

» Same-day execution of domestic and foreign payments:

Euro express transfer and same-day-value payment and payments with requested fixed value date

BRIEF DESCRIPTION

In the case of the same-day execution of a transfer, the order is forwarded by UniCredit Bank Austria AG – both domestically and abroad – with same day value or the desired value date if necessary taking into account necessary processing days for the delivery of the payment instruction (please refer to the list of „currencies and cut-off-times“).

FOR WHAT COMPANIES ARE THESE PRODUCTS SUITABLE?

For example, for all companies that

- want to meet a tight payment deadline on time
- want to secure a business transaction on time with a rapid payment transfer
- simply want to execute a payment in the fastest and most secure way possible

THE FOLLOWING MUST BE KEPT IN MIND WHEN PLACING ORDERS FOR EURO EXPRESS TRANSFERS AND SAME-DAY-VALUE PAYMENTS

- Orders for express transfers or same-day-value payments must be placed in the specified XML format
 - Orders cannot be placed with the service level SEPA
 - Orders must be placed in a timely manner (before the relevant cut-off time as specified overleaf)
 - The order may not involve a currency exchange
 - The placed payment order can be executed on a fully automated basis without manual processing.
- Note: For same-day-value payments, the payee bank information must only be indicated with the SWIFT BIC.

HOW DO YOU PLACE AN ORDER FOR A SAME-DAY-VALUE PAYMENT?

Orders for same-day-value payments can be placed using Bank Austria's electronic banking channels.

Orders must be placed using non-SEPA XML formats from rulebook version 4.0 with the service level SDVA:

“Service level” payment instruction information

```
...
<PmtTpInf>
...
<SvcLvl><Cd>SDVA</Cd></SvcLvl>
...
```

The desired value date is to be indicated in the field “requested execution date”.

“Requested execution date” payment instruction information

```
...
<PmtTpInf>
...
<ReqdExctnDt>yyyy-mm-dd</ReqdExctnDt>
...
```

CURRENCIES AND CUT-OFF TIMES

Orders can be placed for the following currencies in compliance with the defined cut-off times for execution as a same-day-value payment or with a desired fixed value date (as of March, 2023):

Day of delivery = requested value date +/- x days	currencies	Same-day or requested execution date/value date delivery at the latest
D+0	ZAR	09:00 hour
D+0	BGN, CHF ^{*)} , CZK, DKK ^{*)} , GBP ^{*)} , NOK ^{*)} , SEK ^{*)} , PLN, RON	10:00 hour
D+0	CAD ^{*)} , HUF	12:30 hour
D+0	EUR	16:00 hour
D+0	USD ^{*)}	15:00 hour
D-1	JPY, AUD, HKD, NZD, SGD, THB	10:00 hour
D-1	MXN	14:00 hour

^{*)} Cut-Off Time for Execution on a "best-effort" basis: CHF, DKK, GBP, NOK, SEK: 11:00, CAD: 13:00, USD: 16:00

Note:

- The execution and value date is identical
- In each case, the transaction is posted to the account as of the execution date
- Holidays for the given currency are taken into account in the execution
- If the order is received and accepted after the defined cut-off time, the value date is rolled forward to the next possible date

Example 1 – currency D+0: Order in transfer currency CAD by debiting a CAD account:

Desired value date (requested execution date): Wednesday
 Order placement: at the latest by Wednesday at 12:30 ^{*)}
 Account posting and execution: Wednesday

^{*)} If the order is placed after 12:30, the execution and value date is the next bank business day, provided that there is not a holiday for the desired currency – in this example: Thursday.

Example 2 – currency D-1: Order in transfer currency JPY by debiting a JPY account:

Desired value date (requested execution date): Wednesday
 Order placement: at the latest by Tuesday at 10:00 ^{*)}
 Account posting and execution: Tuesday
 Value date: debit + credit Wednesday

^{*)} If the order is placed after 10:00, the execution and value date is the next bank business day, provided that there is not a holiday for the desired currency – in this example: Thursday.

SERVICES AND COSTS

When the same-day execution of a transfer is ordered, the appropriate product is determined automatically based on the currency and the payee's country: either a euro express transfer within the European Economic Area (EEA) or a same-day-value payment.

Note:

With the **euro express transfer**, euro transfers within the EEA can be executed on the same day.

The **same-day-value payment** is available for the execution of payments in euros outside of the EEA and in all of the currencies indicated above, with forwarding to the first correspondent bank.

Based on the identified **product**, the relevant price is determined automatically according to the schedule of terms and conditions disclosed at the bank.

WHERE CAN YOU OBTAIN FURTHER INFORMATION?

For additional information, please contact your customer advisor or our cash management sales representative, available by telephone at 05 05 05-42840 ext. or online at corporates.bankaustria.at.

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