

Digital Channels Cut-off Times for Payments, Inter-Account Transfers and Collections User Guide

Information about the cut-off times for Payments/Inter-Account Transfers debiting UK, US, Cyprus, Gibraltar, Ireland, France, Portugal, Spain, Germany, Italy, Belgium, Luxembourg or Netherlands accounts and UK Three Day Collections.

Cut-off times and processing considerations when debiting a Barclays UK Account

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.

Currency	Cut-off time
UK Three Day Payments/UK Three Day Collections (sterling) The earliest value date is two days ahead of the execution date	19:00
UK Same Day Payments: (CHAPS/ Sterling)	17:30
From a Barclays account to another Barclays account	17:30
From a Barclays account to another bank	
UK Faster/Next Day Payments	None (service available 24/7/365)
Transfers – GBP to GBP	19:20
UK Inter-Account Transfers – In the same currency other than GBP	19:20
UK Inter-Account Transfers – Cross currency (Single Debit Single Credit)	See next page
UK Inter-Account Transfers – Single Debit Multi Credit	See next page

All times are UK times.

For UK Cross-currency Inter-Account Transfers the cut-off time will be determined in the same way as for Urgent Payment – Currency/International Payments (i.e. the cut-off time will be determined using the earlier cut-off time for the two currencies involved). Currency cut-off times for accounts based in Europe can be located on pages 6–9.

SEPA Credit Transfers

The same day cut-off time for SEPA Credit Transfers is 12:15 UK time if the debit currency is a same day value currency*.

SEPA Credit Transfers made between 12:15–16:00 UK time will achieve next day value (one working day after the execution date), if the debit currency is a same day value currency*.

*See same day value currency table on page 3.

If the debit currency is a next working day currency (see next working day cut-off table), the cut-off time for that currency will apply if it is before 15:00 UK time, otherwise a cut-off time of 15:00 UK time will apply. The earliest achievable value date will be one working day after the execution date.

If the debit currency is a working day after next currency (see working day after next cut-off table), the cut-off time is 15:00 UK time with the earliest achievable value date being two working days after the execution date.

Urgent Payment – Currency/International Payments

Please refer to the cut-off tables below for details of each currency's cut-off time and earliest value date achievable for payments.

For cross-currency payments, the cut-off time will be determined using the earlier cut-off time of the two currencies involved. The earliest available value date will be determined using the later value date of the two currencies involved. For example, if a Same day value currency and a Next day value currency have been selected, the earliest available value date will be the next day.

Drafts – Currency/International Payments

Drafts are processed on the same day as long as they achieve the cut-off time. The cut-off time for all same-currency drafts is 14:00. For cross-currency drafts, the cut-off time will be determined using the earlier cut-off time for the two currencies involved (as shown in the following tables). However, if this time is after 14:00, the cut-off time will be 14:00.

Please note: it is not possible to debit Barclays Cyprus or Gibraltar accounts for Drafts – Currency/International Payments.

UK Inter-Account Transfers – Multi Debit Single Credit

We cannot guarantee Multi Debit Single Credit (MDSC) Inter-Account transfers that are processed after 16:30 will achieve same day value. We recommend advising your relationship team if you intend to submit MDSC transfers after 16:30 so we can look at how best to support you.

US Holidays

The value date for certain currencies (including the US dollar) is influenced by public holidays in the USA. A transaction with a value date that falls on a US holiday may be possible in certain circumstances (see below) but if you select a value date that cannot be achieved, Barclays.Net will provide you with a message upon submission advising that an alternative value date must be selected for your transaction.

The circumstances under which a transaction with a value date on a US holiday will be possible are as follows. Please note that all the criteria must be met:

- i. The debit account is a Barclays account held in the UK, and
- ii. You are not debiting or crediting a US dollar account, and
- iii. Where a currency conversion is required, both of the currencies involved in the transaction are from the following list: AUD, CAD, CHF, CZK, DKK, EUR, GBP, HUF, JPY, NOK, NZD, PLN, SEK

Where either or both of the currencies involved in the transaction are not within the list in (iii) above, the following additional rules apply:

- a. For payments of any value with a booked rate, a value date on a US holiday will not be permitted

Accounts based in Ireland, France, Portugal, Spain, Germany, Italy, Belgium, Luxembourg and Netherlands

Cut-off times applied to Inter-Account Transfers for Payments debiting accounts based in Ireland and Portugal can be found on pages 6 and 7.

