

File Gateway, SWIFTNet Corporate Access and Inbound Request for Transfer cut-off times

This guide provides you with an easy-to-use summary of all the cut-off times applying to payment instructions sent through our File Gateway and SWIFTNet Corporate Access Services and Inbound Request for Transfer.

Contents

General notes	1
United Kingdom	2
Outgoing Domestic and SEPA Payment and Direct Debit Services	2
International Outgoing Payment Services	3
Ireland and Portugal	6
Outgoing Domestic and SEPA Payment and Direct Debit Services	6
International Outgoing Payment Services	7
Belgium, France, Germany, Italy, Luxembourg, Netherlands and Spain	8
Outgoing Domestic and SEPA Payment and Direct Debit Services	8
International Outgoing Payment Services	9
United States of America	10
Outgoing Domestic Payment Services	10
International Outgoing Payment Services	11
Transactions cancellation	12
File Gateway	12
SWIFTNET FIN	12
Outbound Request for Transfer	12
Further Assistance	12
Glossary	12

General notes

All times quoted in this guide are Country local times. These times relate to the execution date of your payments by Barclays and the earliest value date achievable. Unless otherwise agreed with our Relationship Team the execution date will be the date your account is debited.

All quoted processing cycles are based on Business Days, the Customer should allow for weekends and local public holidays in determining when to initiate transactions. Barclays will apply interest (if any) in respect of a payment to the Customer and stop applying interest in respect of a payment by the Customer, from the relevant value date.

These times apply where value is to be provided in the currency stated or for payments/inter-account. If the payment requires cross currency conversion (FX) it will be subject to the earliest of the two currency cut-off times stated. Please refer to the International Outgoing Payment Services cut-off times tables further on in this document.

Payments could be delayed due to various factors including formatting issues, insufficient funds, regulatory requirements and processing timelines at receiving parties and, where applicable, their correspondent banks.

United Kingdom

Outgoing Domestic and SEPA Payment and Direct Debits Services

Outgoing Transactions (Customer Account Debited)				
	File Gateway		SWIFTNET Corporate Access FIN and inward Request for Transfer Service	
Service type	Cut-off time (GMT)	Value date applicable to counterparty bank	Cut-off time	Value date applicable to counterparty bank
Bacs	22:00	D+2	Not Available	Not Available
Faster Payments Domestic Payments	Operational 24/7 ^	D	Not Available	Not Available
Inter-Account Transfers	19:20	D	19:20	D
Urgent Sterling Payment (CHAPS)	17:10	D	17:10	D
SEPA Credit Transfers	16:00	D+1	16:00	D+1
SEPA Credit Transfers (Same Day)-debiting a EURO account	11:00	D	11:00	D
SEPA Credit Transfers – requiring a cross currency conversion	Earlier of 16:00 or the currency cut-off times stated in the International Outgoing Payment Services table below	D+1 or later if advised in the International Outgoing Payment Services table below	Earlier of 16:00 or the currency cut-off times stated in the International Outgoing Payment Services table below	D+1 or later if advised in the International Outgoing Payment Services table below
Electronic Bulk File Clearing – Direct Debit				
Service type	Cut-off time	Value date applicable to counterparty bank	Cut-off time	Value date applicable to counterparty bank
Bacs – Collections	22:00 (D)	D+2	Not Available	Not Available
SEPA Direct Debit: Core	09:30 (D)	D+1	Not Available	Not Available
SEPA Direct Debit: B2B	09:30 (D)	D+1	Not Available	Not Available

^With the exception of routine maintenance which is normally undertaken on a Sunday.

Please note:

- D = Same working day
- D+1 = Next working day
- D+2 = Two working days later

International Outgoing Payment Services

If the payment requires cross currency conversion (FX) it will be subject to the earliest of the two currency cut-off times stated. Please refer to the International Outgoing Payment Services cut-off times tables further on in this document.

