

iBusiness Banking (iBB) International Payment Cut Off Times

International Payments (Paylink and Paylink Euro) can be submitted using this service.

Paylink Euro (Standard) must be submitted before the payment cut-off times below to ensure that the payment will achieve the execution timeframes.

Payment Amount	Payment Cut-Off Time	Execution Timeframes*
Any amount	On a Business Day before 14:00pm (local Irish time)	Beneficiary bank will be credited the Same Business Day.
Any amount	On a Business Day after 14:00pm (local Irish time)	Beneficiary bank will be credited the Next Business Day.

*Maximum execution timeframe for Paylink Euro Standard payments is 1 business day

Paylink (Standard and Urgent) and Paylink Euro (Urgent) must be submitted prior to the currency cut-off times outlined below on a business day, to achieve the execution time frame. Payments authorised after the cut off time will not begin processing until the next business day. Execution Timeframes are available from our Schedule of International Transaction Charges brochure.

Please be aware that these cut-off times are meant as a guide and may change, in particular over the Christmas & New Year period.

Example:

Where a Paylink Urgent payment in USD to the United States of America is made before the currency cut off times (15:00) on a business day, the Execution Timeframe outlined in our **Schedule of International Transaction Charges** brochure applies (i.e. minimum same business day)

Where a Paylink Urgent payment in GBP to France is made on a business day before the currency cut off time (15:00) indicated below, the Execution time frame outlined in our **Schedule of International Transaction Charges** brochure applies (i.e. minimum same business day and a maximum 4 business days)

Paylink			
Currency Code	Currency	Paylink Standard Cut-off Times**	Paylink Urgent Cut-off Times**
AED	United Arab Emirates Dirham	13:00	N/A
AUD	Australian Dollars	15:00	N/A
CAD	Canadian Dollars	16:00	13:30
CHF	Swiss Franc	16:00	14:30
CZK	Czech Koruna	16:00	14:30
DKK	Danish Krone	16:00	14:30
EUR	Euro	16:00	14:30
GBP	Pound Sterling	16:00	15:00
HKD	Hong Kong Dollars	15:00	N/A
HUF	Hungarian Forint	16:00	14:30
ILS	Israeli Shekel	13:00	N/A
INR	Indian Rupee	13:00	N/A
JPY	Japanese Yen	15:00	N/A
KWD	Kuwaiti Dinar	13:00	N/A
MXN	Mexican Peso	15:30	N/A
NOK	Norwegian Krone	16:00	14:30
NZD	New Zealand Dollars	15:00	N/A
OMR	Omani Rial	13:00	N/A
PHP	Philippines Peso	11:00	N/A
PLN	Polish Zloty	16:00	14:30
QAR	Qatari Rial	13:00	N/A
SAR	Saudi Arabian Riyal	13:00	N/A
SEK	Swedish Krona	16:00	14:30
SGD	Singapore Dollar	15:00	N/A
THB	Thai Bahts	15:00	N/A
TRY	Turkish Lira	15:30	N/A
USD	US Dollar	16:00	15:00
ZAR	South African Rand	15:00	N/A

** The Cut Off times indicated are local Irish time. Every effort will be made by AIB to process these payments within the timelines once the payment is completed before the stated cut off time. Please note that payments made after the stated cut off time may still begin processing and the amount debited from your account same day.