Cut-off times applied to Inter-Account Transfers for Payments debiting accounts based in France, Spain, Germany, Italy, Belgium, Luxembourg and Netherlands can be found on pages 8 and 9.

Accounts based in the US

Cut-off times applied to US Domestic Payments and International Payments debiting a US account can be found on page 10.

Currency cut-off times when debiting a Barclays UK Account

Cut-off times apply to Inter-Account Transfers and Currency Urgent/International Payments.

Same day value currencies for Online Payments

(For payments where processing can be completed today so long as today is a working day in the countries of the currencies.)

Currency	Currency Code	Cut-off time
Barbados Dollar	BBD	09:15
Bulgarian Lev	BGN	09:00
Bahamas Dollar	BSD	09:15
Belize Dollar	BZD	09:15
Canadian Dollar	CAD	17:15
Swiss Franc	CHF	12:15
Czech Koruna	CZK	09:15
Danish Krone	DKK	12:15
Euro	EUR	15:00
UK Sterling	GBP	17:30
Hungarian Forint	HUF	09:15
Jamaican Dollar	JMD	09:15
Mexican Peso	MXN	13:15
Norwegian Krone	NOK	12:15
Polish Zloty	PLN	09:45
Romanian Leu	RON	09:15
Swedish Krona	SEK	12:15

Currency	Currency Code	Cut-off time
Turkish Lira	TRY	09:45
Trinidad and Tobago Dollar	TTD	09:15
US Dollar	USD	17:50
East Caribbean Dollar	XCD	09:15
South African Rand	ZAR	10:45

Currencies which give value the next working day for Online Payments

(For payments where processing can be completed tomorrow so long as today and tomorrow are working days in the countries of the currencies.)

Currency	Currency Code	Cut-off time
Emirati Dirham	AED	14:30
Netherlands Antilles Guilder	ANG	09:15
Australian Dollar	AUD	14:15
Bahrain Dinar	BHD	14:30
Botswana Pula	BWP	09:15
Chinese Yuan Renminbi	CNY	15:00
Fiji Dollar	FJD	09:15
Ghana Cedi	GHS	09:15
Hong Kong Dollar	HKD	14:30
New Israeli Shekel	ILS	14:30
Indian Rupee	INR	14:30
Jordanian Dinar	JOD	14:30

Currency	Currency Code	Cut-off time
Japanese Yen	JPY	14:30
Kenyan Shilling	KES	14:30
Kuwait Dinar	KWD	14:30
Cayman Islands	KYD	14:30
Sri Lankan Rupee	LKR	09:15
Lesotho Loti	LSL	09:15
Moroccan Dirham	MAD	14:30
Mauritius Rupee	MUR	09:00
Malawi Kwacha	MWK	09:15
Nigerian Naira	NGN	14:30
New Zealand Dollar	NZD	14:30
Omani Rial	OMR	14:30
Philippine Peso	PHP	09:15
Pakistan Rupee	PKR	14:30
Qatar Rial	QAR	14:30
Serbian Dinar	RSD	15:45
Saudi Riyal	SAR	14:30
Singapore Dollar	SGD	14:30
Swaziland Lilangeni	SZL	09:15
Thai Baht	THB	09:15
Tunisian Dinar	TND	14:30

Currency	Currency Code	Cut-off time
Ugandan Shilling	UGX	09:15
Zambian Kwacha	ZMW	09:15

Currencies which give value the working day after next for Online Payments

(For payments where processing can be completed the day after next so long as today, tomorrow and the day after next, are working days in the countries of the currencies.)