Wire transfer payments			
Currency name	Currency code	Cut-off time	Value date applicable to counterparty bank
United Arab Emirates Dirham	AED	15:00	D+1
Albanian Lek	ALL	17:30	D+2
Armenian Dram	AMD	17:30	D+2
Netherlands Antilles Guilder	ANG	17:30	D+2
Angolan Kwanza	AOA	17:30	D+2
Argentine Peso	ARS	17:30	D+2
Australian Dollar	AUD	14:45	D+1
Barbados Dollar	BBD	09:45	D
Bangladesh Taka	BDT	17:30	D+2
Bulgarian Lev	BGN	09:15	D
Bahrain Dinar	BHD	15:00	D+1
Bermuda Dollar	BMD	17:30	D+2
Bolivian Boliviano	BOB	17:30	D+2
Brazilian Real	BRL	17:30	D+2
Bahamas Dollar	BSD	09:45	D
Botswana Pula	BWP	09:45	D+1
Canadian Dollar	CAD	17:15	D
Congolese Franc	CDF	17:30	D+2
Swiss Franc	CHF	12:15	D

Wire transfer payments			
Currency name	Currency code	Cut-off time	Value date applicable to counterparty bank
Chilean Peso	CLP	17:30	D+2
Chinese Renminbi	CNY	15:00	D+1
Colombian Peso	COP	17:30	D+2
Costa Rica Colon	CRC	17:30	D+2
Cape Verdean Escudo	CVE	17:30	D+2
Czech Koruna	CZK	09:45	D
Djiboutian Franc	DJF	17:30	D+2
Danish Krone	DKK	12:15	D
Dominican Peso	DOP	17:30	D+2
Algerian Dinar	DZD	17:30	D+2
Egyptian Pound	EGP	17:30	D+2
Ethiopian Birr	ETB	17:30	D+2
Euro	EUR	15:25	D
Fiji Dollar	FJD	09:45	D+1
Sterling	GBP	17:30	D
Georgian Lari	GEL	17:30	D+2
Ghana Cedi (formerly GHC)	GHS	09:45	D+1
Guatemalan Quetzal	GTQ	17:30	D+2
Guyanese Dollar	GYD	17:30	D+2
Hong Kong Dollar	HKD	15:00	D+1
Honduran Lempira	HNL	17:30	D+2
Hungarian Forint	HUF	09:45	D

Wire transfer payments			
Currency name	Currency code	Cut-off time	Value date applicable to counterparty bank
Israeli Shekel	ILS	15:00	D+1
Indian Rupee	INR	15:00	D+1
Iceland Krona	ISK	17:30	D+2
Jamaican Dollar	JMD	09:45	D
Jordanian Dinar	JOD	15:00	D+1
Japanese Yen	JPY	15:00	D+1
Kenyan Shilling	KES	15:00	D+1
Kyrgyzstani Som	KGS	17:30	D+2
Cambodian Riel	KHR	17:30	D+2
South Korean Won	KRW	17:30	D+2
Kuwait Dinar	KWD	15:00	D+1
Cayman Island Dollar	KYD	15:00	D+1
Kazakhstani Tenge	KZT	17:30	D+2
Sri Lankan Rupee	LKR	09:45	D+1
Liberian Dollar	LRD	17:30	D+2
Lesotho Loti	LSL	09:45	D+1
Morocco Dirham	MAD	15:00	D+1
Malagasy Ariary	MGA	17:30	D+2
Mongolian Tugrik	MNT	17:30	D+2
Mauritanian Ouguiya	MRO	17:30	D+2
Mauritian Rupee	MUR	09:30	D+1
Malawi Kwacha	MWK	09:45	D+1

Wire transfer payments			
Currency name	Currency code	Cut-off time	Value date applicable to counterparty bank
Mexican New Peso	MXN	13:15	D
Malaysian Ringgit	MYR	17:30	D+2
Mozambican Metical	MZN	17:30	D+2
Namibian Dollar	NAD	17:30	D+2
Nigerian Naira	NGN	15:00	D+1
Nicaraguan Cordoba	NIO	17:30	D+2
Norwegian Krone	NOK	12:15	D
Nepal Rupee	NPR	17:30	D+2
New Zealand Dollar	NZD	15:00	D+1
Omani Rial	OMR	15:00	D+1
Peruvian Nuevo Sol	PEN	17:30	D+2
Papua New Guinea Kina	PGK	17:30	D+2
Phillipine Peso	PHP	09:45	D+1
Pakistan Rupee	PKR	15:00	D+1
Polish Zloty	PLN	10:15	D
Paraguay Guarani	PYG	17:30	D+2
Qatar Rial	QAR	15:00	D+1
Romania Leu	RON	09:45	D
Serbian Dinar	RSD	16:15	D+1
Russian Rouble	RUB	08:45	D+1
Saudi Arabian Riyal	SAR	15:00	D+1
Solomon Islands Dollar	SBD	17:30	D+2

