paper form**

Payments	Currency	Cut-Off Time (COT) for Order Delivery	Payment Processing	Cut-Off Time for Payment Collection	
				In Bank	from/to another Bank ¹⁾
Express Outgoing SEPA Payment	EUR	D / 12:00	D	D	D
Standard Outgoing SEPA Payment	EUR	D / 14:00	D	D	D+1 ²⁾
Standard Outgoing Payment	EUR	D / 14:00	D	D	D+1 ²⁾
	AUD, HKD	D-1 / 14:00	D	D	D+1
	HRK, JPY, TRY, BGN	D / 10:15	D	D	D+1
	BAM, NZD, SGD	D / 11:00	D	D	D+2
	USD, CZK a ostatní	D / 14:00	D	D	D+1
Standard Incoming Payment	CZK	-	-	D / 15:00	D / 15:00
	EUR, USD	-	-	D / 15:00	D / 16:00
	ostatní	-	-	D / 15:00	D / 12:00

SEPA Direct Debits	Currency	Cut-Off Time (COT) for Order Delivery	Payment Processing	Cut-Off Time for Payment Collection	
				In Bank	from/to another Bank
Incoming Payment based on SEPA Direct Debit	EUR	-	-	D / 15:00	D / 16:00
SEPA Direct Debit Permission (establ., chg., canc.)	EUR	D-1 / 14:00	-	-	-
Outgoing Payment based on SEPA Direct Debit	EUR	-	D	D	D
Request to reject SEPA Direct Debit	EUR	D-1 / 14:00	-	-	-
Request to return SEPA Direct Debit	EUR	D-1 / 14:00	-	-	-

Standing Orders	Currency	Cut-Off Time (COT) for Order Delivery	Payment Processing	Cut-Off Time for Payment Collection	
				In Bank	from/to another Bank ¹⁾
Standing Order (establ., chg., canc.)	-	D-1 / 14:00	-	-	-
Outgoing SEPA Payment based on Standing Order	EUR	-	D	D	D+1 ²⁾
Outgoing Payment based on Standing Order	EUR and other	-	D	D	D+1 ²⁾
	BAM, NZD, SGD	-	D	D	D+2
Incoming Payment based on Standing Order	CZK	-	-	D / 15:00	D / 15:00
	EUR, USD	-	-	D / 15:00	D / 16:00
	other	-	-	D / 15:00	D / 12:00

¹⁾If the payment entails a currency conversion, then the COT for crediting the payment to the beneficiary's account is extended by one working day. This provision does not apply to payments where the payment/account currency is an EEA currency.

²⁾If the order is submitted by 12:00, the COT for crediting the payment to another bank is usually D. The COT also applies to an outgoing payment in EUR for a standing order with a fixed amount.

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CASH OPERATIONS

Cash Processing form	Cut-Off Time (COT) for Processing a Payment
Cash deposit/withdrawal at branch counters	D / until the end of the branch's business hours
Online cash deposit made by through an ATM of UCB CZ	D / 19:45 ¹⁾
Cash deposit to credit card: <ul style="list-style-type: none">• made through an ATM of UCB CZ• at branch counters	D+1 D+1 / until the end of the branch's business hours
Deposit made through a day or night deposit box	D / 15:00
Cash delivery for later processing	D / 12:00

¹⁾After this time, the available account balance is increased immediately and the amount is credited to the account at the beginning of the following business day.