Currency	Currency Code	Cut-off time
Albanian Lek	ALL	17:30
Armenian Dram	AMD	17:30
Angolan Kwanza	AOA	17:30
Argentine Peso	ARS	17:30
Bangladeshi Taka	BDT	17:30
Bermudian Dollar	BMD	17:30
Bolivian Boliviano	BOB	17:30
Brazilian Real	BRL	17:30
Congolese Franc	CDF	17:30
Chilean Peso	CLP	17:30
Colombian Peso	COP	17:30
Costa Rican Colón	CRC	17:30
Cape Verdean Escudo	CVE	17:30
Djiboutian Franc	DJF	17:30

Currency	Currency Code	Cut-off time
Dominican Peso	DOP	17:30
Algerian Dina	DZD	17:30
Egyptian Pound	EGP	17:30
Ethiopian Birr	ETB	17:30
Georgian Lari	GEL	17:30
Guatemalan Quetzal	GTQ	17:30
Guyanese Dollar	GYD	17:30
Honduran Lempira	HNL	17:30
Iceland Krona	ISK	17:30
Kyrgyzstani Som	KGS	17:30
South Korean Won	KRW	17:30
Kazakhstani Tenge	KZT	17:30
Liberian Dollar	LRD	17:30
Malagasy Ariary	MGA	17:30
Mongolian Tugrik	MNT	17:30
Malaysian Ringgit	MYR	17:30
Mozambican Metical	MZN	17:30
Namibian Dollar	NAD	17:30
Nicaraguan Cordoba	NIO	17:30
Nepal Rupee	NPR	17:30
Peruvian Nuevo Sol	PEN	17:30
Papua New Guinean Kina	PGK	17:30
Solomon Islands Dollar	SBD	17:30

Currency	Currency Code	Cut-off time
Seychelles Rupee	SCR	17:30
Surinamese Dollar	SRD	17:30
Tongan Pa'anga	TOP	17:30
New Taiwanese Dollar	TWD	17:30
Tanzanian Shilling	TZS	17:30
Uruguayan Peso	UYU	17:30
Vanuatu Vatu	VUV	17:30
Central African Franc (B.E.A.C)	XAF	17:30
Central African Franc (B.C.E.A.O)	XOF	17:30

Cut-off times when Debiting a Non-UK Account

Cut-off times apply to Inter-Account Transfers (cross border and domestic) and Currency Urgent/International Payments.

Payments Debiting Barclays Accounts based in Ireland and Portugal – GMT Time Zone

Please note the following cut-off times are quoted in GMT (Greenwich Mean Time).

If cross currency, the earlier of the two currency cut-off times will be used.

Currency Urgent/International Payments and Inter-Account Transfers (cross border):

Same day value currencies

For payments where processing can be completed today so long as today is a working day in the countries of the currencies.

Currency	Currency Code	Cut-off time (GMT)
Bulgarian Lev	BGN	09:15
Canadian Dollar	CAD	17:15
Swiss Franc	CHF	12:15
Czech Koruna	CZK	09:45
Danish Krone	DKK	12:15
Euro	EUR	15:25
UK Sterling	GBP	16:45
Hungarian Forint	HUF	09:45
Mexican Peso	MXN	09:45
Norwegia Krone	NOK	12:15
Polish Zloty	PLN	10:15
Romanian Leu	RON	09:45
Swedish Krone	SEK	12:15
Turkish Lira	TRY	10:15
US Dollar	USD	18:20
South African Rand	ZAR	11:15

Next day Value for Currency Urgent/International Payments and Inter-Account Transfers (cross border)

For payments where processing can be completed tomorrow so long as today and tomorrow are working days in the countries of the currencies.

Currency	Currency Code	Cut-off time (GMT)
Emirati Dirham	AED	15:00
Australian Dollar	AUD	14:45
Bahrain Dinar	BHD	15:00
Botswana Pula	BWP	09:45
Chinese Renminbi	CNY	15:00
Fiji Dollar ¹	FJD	09:45
Ghana Cedi	GHS	09:45
Hong Kong Dollar	HKD	15:00
Israeli Shekel	ILS	15:00
Indian Rupee	INR	15:00
Jordanian Dinar	JOD	15:00
Jananese Yen	JPY	15:00
Kenyan Shilling	KES	15:00
Kuwait Dinar	KWD	15:00
Mauritian Rupee ¹	MUR	09:30
Nigerian Naira	NGN	15:00
New Zealand Dollar	NZD	15:00
Omani Rial	OMR	15:00
Philippine Peso ¹	PHP	10:45
Qatar Rial	QAR	15:00
Serbian Dinar	RSD	16:15
Saudi Riyal	SAR	15:00
Singapore Dollar	SGD	15:00

Currency	Currency Code	Cut-off time (GMT)
Thailand Baht	THB	09:45
Tunisian Dinar ¹	TND	15:00
Uganda Shilling ¹	UGX	09:45
Zambian Kwacha ¹	ZMW	09:45

Currency	Currency Code	Cut-off time (GMT)
Polish Zloty	PLN	19:45
Romanian Leu	RON	19:45
Saudi Riyal	SAR	19:45
Swedish Krone	SEK	19:45
Singapore Dollar	SGD	19:45
Turkish Lira	TRY	19:45
US Dollar	USD	19:45
South African Rand	ZAR	19:45

Inter-Account Transfers (domestic)

Currency	Currency Code	Cut-off time (GMT)
Emirati Dirham	AED	19:45
Australian Dollar	AUD	19:45
Canadian Dollar	CAD	19:45
Swiss Franc	CHF	19:45
Czech Koruna	CZK	19:45
Danish Krone	DKK	19:45
Euro	EUR	20:45
UK Sterling	GBP	19:45
Hong Kong Dollar	HKD	19:45
Hungarian Forint	HUF	19:45
Japanese Yen	JPY	19:45
Kenyan Shilling	KES	19:45
Mexican Peso	MXN	19:45
Norwegian Krone	NOK	19:45
New Zealand Dollar	NZD	19:45

¹Ireland only.

*If cross currency, the earlier of the two currency cut-off times will be used.

SEPA Credit Transfers:

For SEPA credit transfers debiting accounts based in Ireland or Portugal, please see cut-off times below:

Same Day Value	12:15 GMT
Next Day Value	16:00 GMT

For cut-off times relating to accounts based in France, Spain, Italy, Belgium, Netherlands, Luxembourg and Germany, please see page 8.

Cut-off times when Debiting a Non-UK Account

Cut-off times apply to Inter-Account Transfers (cross border and domestic) and Currency Urgent/International Payments.

Payments Debiting Barclays Accounts based in France, Spain, Italy, Belgium, Netherlands, Luxembourg and Germany – CET Time Zone (Central European Time).

Please note the following cut-off times are quoted in CET (Central European Time).

If cross currency, the earlier of the two currency cut-off times will be used.

Currency Urgent/International Payments and Inter-Account Transfers (cross border)

Same day value currencies

For payments where processing can be completed today so long as today is a working day in the countries of the currencies.

Currency	Currency Code	Cut-off time (CET)
Bulgarian Lev	BGN	10:15
Canadian Dollar	CAD	18:15
Swiss Franc	CHF	13:15
Czech Koruna	CZK	10:45
Danish Krone	DKK	13:15
Euro	EUR	16:25
UK Sterling	GBP	17:45
Hungarian Forint	HUF	10:45
Mexican Peso	MXN	10:45
Norwegia Krone	NOK	13:15
Polish Zloty	PLN	11:15
Romanian Leu	RON	10:45
Swedish Krone	SEK	13:15
Turkish Lira	TRY	11:15
US Dollar	USD	19:20
South African Rand	ZAR	12:15

Next day Value for Currency Urgent/International Payments and Inter-Account Transfers (cross border)

For payments where processing can be completed tomorrow so long as today and tomorrow are working days in the countries of the currencies.

Currency	Currency Code	Cut-off time (CET)
Emirati Dirham	AED	16:00
Australian Dollar	AUD	15:45
Bahrain Dinar	BHD	16:00
Botswana Pula	BWP	10:45
Chinese Renminbi	CNY	16:00
Fiji Dollar ¹	FJD	10:45
Ghana Cedi	GHS	10:45
Hong Kong Dollar	HKD	16:00
Israeli Shekel	ILS	16:00
Indian Rupee	INR	16:00
Jordanian Dinar	JOD	16:00
Jananese Yen	JPY	16:00
Kenyan Shilling	KES	16:00
Kuwait Dinar	KWD	16:00
Mauritian Rupee ¹	MUR	10:30
Nigerian Naira	NGN	16:00
New Zealand Dollar	NZD	16:00
Omani Rial	OMR	16:00
Philippine Peso ¹	PHP	10:45
Qatar Rial	QAR	16:00
Serbian Dinar	RSD	17:15
Saudi Riyal	SAR	16:00

Currency	Currency Code	Cut-off time (CET)
Singapore Dollar	SGD	16:00
Thailand Baht	THB	10:45
Tunisian Dinar ¹	TND	16:00
Uganda Shilling ¹	UGX	10:45
Zambian Kwacha ¹	ZMW	10:45