Wire transfer payments			
Currency name	Currency code	Cut-off time	Value date applicable to counterparty bank
Seychelles Rupee	SCR	17:30	D+2
Swedish Krona	SEK	12:15	D
Singapore Dollar	SGD	15:00	D+1
Surinamese Dollar	SRD	17:30	D+2
Swaziland Lilangeni	SZL	09:45	D+1
Thailand Baht	THB	09:45	D+1
Tunisian Dinar	TND	15:00	D+1
Tongan Pa'anga	TOP	17:30	D+2
New Turkish Lira	TRY	10:15	D
Trinidad and Tobago Dollar	TTD	09:45	D
Taiwanese Dollar	TWD	17:30	D+2
Tanzanian Shilling	TZS	17:30	D+2
Uganda Shilling	UGX	09:45	D+1
United States Dollar	USD	18:20	D
Uruguayan Peso	UYU	17:30	D+2
Vanuatu Vatu	VUV	17:30	D+2
Central African CFA Franc	XAF	17:30	D+2
East Caribbean Dollar	XCD	09:45	D
West African CFA Franc	XOF	17:30	D+2
South African Rand	ZAR	11:15	D
Zambian Kwacha	ZMW	09:45	D+1

Please note:

- D = Same working day
- D+1 = Next working day
- D+2 = Two working days later

Please also ensure you refer to the available currency and country payment formatting information to ensure your payment is formatted correctly and can be processed in line with the relevant currency cut-off time. Incorrect payment formatting may lead to your payment being delayed or returned.

Ireland and Portugal

Outgoing Domestic and SEPA Payment and Direct Debit Services

Outgoing Transactions (Customer Account Debited)				
	File Gateway		SWIFTNET Corporate Access FIN and inward Request for Transfer Service	
Service type	Cut-off time (GMT)	Value date applicable to counterparty bank	Cut-off time	Value date applicable to counterparty bank
EURO Urgent Payments (Wire transfer)	15:25	D	15:25	D
Inter-Account Transfers	19:45	D	19:45	D
SEPA Credit Transfers	16:00	D+1	Not Available	Not Available
SEPA Credit Transfers (Same Day) – debiting a EURO account	11:00	D	Not Available	Not Available
Electronic Bulk File Clearing – SEPA Direct Debit				
Service type	Cut-off time	Value date applicable to counterparty bank	Cut-off time	Value date applicable to counterparty bank
SEPA Direct Debit: Core	09:30 (D)	D+1	Not Available	Not Available
SEPA Direct Debit: B2B	09:30 (D)	D+1	Not Available	Not Available

Please note:

- D = Same working day
- D+1 = Next working day
- D+2 = Two working days later

International Outgoing Payment Services

If the payment requires cross currency conversion (FX) it will be subject to the earliest of the two currency cut-off times stated.

Cross border Inter Account Transfer will be subject to currency cut-off times stated.

Please refer to the International Outgoing Payment Services cut-off times tables further on in this document.

Wire transfer payments			
Currency name	Currency code	Cut-off time	Value date applicable to counterparty bank
Euro	EUR	15:25	D
United Arab Emirates Dirham	AED	15:00	D+1
Australian Dollar	AUD	14:45	D+1
Bulgarian Lev	BGN	09:15	D
Bahrain Dinar	BHD	15:00	D+1
Botswana Pula	BWP	09:45	D+1
Canadian Dollar	CAD	17:15	D
Swiss Franc	CHF	12:15	D
Chinese Renminbi	CNY	15:00	D+1
Czech Koruna	CZK	09:45	D
Danish Krone	DKK	12:15	D
Fiji Dollar ¹	FJD	09:45	D+1
Sterling	GBP	16:45	D
Ghana Cedi (formerly GHC)	GHS	09:45	D+1
Hong Kong Dollar	HKD	15:00	D+1
Hungarian Forint	HUF	09:45	D

