



COMMERZBANK

Year-End Processing

Payment transactions of Commerzbank AG in Germany at the turn of the year 2024/2025

	Mo 23.12.	Tue 24.12.	Wed 25.12.	Thur 26.12.	Fr 27.12.	Sat 28.12.	Sun 29.12.	Mo 30.12.	Tue 31.12.	Wed 01.01.	Thur 02.01.
Incoming Payments (SEPA, CCU and foreign pay- ments)	■	■			■			■	■		■
SEPA Payments	■	■			■			■	■		■
Urgent Payments (CCU)	■	■			■			■	■		■
Foreign Payments (AZV)	■	■			■			■	■		■
SEPA Instant Payments (Real-time transfers)	■	■	■	■	■	■	■	■	■	■	■

■ Booking day/value date

*with electronic signature and account coverage/sufficient credit limits only

December 31st is the last booking date in 2024 on which payments can be received and made. For outgoing payments, these will only be executed if the submission is paperless and has been authorized by electronic signature, and if sufficient account coverage and/or credit limits have been ensured.

As of January 2nd 2025, payment transactions will be processed as usual.

The most important cut-off times:

SEPA Payments

SEPA payments with electronic signature: 5:00 pm

Receipt SEPA payment orders must be submitted on December 27th 2024 at the usual times in order to ensure processing on December 30th 2024.

SEPA Instant Payments (Real-time transfer)

Availability of 24/7/365. The booking is always made on a bank working day. If the booking is made on a weekend or on a public holiday, it will be posted on the next bank working day with the value of the submission.

Urgent Payments (CCU)

Urgent payments (CCU) with electronic signature (without amount limit): 3:45 pm

Foreign Payment Transactions (AZV)

- AZV with electronic signature (without conversion) in EUR: 3:15 pm
- AZV with electronic signature (without conversion) in USD: 4:30 pm
- AZV with electronic signature and currency conversion: 6:00 pm

For submission with accompanying letter the cut-off time is 1,5 hours earlier.

Should you have any further questions, please do not hesitate to contact your advisor.