

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

Cut-off times and Settlement Dating for Transaction Services

Last update: 1 September 2019

Credit transfer	Currency	COT-(CET)	Book date	Settlement
Real Time credit transfer				
Euro Real Time	EUR	16:00	D	D
SEPA credit transfer				
Next day	EUR	17:00	D	D+1
Same day	EUR	11:00	D	D
Same day (MT103, MT200, MT202, MT203)	EUR	16:00	D	D
Intra-company	EUR	17:00	D	D+1
ING In-house (domestic)	EUR	17:00	D	D
Incoming	EUR	-	D	-
International credit transfer				
Standard	CAD, CHF, GBP, HUF, PLN, RON, USD	17:00	D	D+2
	Other	14:00	D	D+2
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
Same day (MT103, MT200, MT202, MT203)	EUR	16:00	D	D
Incoming	USD, GBP	17:00	D	-
Intra-company				
Standard	CAD, CHF, GBP, HUF, PLN, RON, USD	17:00	D	D+2
	Other	14:00	D	D+2
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
Paper based credit transfer				
Paper based Two days	Any	12:00	D	D+2
Paper based Next day	EUR	12:00	D	D+1
Paper based Same day	EUR, USD	10:00	D	D
Paper based Intra-company	EUR	12:00	D	D+1
	Other	12:00	D	D+2
Paper based Real time	EUR	12:00	D	D
Paper based ING In-house (domestic)	EUR	17:00	D	D

Direct Debit	Currency	COT-(CET)	Book date	Settlement
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	