

# Cut-off times and provision of data

Cash Management | February 2026

## 1. Cut-off time for payment orders and notification amounts

ISO-Code	Currency	Cut-off time <sup>1</sup>		Notification amounts <sup>2</sup>
		Single payments electronic channels <sup>3</sup>	Collective orders electronic channels <sup>3</sup> and conventional orders <sup>4</sup>	
CHF <sup>5</sup>	Swiss francs	16:30 V <sup>6</sup>	12:00 V	
EUR <sup>7</sup>	Euro (Non-SEPA)	15:00 V <sup>8</sup>	12:00 V	
EUR <sup>9</sup>	Euro SEPA payments	15:00 V <sup>10</sup>	12:00 V <sup>10</sup>	
USD	US dollar	15:00 V <sup>11</sup>	12:00 V	
GBP <sup>7</sup>	British pound	15:00 V	12:00 V	
AED <sup>7</sup>	United Arab Emirates (UAE) dirham	13:00 V-1	11:00 V-1	
AUD	Australian dollar	14:00 V-1	12:00 V-1	1'400'000
CAD	Canadian dollar	15:00 V	12:00 V	
CNY <sup>7</sup>	Chinese renminbi	14:00 V-1	12:00 V-1	7'000'000
CZK <sup>7</sup>	Czech koruna	09:00 V	07:00 V	
DKK <sup>7</sup>	Danish krone	11:00 V	09:00 V	
HKD	Hong Kong dollar	14:00 V-1	12:00 V-1	8'500'000
HUF <sup>7</sup>	Hungarian forint	09:00 V	07:00 V	
ILS <sup>7</sup>	Israeli shekel	13:00 V-1	11:00 V-1	
INR <sup>7</sup>	Indian rupee	13:00 V-2	11:00 V-2	
JPY	Japanese yen	14:00 V-1	12:00 V-1	120'000'000
KWD <sup>7,12</sup>	Kuwaiti dinar	13:00 V-2	11:00 V-2	
MAD <sup>7</sup>	Moroccan dirham	13:00 V-2	11:00 V-2	
MXN <sup>7,13</sup>	Mexican peso	11:00 V	09:00 V	
NOK <sup>7</sup>	Norwegian krone	11:00 V	09:00 V	
NZD <sup>7</sup>	New Zealand dollar	14:00 V-1	12:00 V-1	1'500'000
PLN <sup>7</sup>	Polish zloty	09:00 V	07:00 V	
QAR <sup>7,12</sup>	Qatari rial	13:00 V-2	11:00 V-2	
RON <sup>7</sup>	Romanian leu	13:00 V-1	11:00 V-1	
RUB <sup>7</sup>	Russian ruble	not possible at the moment	not possible at the moment	
SAR <sup>7,12</sup>	Saudi riyal	13:00 V-1	11:00 V-1	
SEK <sup>7</sup>	Swedish krona	11:00 V	09:00 V	
SGD	Singapore dollar	14:00 V-1	12:00 V-1	1'500'000
THB <sup>7</sup>	Thai baht	09:00 V-1	07:00 V-1	
TND <sup>7</sup>	Tunisian dinar	13:00 V-2	11:00 V-2	
TRY <sup>7</sup>	Turkish lira	09:00 V	07:00 V	
ZAR <sup>7</sup>	South African rand	11:00 V	09:00 V	

<sup>1</sup> The cut-off time defines the last possible time at which an order can be accepted for same-day execution. Orders which are received after the cut-off time will be executed on the next possible bank working day. Earlier cut-off times may apply before public holidays. All times are stated as CET (Central European Time).

The execution date contained in the payment order determines the start of processing by Zürcher Kantonalbank. "V" is the execution date to be given so that the order is forwarded to currency correspondent at Zürcher Kantonalbank or to the beneficiary's bank on the requested value date. Zürcher Kantonalbank has no influence over the value date for the final beneficiary.

**Example:** In order for an individual payment in the currency AUD to be forwarded to the currency correspondent at Zürcher Kantonalbank or the beneficiary's bank with the value date "V", the payment order must be issued 1 bank working day before the value date "V", by 2 p.m. (execution date V-1). The payment order will be executed on V-1 and debited from the customer account on the desired value date "V" and forwarded to the currency correspondent.

Execution on the desired execution date requires a complete and correct payment instruction as well as a freely available balance covering the amount of the payment to be transferred including any charges. Notifications to ZKB or the unstructured disclosure of the beneficiary's bank can lead to delays in settlement, as a result of which the execution date requested, and the settlement date may not be adhered to.

Orders with a desired execution date in the future will be executed on the specified date with the first processing run.

In the case of file transfer the desired execution date must be within the range of minimum 10 days in the past and maximum 1 year in the future. If the execution date does not fall on a bank working day, it is automatically changed to the next bank working day.

<sup>2</sup> Incoming payments are credited after receipt of the message until the end of day processing (7 p.m.). If the expected incoming payment is exceeding the notification amount, the relationship manager must be informed in advance by the cut-off time of single payments.

