








Payment timelines


Timing is everything. Our payment schedules tell you everything you need to know to make your payment on time.

Please note that the times given below do not take fx timelines into consideration.

Currency (ISO)	Priority (SWIFT)	Regular (Local)	Cut off times (EST)		Guides
			Priority	Regular	
 Australian Dollar (AUD)	✓ 1 day	✓ 2 days	9:00 am	8:30 am	Payment guide (AUD) Currency pairs (AUD)
 Bahrain Dinar (BHD)	✓ 1 day	—	9:00 am	—	Payment guide (BHD) Currency pairs (BHD)
 Bulgarian Lev (BGN)	✓ 0 days	—	3:30 am	—	Payment guide (BGN) Currency pairs (BGN)
 Canadian Dollar (CAD)	✓ 0 days	✓ 0 days	9:00 am	8:30 am	Payment guide (CAD) Currency pairs (CAD)
 Chinese Yuan (CNY)	✓ 1 day	—	4:00 am	—	Payment guide (CNY) Currency pairs (CNY)
 Croatian Kuna (HRK)	✓ 0 days	—	3:30 am	—	Payment guide (HRK) Currency pairs (HRK)

 Danish Krone (<i>DKK</i>)	✓ 0 days	✓ 0 days	5:30 am	3:30 am
 Euro (<i>EUR</i>)	✓ 0 days	✓ 0 days	9:30 am	7:30 am
 Hong Kong Dollar (<i>HKD</i>)	✓ 1 day	✓ 1 day	9:00 am	8:30 am
 Hungarian Forint (<i>HUF</i>)	✓ 0 days	✓ 0 days	4:00 am	3:30 am
 Indian Rupee (<i>INR</i>)	—	✓ 0 days	—	11:30 am
 Indonesian Rupiah (<i>IDR</i>)	—	✓ 0 days	—	11:30 am
 Israeli Shekel (<i>ILS</i>)	✓ 1 day	—	9:00 am	—
 Japanese Yen (<i>JPY</i>)	✓ 1 day	—	9:00 am	—

 Kenyan Shilling (<i>KES</i>)	✓ 1 day	–	9:00 am	–
 Kuwait Dinar (<i>KWD</i>)	✓ 1 day	–	9:00 am	–
 Malaysian Ringgit (<i>MYR</i>)	–	✓ 0 days	–	11:30 am
 Mexican Peso (<i>MXN</i>)	✓ 0 days	✓ 1 day	4:00 am	3:30 am
 New Zealand Dollar (<i>NZD</i>)	✓ 1 day	–	9:00 am	–
 Norwegian Krone (<i>NOK</i>)	✓ 0 days	✓ 0 days	5:30 am	5:30 am
 Omani Rial (<i>OMR</i>)	✓ 1 day	–	9:00 am	–
 Philippine Peso (<i>PHP</i>)	–	✓ 0 days	–	11:30 am

 Polish Zloty (<i>PLN</i>)	✓ 0 days	✓ 0 days	4:30 am	4:30 am
 Qatar Rial (<i>QAR</i>)	✓ 1 day	—	9:00 am	—
 Romanian Leu (<i>RON</i>)	✓ 0 days	—	4:00 am	—
 Saudi Riyal (<i>SAR</i>)	✓ 1 day	—	9:00 am	—
 Singapore Dollar (<i>SGD</i>)	✓ 1 day	✓ 2 days	9:00 am	3:30 am
 South African Rand (<i>ZAR</i>)	✓ 0 days	—	5:30 am	—
 Swedish Krona (<i>SEK</i>)	✓ 0 days	✓ 0 days	5:30 am	5:30 am
 Swiss Franc (<i>CHF</i>)	✓ 0 days	—	5:30 am	—

 Thai Baht (<i>THB</i>)	✓ 1 day	—	4:00 am	—
 Turkish Lira (<i>TRY</i>)	✓ 0 days	—	4:30 am	—
 Ugandan Shilling (<i>UGX</i>)	✓ 1 day	—	4:00 am	—
 UK Sterling (<i>GBP</i>)	✓ 0 days	✓ 0 days	11:30 am	10:30 am
 United Arab Emirates Dirham (<i>AED</i>)	✓ 1 day	—	9:00 am	—
 US Dollar (<i>USD</i>)	✓ 0 days	✓ 0 days	11:30 am	12:10 pm

Financial Terminology

0 days = T+0 (TOD, or same day)

1 day = T+1 (TOM, or next day)

2 days = T+2 (Spot)

3 days = T+3 (Spot + 1)

Priority (SWIFT) = The duration it takes to make a payment via SWIFT.

Regular (Local) = The duration it takes to make a local payment in the same country.

Cut off times = These are the times funds must be received and cleared by Shift in order to honor your instruction.

Guides = These are associated resources available on Shift: