

PTX International Payments

Currency Payment Timelines

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Summary

The list below shows the cut-off times that particular payments need to be completed by, in order to credit the beneficiary on time.

Note: national holidays will need to be considered when sending payments, as these will delay payments reaching the beneficiary.

Terminology

- 0 Days (T+0, TOD, Same Day) a payment that will settle today.
- 1 Day – (T+1, TOM, Next Day) a payment that will settle tomorrow.
- 2 Days – (T+2) a payment that will settle in two days.
- 3 Days – (T+3) a payment that will settle in three days.
- Priority delivery – a payment sent through the SWIFT Service (Society for Worldwide Interbank Financial Telecommunications).
- Regular (local) delivery – payments sent via a domestic payment network to make the payment process between banks more efficient. Such networks include ACH, Faster Payments and SEPA. Regular delivery is available where the currency is native for the destination. However some exceptions apply where countries have adopted the currency and in some overseas territories.
- Cut-off Times – Times that funds must be received and cleared in order to honour your instruction.
- ISO – Three letter code that identifies the country and currency type. For example: in Great Britain the currency is Pound Sterling, so ISO equals **GBP**.

Currencies

Currency	ISO	SWIFT type	Regular type*	Priority (SWIFT) settlement	Priority cut-off times	Regular settlement	Regular cut-off times
Australian Dollar	AUD	2	✓	1 day	14:00	2 days	13:30
Bahrain Dinar	BHD	3	-	1 day	14:00	-	-
Bulgarian Lev	BGN	SEPA	-	0 days	08:30	-	-
Canadian Dollar	CAD	2	✓	0 days	14:00	2 days	16:30
Croatian Kuna	HRK	SEPA	-	0 days	08:30	-	-
Czech Koruna	CZK	SEPA	✓	0 days	09:00	1 day	08:30
Danish Krone	DKK	SEPA	✓	0 days	10:30	0 days	08:30
Euro	EUR	SEPA	✓	0 days	14:30	0 days	12:30
Hong Kong Dollar	HKD	2	✓	1 day	14:00	1 day	08:30
Hungarian Forint	HUF	SEPA	✓	0 days	09:00	0 days	08:30
Japanese Yen	JPY	3	-	1 day	14:00	-	-
Kenyan Shilling	KES	1	-	1 day	14:00	-	-
Kuwait Dinar	KWD	1	-	1 day	14:00	-	-
Israeli Shekel	ILS	2	-	1 day	14:00	-	-
New Zealand Dollar	NZD	3	-	1 day	14:00	-	-
Norwegian Krone	NOK	SEPA	✓	0 days	10:30	0 days	10:30
Omani Rial	OMR	2	-	1 day	14:00	-	-
Polish Zloty	PLN	SEPA	✓	0 days	09:30	0 days	09:30
Qatar Rial	QAR	2	-	1 day	14:00	-	-
Romanian Leu	RON	SEPA	-	0 days	09:00	-	-
Saudi Riyal	SAR	1	-	1 day	14:00	-	-

Currency	ISO	SWIFT type	Regular type*	Priority (SWIFT) settlement	Priority cut-off times	Regular settlement	Regular cut-off times
Singapore Dollar	SGD	3	✓	1 day	14:00	2 days	08:30
South African Rand	ZAR	3	-	0 days	10:30	-	-
Swedish Krona	SEK	SEPA	✓	0 days	10:30	2 days	16:30
Swiss Franc	CHF	SEPA	-	0 days	10:30	-	-
Turkish Lira	TRY	3	-	0 days	09:30	-	-
Ugandan Shilling	UGX	3	-	1 day	09:00	-	-
UK Sterling	GBP	SEPA	✓	0 days	16:30	0 days	15:30
US Dollar	USD	1	✓	0 days	16:30	0 days	16:30

*Regular delivery is available where the currency is native for the destination. However some exceptions apply where countries have adopted the currency and in some overseas territories.