<sup>3</sup> eBanking, Datalink, SWIFTNet services, Gateway Services

Single payments are recorded as single payments in e-banking or as a transmitted payment file with just one payment per payment group (Example pain.001: max. one payment per B-Level).

<sup>4</sup> Payment orders via ZKB Quickpay must be received by the processing centre 1 bank working day before the stated cut-off time; unstructured orders (for example orders issued by letter) as well as standing orders and "Dauerauftrag Plus" must be received by the processing centre 2 bank working days before the stated cut-off time.

<sup>5</sup> Outgoing instant payments in CHF are processed and credited to the payment recipient immediately 24/7/365 with a surcharge. The requirements for an instant payment are published at [zkb.ch/instant-zahlung-firmen](https://zkb.ch/instant-zahlung-firmen).

<sup>6</sup> Single payments in CHF are executed for a price surcharge when issued between 1:00 p.m. and 4:30 p.m.

<sup>7</sup> Please refer to [zkb.ch/countryguidelines](https://zkb.ch/countryguidelines).

<sup>8</sup> Single payments in euros with an "urgent" instruction can be issued until 3:30 p.m. for an additional charge.

<sup>9</sup> SEPA (Single Euro Payments Area) is the standardised euro payments area. The requirements for a SEPA payment (SEPA Credit Transfer) are published at [zkb.ch/sepa](https://zkb.ch/sepa). Please also refer to [zkb.ch/countryguidelines](https://zkb.ch/countryguidelines).

<sup>10</sup> A SEPA payment may be credited to the beneficiary one day later than a non-SEPA payment. To enter euro payments as non-SEPA payments, please refer to the [guidelines](#).

<sup>11</sup> Single payments in US dollar with an "urgent" instruction can be issued until 4:00 p.m. for an additional charge.

<sup>12</sup> Friday is not permitted as a value date for this currency.

<sup>13</sup> Payments in MXN are only possible to Mexico.

**Example:** JPY 150'000'000 are expected with value date V. Due to the cut-off time 14:00 V-1, the relationship manager must be informed of the incoming payment 1 bank working day before the value date "V", by 2 p.m.

## 2. Cut-off time for collection orders (direct debit procedure)

Payment type	Order currency	Cut-off times
Collection orders (LSV+/BDD)	CHF / EUR	10:00 V-1 "processing date minus 1 bank working day (V-1)" for orders via Datalink and eBanking

## 3. Provision of data (customer reporting)

Zürcher Kantonalbank makes account, debit and credit data available for download in the customer, accounting and software program. The following times are guide values; delays can occur in exceptional cases.

Data type	Provision at Zürcher Kantonalbank
<b>Customer Statement Message</b> – camt.053 – SWIFT MT940	<b>eBanking / Datalink EBICS / SWIFTNet services / Gateway services</b> End-of-day processing; from 11:00 p.m. selectable delivery times: – Daily (even if no movements have taken place) – Only in case of movements <b>Multibanking</b> After receipt by external bank
<b>Interim Transaction Report</b> – camt.052 – SWIFT MT942	<b>eBanking / Datalink EBICS / SWIFTNet services / Gateway services</b> Between 06:00 a.m. and 06:00 p.m., provided movements are available. Each intraday report contains newly added bookings only. Completeness in terms of booking coverage is guaranteed in customer statement messages as per day-end. at selectable delivery times: – quarter-hourly, half-hourly or hourly (in case of movements) – At selectable intervals <b>Multibanking</b> After receipt by external bank
<b>QRR/SCOR/LSV credits</b> – camt.054 – ESR-Record Type 3 (LSV credits only)	<b>eBanking / Datalink EBICS / SWIFTNet services</b> Instant payment credits QRR/SCOR (single bookings): – immediately after booking (Monday to Sunday, incl. public holidays) Regular credits QRR/SCOR/LSV (collective booking), at selectable delivery times: – Once per day: from 05:00 a.m. (Monday to Friday, excl. public holidays) – Five times per day: from 05:00 a.m., 09:00 a.m., 13:00 p.m., 15:00 p.m., 17:30 p.m. (Monday to Friday, excl. public holidays) Grouped notification camt.054 QRR/SCOR/LSV (single and collective credit bookings for regular payments and Instant payments in one single message), at selectable delivery times: – Once per day: 07:15 a.m. (Monday to Friday, excl. public holidays) – at selectable intervals, at least once a week (Monday to Friday, excl. public holidays)
<b>Confirmation of Debit/Credit</b> – camt.054 DBTN/CDTN – SWIFT MT900/MT910	<b>eBanking / Datalink EBICS / SWIFTNet services</b> – immediately after booking and supplementing with details
<b>Electronic bank receipts</b> – PDF	<b>eBanking / Datalink EBICS</b> All bank slips of the day at the time of retrieval <b>SWIFTNet services FileAct</b> Daily at the following times with all bank slips, where applicable: 7:15 a.m., 10:15 a.m., 1:15 p.m. Delivery in ZIP format

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