

# Acceptance cut-off times for payment orders – for timely execution

Switzerland/Liechtenstein	Currency	Execution	Acceptance cut-off times <sup>1</sup>	Credit Receiving Accounto <sup>2</sup>
Switzerland and Liechtenstein	CHF, EUR	Standard	V -1	V
Switzerland and Liechtenstein	AUD, CAD, GBP, JPY, NOK, DKK, SEK, USD	Standard	V -1	V +1
Switzerland and Liechtenstein	CHF, EUR, USD	Express	1 p.m. / 6 p.m. V <sup>3</sup>	V
Switzerland and Liechtenstein	AUD, CAD, GBP, JPY, NOK, DKK, SEK	Express	1 p.m. / 6 p.m. V <sup>3</sup>	V/V +1
Worldwide	Currency	Execution Urgent	Acceptance cut-off times <sup>1</sup>	Credit Receiving Accounto <sup>2</sup>
Worldwide	CHF	Urgent	2 p.m. V	V
Worldwide	EUR <sup>4</sup>	Urgent	3 p.m. V	V
Worldwide	USD	Urgent	4 p.m. V	V
Worldwide	CAD	Urgent	12 a.m. V	V
Worldwide	CZK, GBP, HUF, NOK, PLN, SEK, ZAR	Urgent	11 a.m. V	V
Europe	Currency	Execution	Acceptance cut-off times <sup>1</sup>	Credit Receiving Accounto <sup>2</sup>
SEPA <sup>5</sup> -payments in SEPA countries Other Euro payments	EUR	Standard	V -1	V +1
Europe and rest of the world	CHF	Standard	V -1	V +1
Denmark	DKK	Standard	V -1	V +1
Great Britain	GBP	Standard	V -1	V +1
Croatia	HRK	Standard	V -1	V +2
Norway	NOK	Standard	V -1	V +1
Poland	PLN	Standard	V -1	V +2
Romania	RON	Standard	V -1	V
Sweden	SEK	Standard	V -1	V +1
Czech Republic	CZK	Standard	V -1	V +2
Hungary	HUF	Standard	V -1	V +2

V = valuation and means the valuation date (i.e. interest is calculated from this time on).

<sup>1</sup> The acceptance cut-off times are the last possible receipt times for electronically transmitted orders; they are indicated in CET. E.g.: V -1 means delivery of the payment order by 11.59 p.m. before the valuation date. Different times may apply before holidays. Payment orders on paper are performed as well as possible.

<sup>2</sup> Earliest receipt of the payment by the receiver. Final credit depending on the processing of the recipient institution.

<sup>3</sup> Acceptance cut-off times for express payments: 1 p.m. for credit in foreign currency, 4 p.m. for credit in CHF on bank accounts; 6 p.m. for credit on postal accounts.

<sup>4</sup> Some European banks accept SEPA transfers only. In these cases, PostFinance converts an urgent payment into a SEPA transfer and executes it immediately.

<sup>5</sup> = Single Euro Payments Area. For more information go to [postfinance.ch/sepa](https://www.postfinance.ch/sepa).

<b>Afrika</b>	<b>Currency</b>	<b>Execution</b>	<b>Acceptance cut-off times <sup>1</sup></b>	<b>Credit Receiving Accounto <sup>2</sup></b>
Egypt	EGP	Standard	V -1	V +2
Kenya	KES	Standard	V -1	V +2
Morocco	MAD	Standard	V -1	V +2
Mauritius	MUR	Standard	V -1	V +2
Namibia	NAD	Standard	V -1	V +2
South Africa	ZAR	Standard	V -1	V +2
Tunisia	TND	Standard	V -1	V +2

<b>Asia/Pacific</b>	<b>Currency</b>	<b>Execution</b>	<b>Acceptance cut-off times <sup>1</sup></b>	<b>Credit Receiving Accounto <sup>2</sup></b>
Australia	AUD	Standard	V -1	V +1
China	CNY <sup>3</sup>	Standard	V -1	V +1
Hong Kong	HKD	Standard	V -1	V +2
India	INR	Standard	V -1	V +2
Indonesia	IDR	Standard	V -1	V +2
Israel	ILS	Standard	V -1	V
Japan	JPY	Standard	V -1	V +1
Malaysia	MYR	Standard	V -1	V +2
New Zealand	NZD	Standard	V -1	V +2
Philippines	PHP	Standard	V -1	V +2
Singapur	SGD	Standard	V -1	V +2
Singapore	THB	Standard	V -1	V +2
Sri Lanka	LKR	Standard	V -1	V +2
Thailand	THB	Standard	V -1	V +2
Turkey	TRY	Standard	V -1	V +1
Vietnam	VND	Standard	V -1	V +2

<b>North and South America</b>	<b>Currency</b>	<b>Execution</b>	<b>Acceptance cut-off times <sup>1</sup></b>	<b>Credit Receiving Accounto <sup>2</sup></b>
Canada	CAD	Standard	V -1	V +1
USA	USD	Standard	V -1	V +1

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<sup>1</sup> The acceptance cut-off times are the last possible receipt times for electronically transmitted orders; they are indicated in CET. E.g.: V -1 means delivery of the payment order by 11.59 p.m. before the valuation date. Different times may apply before holidays. Payment orders on paper are performed as well as possible.

<sup>2</sup> Earliest receipt of the payment by the receiver. Final credit depending on the processing of the recipient institution.

<sup>3</sup> Only possible with previous and unique registration ([Link](#)).