Wire transfer payments			
Currency name	Currency code	Cut-off time	Value date applicable to counterparty bank
Israeli Shekel	ILS	15:00	D+1
Indian Rupee	INR	15:00	D+1
Jordanian Dinar	JOD	15:00	D+1
Japanese Yen	JPY	15:00	D+1
Kenyan Shilling	KES	15:00	D+1
Kuwait Dinar	KWD	15:00	D+1
Mauritian Rupee ¹	MUR	09:30	D+1
Mexican New Peso	MXN	09:45	D
Nigerian Naira	NGN	15:00	D+1
Norwegian Krone	NOK	12:15	D
New Zealand Dollar	NZD	15:00	D+1
Omani Rial	OMR	15:00	D+1
Philippine Peso ¹	PHP	09:45	D+1
Polish Zloty	PLN	10:15	D
Qatar Rial	QAR	15:00	D+1
Romania Leu	RON	09:45	D
Serbian Dinar	RSD	16:15	D+1
Saudi Arabian Riyal	SAR	15:00	D+1
Swedish Krona	SEK	12:15	D
Singapore Dollar	SGD	15:00	D+1
Thailand Baht	THB	09:45	D+1
Tunisian Dinar ¹	TND	15:00	D+1

Wire transfer payments			
Currency name	Currency code	Cut-off time	Value date applicable to counterparty bank
New Turkish Lira	TRY	10:15	D
Uganda Shilling ¹	UGX	09:45	D+1
United States Dollar	USD	17:45	D
South African Rand	ZAR	11:15	D
Zambian Kwacha ¹	ZMW	09:45	D+1

¹ Ireland only.

Please note:

- D = Same working day
- D+1 = Next working day
- D+2 = Two working days later

Please also ensure you refer to the available currency and country payment formatting information to ensure your payment is formatted correctly and can be processed in line with the relevant currency cut-off time. Incorrect payment formatting may lead to your payment being delayed or returned.

Belgium, France, Germany, Italy, Luxembourg, Netherlands and Spain

Outgoing Domestic and SEPA Payment and Direct Debit Services

Outgoing Transactions (Customer Account Debited)				
	File Gateway		SWIFTNET Corporate Access FIN and inward Request for Transfer Service	
Service type	Cut-off time (CET)	Value date applicable to counterparty bank	Cut-off time	Value date applicable to counterparty bank
EURO Urgent Payments (Wire transfer)	16:25	D	16:25	D
Inter-Account Transfers	20:45	D	20:45	D
SEPA Credit Transfers	17:00	D+1	Not Available	Not Available
SEPA Credit Transfers (Same Day) – debiting a EURO account	12:00	D	Not Available	Not Available
Electronic Bulk File Clearing – SEPA Direct Debit				
Service type	Cut-off time	Value date applicable to counterparty bank	Cut-off time	Value date applicable to counterparty bank
SEPA Direct Debit: Core	10:30 (D)	D+1	Not Available	Not Available
SEPA Direct Debit: B2B	10:30 (D)	D+1	Not Available	Not Available

Please note:

- D = Same working day
- D+1 = Next working day
- D+2 = Two working days later

International Outgoing Payment Services

If the payment requires cross currency conversion (FX) it will be subject to the earliest of the two currency cut-off times stated.

Cross border Inter Account Transfer will be subject to currency cut-off times stated.

Please refer to the International Outgoing Payment Services cut-off times tables further on in this document.

Wire transfer payments			
Currency name	Currency code	Cut-off time	Value date applicable to counterparty bank
Euro	EUR	16:25	D
United Arab Emirates Dirham	AED	16:00	D+1
Australian Dollar	AUD	15:45	D+1
Bulgarian Lev	BGN	10:15	D
Bahrain Dinar	BHD	16:00	D+1
Botswana Pula	BWP	10:45	D+1
Canadian Dollar	CAD	18:15	D
Swiss Franc	CHF	13:15	D
Chinese Renminbi	CNY	16:00	D+1
Czech Koruna	CZK	10:45	D
Danish Krone	DKK	13:15	D
Fiji Dollar ¹	FJD	10:45	D+1
Sterling	GBP	17:45	D
Ghana Cedi (formerly GHC)	GHS	10:45	D+1
Hong Kong Dollar	HKD	16:00	D+1
Hungarian Forint	HUF	10:45	D

