
















## FX timelines

Our foreign exchange (FX) schedules tell you everything you need to know to make your conversion on time. As long as you create your conversion before the cut off time given in below table, the conversions would settle on your desired date.


Please be aware that when making FX conversions, the cut-off time of the currency with higher rank will be used. Let us say you want to buy Australian Dollars (AUD) with UK Sterling (GBP). Australian Dollars (AUD) has a cut off of 13:00, while UK Sterling (GBP) has a cut off of 14:20. Since AUD has a higher rank in this table, the cut off for converting same day will be 13:00. Conversions must therefore be created before the cut off time on the desired conversion date. If you miss the cut off, the conversion will settle next business day.





Our trading time begins on **Sunday 17:02 ET** and closes **Friday 17:00 ET\***. In addition, we have a 90 second daily downtime from 17:00 ET.

| Rank | Currency (ISO)  | Conversion cut off times<br>EST | Conversion cut off times<br>GMT |
|------|---|---------------------------------|---------------------------------|
| 1    |  Canadian Dollar (CAD) | 08:00                           | 13:00                           |
| 2    |  Euro (EUR)            | 08:50                           | 13:50                           |
| 3    |  UK Sterling (GBP)     | 09:20                           | 14:20                           |
| 4    |  US Dollar (USD)       | 10:50                           | 15:50                           |

| Rank | Currency (ISO)  | Conversion cut off times<br>EST | Conversion cut off times<br>GMT |
|------|---|---------------------------------|---------------------------------|
| 5    |  Chinese Yuan (CNY)      | 03:00                           | 08:00                           |
| 6    |  Thai Baht (THB)         | 03:00                           | 08:00                           |
| 7    |  Ugandan Shilling (UGX)  | 03:00                           | 08:00                           |
| 9    |  Australian Dollar (AUD) | 08:00                           | 13:00                           |
| 10   |  Bahrain Dinar (BHD)     | 08:00                           | 13:00                           |
| 11   |  Hong Kong Dollar (HKD)  | 08:00                           | 13:00                           |
| 12   |  Israeli Shekel (ILS)   | 08:00                           | 13:00                           |
| 13   |  Japanese Yen (JPY)    | 08:00                           | 13:00                           |
| 14   |  Kenyan Shilling (KES) | 08:00                           | 13:00                           |
| 15   |  Kuwait Dinar (KWD)    | 08:00                           | 13:00                           |

| Rank | Currency (ISO)  | Conversion cut off times<br>EST | Conversion cut off times<br>GMT |
|------|---|---------------------------------|---------------------------------|
| 16   |  New Zealand Dollar (NZD)          | 08:00                           | 13:00                           |
| 17   |  Omani Rial (OMR)                  | 08:00                           | 13:00                           |
| 18   |  Qatar Rial (QAR)                  | 08:00                           | 13:00                           |
| 18   |  Saudi Riyal (SAR)                 | 08:00                           | 13:00                           |
| 19   |  Singapore Dollar (SGD)            | 08:00                           | 13:00                           |
| 20   |  United Arab Emirates Dirham (AED) | 08:00                           | 13:00                           |
| 21   |  Croatian Kuna (HRK)             | 10:00                           | 15:00                           |
| 22   |  Bulgarian Lev (BGN)             | 10:30                           | 15:30                           |
| 23   |  Indian Rupee (INR)**            | 11:30                           | 16:30                           |
| 24   |  Indonesian Rupiah (IDR)**       | 11:30                           | 16:30                           |

| Rank | Currency (ISO)  | Conversion cut off times<br>EST | Conversion cut off times<br>GMT |
|------|---|---------------------------------|---------------------------------|
| 25   |  Malaysian Ringgit (MYR)** | 11:30                           | 16:30                           |
| 26   |  Philippine Peso (PHP)**   | 11:30                           | 16:30                           |
| 27   |  Czech Koruna (CZK)        | 03:00                           | 08:00                           |
| 28   |  Hungarian Forint (HUF)    | 03:00                           | 08:00                           |
| 29   |  Mexican Peso (MXN)        | 03:00                           | 08:00                           |
| 30   |  Romanian Leu (RON)        | 03:00                           | 08:00                           |
| 31   |  Russian Ruble (RUB)***  | 03:00                           | 08:00                           |
| 32   |  Polish Zloty (PLN)      | 03:30                           | 08:30                           |
| 33   |  Turkish Lira (TRY)      | 03:30                           | 08:30                           |
| 34   |  Danish Krone (DKK)      | 04:30                           | 09:30                           |

| Rank | Currency (ISO)   | Conversion cut off times<br>EST | Conversion cut off times<br>GMT |
|------|--|---------------------------------|---------------------------------|
| 35   |  Norwegian Krone (NOK)    | 04:30                           | 09:30                           |
| 36   |  South African Rand (ZAR) | 04:30                           | 09:30                           |
| 37   |  Swedish Krona (SEK)      | 04:30                           | 09:30                           |
| 38   |  Swiss franc (CHF)        | 04:30                           | 09:30                           |

\*Rates for restricted currencies (marked with \*\*) are available on the weekend for Monday settlement.

\*\* Indian Rupee (INR), Indonesian Rupiah, Malaysian Ringgit and Philippine Peso are restricted currencies. Shift supports INR, IDR, MYR and PHP as buy currencies only to make payments directly in country. You cannot fund these currencies directly. They can only be bought by converting another supported currency and sold back only in exceptional scenarios. Check FAQs here. Cut-off times vary by the Sell currency. Check each Payment Guide for details.

\*\*\*Currencycloud supports RUB as a sell currency only. You can not convert any other currency into RUB for payments.

Conversion cut off times = These are the times conversions must be completed by for Shift to honor your instruction.