Currency	Currency Code	Cut-off time (CET)
Polish Zloty	PLN	20:45
Romanian Leu	RON	20:45
Saudi Riyal	SAR	20:45
Swedish Krone	SEK	20:45
Singapore Dollar	SGD	20:45
Turkish Lira	TRY	20:45
US Dollar	USD	20:45
South African Rand	ZAR	20:45

Inter-Account Transfers (domestic)

Currency	Currency Code	Cut-off time (CET)
Emirati Dirham	AED	20:45
Australian Dollar	AUD	20:45
Canadian Dollar	CAD	20:45
Swiss Franc	CHF	20:45
Czech Koruna	CZK	20:45
Danish Krone	DKK	20:45
Euro	EUR	20:45
UK Sterling	GBP	20:45
Hong Kong Dollar	HKD	20:45
Hungarian Forint	HUF	20:45
Japanese Yen	JPY	20:45
Kenyan Shilling	KES	20:45
Mexican Peso	MXN	20:45
Norwegian Krone	NOK	20:45
New Zealand Dollar	NZD	20:45

¹France, Germany and Netherlands only

*If cross currency, the earlier of the two currency cut-off times will be used.

SEPA Credit Transfers:

For SEPA Credit Transfers debiting accounts based in France, Spain, Italy, Belgium, Netherlands, Luxembourg and Germany please see cut-off times below:

Same Day Value	13:15 CET
Next Day Value	17:00 CET

Cut-off times when Debiting a Non-UK Account

Cut-off times apply to US Domestic Payments and Currency Urgent/International Payments.

Payments Debiting Barclays Accounts based in the US

Please note the following cut-off times are quoted in EST.

If cross currency, the earlier of the two currency cut-off times will be used.

US Domestic Payment

Same Day Value:

Service	Cut-off time
ACH Next Day	21:30
ACH Same Day	14:00
US High Value Domestic	18:45

Currency Urgent/International Payments:

Same Day Value currencies for International Payments

For payment where processing can be completed today so long as today is a working day in the country of those currencies:

Currency	Currency Code	Cut-off time
Barbados Dollar	BBD	04:30
Canadian Dollar	CAD	12:00
Swiss Franc	CHF	06:30
Czech Koruna	CZK	04:30
Danish Krone	DKK	07:00
Euro	EUR	10:00
Sterling	GBP	10:45
Hungarian Forint	HUF	04:30
Mexican New Peso	MXN	04:30
Norwegian Krone	NOK	07:00
Polish Zloty	PLN	05:00

Currency	Currency Code	Cut-off time
Romania Leu	RON	04:30
Swedish Krona	SEK	07:00
Trinidad and Tobago Dollar	TDD	04:30
New Turkish Lira	TRY	05:00
United States Dollar	USD	18:45
East Caribbean Dollar	XCD	04:30
South African Rand	ZAR	06:00

Next Day Value currencies for International Payments

For payment where processing can be completed tomorrow so long as today and tomorrow are working days in the country of those currencies:

Currency	Currency Code	Cut-off time
United Arab Emirates Dirham	AED	09:45
Australian Dollar	AUD	09:30
Chinese Renminbi	CNY	04:30
Hong Kong Dollar	HKD	09:45
Israeli Shekel	ILS	09:45
Japanese Yen	JPY	09:45
Kenyan Shilling	KES	09:45
New Zealand Dollar	NZD	09:45
Saudi Arabian Riyal	SAR	09:45
Singapore Dollar	SGD	09:45

Payments/Inter-Account Transfers debiting Barclays accounts based in countries other than UK, Cyprus, Germany, Gibraltar, Ireland, France, Portugal, Spain, Italy, Belgium, Luxembourg, Netherlands or accounts held with other financial institutions.

All payments – 23:59 (time of the country in which the debit account is held) – to achieve a Requested Execution Date of today.

If you need further support, please contact your **Client Servicing Team** via the details available:

- at [Digital Channels Help Centre contact us](#), or
- via the **Contact Us** link at the bottom of every Barclays.Net screen

General information about Barclays.Net, including latest news, upcoming functionality enhancements and security information, can be found on the [Digital Channels Help Centre](#)

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