Wire transfer payments			
Currency name	Currency code	Cut-off time	Value date applicable to counterparty bank
Israeli Shekel	ILS	16:00	D+1
Indian Rupee	INR	16:00	D+1
Jordanian Dinar	JOD	16:00	D+1
Japanese Yen	JPY	16:00	D+1
Kenyan Shilling	KES	16:00	D+1
Kuwait Dinar	KWD	16:00	D+1
Mauritian Rupee ¹	MUR	10:30	D+1
Mexican New Peso	MXN	10:45	D
Nigerian Naira	NGN	16:00	D+1
Norwegian Krone	NOK	13:15	D
New Zealand Dollar	NZD	16:00	D+1
Omani Rial	OMR	16:00	D+1
Philippine Peso ¹	PHP	10:45	D+1
Polish Zloty	PLN	11:15	D
Qatar Rial	QAR	16:00	D+1
Romania Leu	RON	10:45	D
Serbian Dinar	RSD	17:15	D+1
Saudi Arabian Riyal	SAR	16:00	D+1
Swedish Krona	SEK	13:15	D
Singapore Dollar	SGD	16:00	D+1
Thailand Baht	THB	10:45	D+1

Wire transfer payments			
Currency name	Currency code	Cut-off time	Value date applicable to counterparty bank
Tunisian Dinar ¹	TND	16:00	D+1
New Turkish Lira	TRY	11:15	D
Uganda Shilling ¹	UGX	10:45	D+1
United States Dollar	USD	18:45	D
South African Rand	ZAR	12:15	D
Zambian Kwacha ¹	ZMW	10:45	D+1

¹ France, Germany and Netherlands only.

Please note:

- D = Same working day
- D+1 = Next working day
- D+2 = Two working days later

Please also ensure you refer to the available currency and country payment formatting information to ensure your payment is formatted correctly and can be processed in line with the relevant currency cut-off time. Incorrect payment formatting may lead to your payment being delayed or returned.

United States of America (USA)

Outgoing Domestic Payment Services

Outgoing USD Transactions (Customer Account Debited)				
	File Gateway		SWIFTNET Corporate Access FIN and inward Request for Transfer Service	
Service type	Cut-off time (ET)	Value date applicable to counterparty bank	Cut-off time (ET)	Value date applicable to counterparty bank
US High Value Payments	18:45	D	18:45	D
ACH Next Day	21:30	D+1	Not Available	
ACH Same Day	14:00	D	Not Available	

Please note:

- D = Same working day
- D+1 = Next working day

International Outgoing Payment Services

Please refer to the International Outgoing Payment Services cut-off times tables further on in this document.

Wire transfer payments			
Currency name	Currency code	Cut-off time (ET)	Value date applicable to counterparty bank
United Arab Emirates Dirham	AED	09:45	D+1
Australian Dollar	AUD	09:30	D+1
Barbados Dollar	BBD	04:30	D
Canadian Dollar	CAD	12:00	D
Swiss Franc	CHF	06:30	D
Chinese Renminbi	CNY	04:30	D+1
Czech Koruna	CZK	04:30	D
Danish Krone	DKK	07:00	D
Euro	EUR	10:00	D
Sterling	GBP	10:45	D
Hong Kong Dollar	HKD	09:45	D+1
Hungarian Forint	HUF	04:30	D
Israeli Shekel	ILS	09:45	D+1
Japanese Yen	JPY	09:45	D+1
Kenyan Shilling	KES	09:45	D+1
Mexican New Peso	MXN	04:30	D
Norwegian Krone	NOK	07:00	D
New Zealand Dollar	NZD	09:45	D+1
Polish Zloty	PLN	05:00	D
Romania Leu	RON	04:30	D

Wire transfer payments			
Currency name	Currency code	Cut-off time	Value date applicable to counterparty bank
Saudi Arabian Riyal	SAR	09:45	D+1
Swedish Krona	SEK	07:00	D
Singapore Dollar	SGD	09:45	D+1
New Turkish Lira	TRY	05:00	D
Trinidad and Tobago Dollar	TTD	04:30	D
United States Dollar	USD	18:45	D
East Caribbean Dollar	XCD	04:30	D
South African Rand	ZAR	06:00	D

Please note:

- D = Same working day
- D+1 = Next working day

Please also ensure you refer to the available currency and country payment formatting information to ensure your payment is formatted correctly and can be processed in line with the relevant currency cut-off time. Incorrect payment formatting may lead to your payment being delayed or returned.

