

# PAYMENT SYSTEM CUT-OFF TIMES

valid for Czech Republic from 16. 9. 2019



## DOMESTIC PAYMENT SYSTEM

Orders made through direct banking **Online Banking, BusinessNet, Telebanking, Business Line and Smart Banking**

Payments	Cut-Off Time (COT) for Order Delivery	Payment Processing	Cut-Off Time for Payment's Collection	
			in Bank	from/to another Bank
Express Outgoing Payment	D / 13:30	D	D	D
Standard Outgoing Payment	D / 20:00	D	D	D+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's 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.) <sup>1)</sup>	M-1 / 23:59	-	-	-
Outgoing Payment based on Direct Debit Request	-	D	D	D+1

Standing Orders	Cut-Off Time (COT) for Order Delivery	Payment Processing	Cut-Off Time for Payment's 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
Incoming Payment based on Standing Order	-	-	D / 20:00	D / 17:30

<sup>1)</sup>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 case of approving SIPO (Joint Collection of Utility Payments) on this account after this date, the payment shall 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.](#)

# PAYMENT SYSTEM CUT-OFF TIMES

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## DOMESTIC PAYMENT SYSTEM

Orders made through electronic banking **Eltrans 2000, MultiCash, SWIFT FileAct, EuropeanGate and SWIFT MT101**

Payments	Cut-Off Time (COT) for Order Delivery	Payment Processing	Cut-Off Time for Payment's Collection	
			in Bank	from/to another Bank
Express Outgoing Payment	D / 13:00	D	D	D
Standard Outgoing Payment	D / 15:00 <sup>1)</sup> D / 18:00	D	D	D+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's Collection	
			In Bank	from/to another Bank
Direct Debit Order	D-1 / 18:00	D	-	-
Incoming Payment based on Direct Debit Request	-	D	D / 20:00	D+1 / 17:30
Direct Debit Permission (establ., chg., canc.)	D-1 / 18:00	-	-	-
Outgoing Payment based on Direct Debit Request	-	D	D	D+1

Standing Orders	Cut-Off Time (COT) for Order Delivery	Payment Processing	Cut-Off Time for Payment's Collection	
			In Bank	from/to another Bank
Standing Order (establ., chg., canc.)	D-1 / 18:00	-	-	-
Outgoing Payment based on Standing Order	-	D	D	D+1
Incoming Payment based on Standing Order	-	-	D / 20:00	D / 17:30

<sup>1)</sup>for SWIFT MT101 orders.

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

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## DOMESTIC PAYMENT SYSTEM

Orders made **in paper form and via fax message**

Payments	Cut-Off Time (COT) for Order Delivery	Payment Processing	Cut-Off Time for Payment's Collection	
			In Bank	from/to another Bank
Express Outgoing Payment	D / 10:00	D	D	D
Standard Outgoing Payment (Prague branches)	D / 12:00	D	D	D+1
Standard Outgoing Payment (other branches)	until the end of the branch's business hours on day D-1	D	D	D+1
	D / 10:00 <sup>2)</sup>			
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's 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.)	until the end of the branch's business hours on day D-2	-	-	-
Direct Debit Permission SIPO (establ., chg., canc.) <sup>1)</sup>	M-1 / 23:59	-	-	-
Outgoing Payment based on Direct Debit Request	-	D	D	D+1

Standing Orders	Cut-Off Time (COT) for Order Delivery	Payment Processing	Cut-Off Time for Payment's Collection	
			In Bank	from/to another Bank
Standing Order (establ., chg., canc.)	until the end of the branch's business hours on day D-2	-	-	-
Outgoing Payment based on Standing Order	-	D	D	D+1
Incoming Payment based on Standing Order	-	-	D / 20:00	D / 17:30

<sup>1)</sup>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 event of cancellation of the authorisation of SIPO payments by and including the 5th day of the month (if that day is a non-working day, by the working day immediately preceding that day), the SIPO payment is no longer made in that month; in the event of cancellation of the authorisation of SIPO payments after that day, the SIPO payment is made in the relevant month for the last time.

<sup>2)</sup>for orders in Bank.

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## FOREIGN PAYMENT SYSTEM

Orders made through direct banking **Online Banking, BusinessNet, Telebanking, Business Line, Smart Banking** and electronic banking **Eltrans 2000, MultiCash, SWIFT FileAct, EuropeanGate and SWIFT MT101**

Payments	Currency	Cut-Off Time (COT) for Order Delivery	Payment Processing	Cut-Off Time for Payment's Collection	
				In Bank	from/to another Bank <sup>1)</sup>
Express Outgoing Payment	EUR	D / 13:00	D	D	D
Standard Outgoing SEPA Payment	EUR	D / 15:00	D	D	D+1
Standard Outgoing Payment	EUR	D / 15:00	D	D	D+1
	AUD, HKD	D / 9:15	D	D	D+1
	HRK, JPY, TRY, BGN	D / 12:00	D	D	D+1
	BAM, NZD, SGD	D / 12:45	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's 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+1
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's Collection	
				In Bank	from/to another Bank
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
	EUR	-	D	D	D+1
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

<sup>1)</sup>If the payment entails a currency conversion, then the time-limit 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.

[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 and via fax message**

Payments	Currency	Cut-Off Time (COT) for Order Delivery	Payment Processing	Cut-Off Time for Payment's Collection	
				In Bank	from/to another Bank <sup>1)</sup>
Standard Outgoing SEPA Payment (Prague branches)	EUR	D / 10:00	D	D	D+1
	EUR, USD and other	D / 10:00	D	D	D+1
Standard Outgoing Payment (Prague branches)	AUD, HKD	D / 9:15	D	D	D+1
	HRK, JPY, TRY, BGN	D / 10:00	D	D	D+1
	BAM, NZD, SGD	D / 10:00	D	D	D+2
	USD, CZK and other	D / 10:00	D	D	D+1
Standard Outgoing SEPA Payment (other branches)	EUR	until the end of the branch's business hours on day D-1	D	D	D+1
Standard Outgoing Payment (other branches)	EUR, USD, CZK and other	until the end of the branch's business hours on day D-1	D	D	D+1
	BAM, NZD, SGD		D	D	D+2
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's 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	until the end of the branch's business hours on day D-2	-	-	-
Outgoing Payment based on SEPA Direct Debit	EUR	D / 10:00	D	D	D+1
Request to reject SEPA Direct Debit	EUR	until the end of the branch's business hours on day D-2	-	-	-
Request to return SEPA Direct Debit	EUR	until the end of the branch's business hours on day D-1	-	-	-

Standing Orders	Currency	Cut-Off Time (COT) for Order Delivery	Payment Processing	Cut-Off Time for Payment's Collection	
				In Bank	from/to another Bank
Standing Order (establ., chg., canc.)	-	D-2 / 23:59	-	-	-
Outgoing SEPA Payment based on Standing Order	EUR	-	D	D	D+1
Outgoing Payment based on Standing Order	EUR and other	-	D	D	D+1
	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

<sup>1)</sup>If the payment entails a currency conversion, then the time-limit 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.

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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 debit card through an ATM of UCB CZ	D / 19:45 <sup>1)</sup>
Credit card repayment: <ul style="list-style-type: none"><li>• made through an ATM of UCB CZ</li><li>• at branch counters</li></ul>	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

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