

Slovakia - ING Bank N.V., pobočka zahraničnej banky

Cut-off times and Settlement Dating for Transaction Services

Last update: 1 July 2022

Credit transfer	Currency	COT-(CET)	Book date	Settlement
Real Time credit transfer				
Euro Real Time	EUR	16:00	D	D
SEPA credit transfer				
SEPA credit transfer next day	EUR	17:00	D	D+1
SEPA credit transfer same day	EUR	11:00	D	D
SEPA credit transfer ING In-house (domestic)	EUR	17:00	D	D
Incoming SEPA credit transfer	EUR	-	D	-
International credit transfer				
International credit transfer standard	AUD, CAD, CNY, CZK, CHF, GBP, HUF, JPY, PLN, RON, USD	17:00	D	D+2
	Other	14:00	D	D+2
International credit transfer urgent	USD, GBP	17:00	D	D
	EUR	11:00	D	D
	CZK	10:00	D	D
	CHF, HUF	14:00	D	D
	RON	12:00	D	D
	PLN	13:30	D	D
	CAD	15:30	D	D
Incoming international credit transfer	USD, GBP, CZK AUD, CNY, JPY	17:00	D	-
Paper based credit transfer				
Paper based credit transfer two days	Any	12:00	D	D+2
Paper based credit transfer next day	EUR	12:00	D	D+1
Paper based credit transfer same day	EUR, USD	10:00	D	D
Paper based Real time	EUR	12:00	D	D
Paper based ING In-house (domestic)	EUR	12:00	D	D
Direct Debit				
SEPA Direct Debit (as creditor)				
Transaction	EUR	17:00 D-2	D	D
SEPA Direct Debit (as debtor)				
Transaction		-	D	D

SEPA Direct Debit R-messages

Refusal	EUR	14:00 D-1	D
Mandate set up	EUR	14:00 D-1	D
Mandate – change or repair	EUR	17:00 D-16	D