Transactions cancellation

Below you will find details on how to recall or cancel your transactions. Any recalls, for individual transactions, are conducted on a best endeavours basis.

In order to protect your security, Client Service Executive may be required to take you through identity and verification procedures or to action certain requests from registered contacts only.

File Gateway

In general payments cannot be cancelled or recalled. Any recalls, for individual transactions, are conducted on a best endeavours basis.

- UK Only
 - Individual BACS - Recall requests should be submitted through your Channels Servicing helpdesk. The instruction is to be received by your Client Service Executive by midday on Day 2.
 - Bacs File extraction – Where a proportion or complete file of Bacs Direct Credits is in error, the Service User must contact the servicing team that manages their Bacs queries (on or before Day 1 of the Processing Cycle) to request the extraction of the credits from the clearing process. Please refer to the Bacs Service User Guide for full details.
 - Completed Faster Payments - Recall requests can be requested to your Client Services helpdesk.
- UK/Ireland/Portugal/ Belgium/France/Germany/Italy/Luxembourg/Netherland/Spain
 - SEPA Direct Debits - A creditor can submit a cancellation or reversal by contacting Client Services
 - SEPA Credit Transfer - Recall requests should be submitted through your Channels Servicing helpdesk, who will then raise a case for a recall request to be issued.
 - Completed Urgent and International Payments - Recall requests can be requested to the Channels Servicing helpdesk.
- USA
 - Completed Domestic and International Payments - Recall requests should be submitted through your Channels Servicing helpdesk, who will then raise a case for a recall request to be issued.

SWIFTNET FIN

Any recalls, for individual transactions, are conducted on a best endeavours basis.

Requests for cancellation must be submitted by sending a correctly formatted SWIFTMT192 or MT292 for each cancellation to be made.

Cancellation messages must be received by 06:30 UK time/07:30 CET or, with respect to payments debiting from US accounts, 06:30 ET on the day of payment execution to ensure they are processed in time.

Notwithstanding the above, for payments debiting from US accounts, the cancellation messages must be received by 06:30 ET on the day of the payment execution to ensure they are processed in time.

Cancellation requests received by means other than MT192/292 or received after 06:30 UK time/07:30 CET will be processed on a reasonable endeavours basis only.

Outbound Request for Transfer

All Outbound Request for Transfer instructions sent via Barclays are subject to cut off times applied by the other institution. A bilateral agreement must be established between Barclays and the executing institution before Request for Transfer messages can be accepted by Barclays.

Further Assistance

For assistance with any additional queries you may have regarding Barclays cut-off times, the availability of particular currencies, or to request the establishment of a Request for Transfer bilateral agreement, please contact your Barclays Relationship Team.

Glossary

A **Business Day**, or **Working Day**, is a day in the Local Country on which banks are generally open for business excluding weekends and local public holidays

Barclays Receipt or Execution Date means the date on which Barclays either receives or, in case of future-dated payments, processes a transaction.

A **cut-off time** is the time by which Barclays must receive a payment instruction or a payment into an account if it is to be processed that day.

D means the day on which Barclays receives a funds transfer or a payment instruction. Fund transfers or payment instructions received after the relevant cut-off time or on a non-Business Day will be deemed to be received on the next Business Day.

D-x means "x" Business Days before D

D+x means "x" Business Days after D

An **Inter-Company Transfer** is a transfer between two accounts held with Barclays either by the same legal entity, or different legal entities within the same customer group notified to Barclays, in the same country.

Value date applicable at counterparty bank means the date on which the beneficiary bank will receive funds if the payment is in the currency of an EEA Country to a bank in an EEA Country. For any other transaction it means the date that Barclays will aim to give value to the beneficiary bank or relevant corresponding bank.

A **Wire Transfer** is a non-SEPA, non-BACS or Faster Payment, non-ACH transfer that is not an Inter-Company Transfer.

You can get this in Braille, large print or audio. For more information, please contact your local Barclays representative or visit barclayscorporate.com/alternativeformats

This document is used by Barclays Bank PLC, Barclays Bank UK PLC and Barclays Bank Ireland PLC. Details of your service provider are set out in your customer agreement.

Item ref: 9917710_DB_US October 2024