

Payment Execution Schedule

Applicable: from 1 November 2023 onwards

WORKING DAYS

I. CREDIT PAYMENTS

➤ Domestic payment transactions in EUR

Outflow orders

Internal payments	Bank counter ⁽¹⁾	Klikpro	NLB Klik, Video Call	NLB Proklik, Video Call	NLB Pay
• Payments to NLB Personal Accounts	by 17:00	by 24:00	by 24:00	by 18:00	-
• Flik payments to NLB Personal Accounts up to EUR 15,000	-	-	-	-	by 24:00
• Payments to NLB Business Accounts	by 17:00	by 24:00	by 18:00	by 18:00	-
Payments to customers with accounts in other banks					
• Payments up to and including EUR 50,000	by 15:00 ⁽²⁾	by 24:00	by 15:30	by 15:30	-
• Urgent payments up to EUR 50,000	by 16:00	by 24:00	by 16:00	by 16:00	-
• Payments over EUR 50,000 (urgent and other)	by 16:00	by 16:00	by 16:00	by 16:00	-
• Flik payments to the credit of consumer accounts up to EUR 15,000	-	-	-	-	by 24:00
Submit a bill of exchange for collection ⁽³⁾	by 12:00	-	-	-	-
Payments to creditors based on court and tax enforcement	by 13:00	-	-	-	-
Submit an execution of payment order (izvršnica) for collection	by 11:00	-	-	-	-
Orders submitted via NLB ATMs for internal payments and payments to accounts opened in other banks must be submitted by 14:00.					
Deposit of cash (banknotes) in NLB Day-Night Vault by 7:45.					

Inflow orders

Internal	Hour of receipt	Approval of account
• between personal accounts	by 24:00	the same day
• between personal and business accounts for payments via Klikpro	by 24:00	the same day
• from other accounts opened in NLB	by 18:00	the same working day
External	Hour of receipt	Approval of account
• inflows of instant payments from accounts opened in other banks ⁽⁴⁾ (Flik payments also)	by 24:00	the same day
• other inflows from accounts opened in other banks	by 17:00	the same working day

➤ Cross-border payment transactions, payment transactions with third countries, domestic transactions in foreign currency, and currency conversions

Outflow orders

	Bank counter ⁽¹⁾	NLB Klik, Video Call	NLB Proklik, Klikpro Video Call	Value/settlement date
• Cross-border payment transactions and payment transactions with third countries				
- in EUR on the UPN form ⁽⁵⁾ :	by 13:00 ⁽⁶⁾	by 15:00 ⁽⁷⁾	by 15:00 ⁽⁷⁾	the same working day
- other payments in EUR, SEK, RON,	by 13:00	by 15:00	by 15:00	up to 1 working day

USD, CAD, CZK, DKK, HUF, NOK, CHF, MKD, GBP, RSD, BGN, BAM and PLN ⁽⁶⁾				
- in other currencies ⁽⁶⁾	by 13:00	by 15:00	by 15:00	up to 2 working days
• Domestic payment transactions in foreign currency	by 13:00	by 22:00	by 15:00	the same working day
• Currency conversions	by 13:00	by 15:00	by 15:00	the same working day

Inflow orders

	Hour of receipt	Value/settlement date
• Orders with a value/settlement date on the same day	by 15:30	the same working day
• Orders with a value/settlement date in the coming days	by 15:30	on the value date
• Orders with a value/settlement date in the past days	by 15:30	on the date of receipt of the order

II. SEPA MASS PAYMENTS

	NLB Proklik	Secure electronic exchange
• The file only contains data for recipients of payments who have open accounts in NLB (internal transactions).	by 18:00	by 15:00
• The file only contains data for recipients of payments who have open accounts in the Republic of Slovenia (in NLB and/or in other banks in the Republic of Slovenia)	by 15:30	by 14:00
• The file contains data for recipients of payments who have open accounts in the Republic of Slovenia (in NLB and/or other banks in the Republic of Slovenia) and in other banks of the SEPA area.	by 15:00	by 14:00

III. SEPA DIRECT DEBITS

Recipient of funds	NLB Proklik
The recipient of funds can forward the data to the bank 14 days before the date of execution, but no later than by the date specified below (D):	
• for the CORE SDD scheme	D-2 working days by 24:00
• for the B2B SDD scheme	D-2 working days by 24:00
Submit cancellation (before SDD execution) according to CORE and B2B scheme	D-1 working day by 9:00
Submit annulment (after SDD execution) according to CORE and B2B scheme	D+4 working days by 24:00

Payer	Funds on the payer's account
The payer must provide coverage on the account on the date of payment execution	
• for recipients of payments with an account in NLB (internal transactions)	by 16:00
• for recipients of payments with an account in the Republic of Slovenia according to the CORE SDD scheme	by 11:00
• for recipients of payments with an account in other banks outside the Republic of Slovenia in the SEPA area and for recipients according to the B2B scheme	by 6:30

IV. SATURDAYS, SUNDAYS, AND NATIONAL HOLIDAYS

Outflow orders

	Klikpro	NLB Klik, Video Call	NLB Pay
Internal payments			
• between personal accounts	by 24:00	by 24:00	–
• between personal and business accounts for payments via Klikpro	by 24:00	–	–
• Flik payments between personal accounts up to EUR 15,000	–	–	by 24:00
Domestic internal payments			
• Flik payments to personal accounts opened in other banks up to EUR 15,000	–	–	by 24:00
• Instant payments to personal and business accounts opened in other banks:			
o payments up to and including EUR 50,000	by 24:00	–	–
o urgent payments up to EUR 50,000	by 24:00	–	–
o payments over EUR 50,000 (urgent and others)	by 16:00	–	–
Cross-border payments	by 24:00 ⁽⁷⁾		

Inflow orders

Internal inflows	Hour of receipt	Approval of account
• between personal accounts	by 24:00	the same day
• between personal and business accounts for payments via Klikpro	by 24:00	the same day
External inflows	Hour of receipt	Approval of account
• inflows of instant payments from accounts opened in other banks ⁽⁴⁾ (Flik payments also)	by 24:00	the same day

Legend:

- 1) Bank counter schedule depends on the business hours of NLB Branch Offices.
- 2) For payments in cash by 16:00.
- 3) The indicated hour applies to submitting bills of exchange for collection on the day of maturity or in the next two working days. The proposer submits/sends them to the bank unit where the debtor's account is opened.
- 4) If the payer's bank enables the execution of external instant payments.
- 5) Applies if the bank of the recipient of the SEPA payment is reachable, otherwise the guaranteed value/settlement date is up to 1 working day.
- 6) The guaranteed value/settlement date for payments debiting NLB Business Account at the bank counter is up to 1 working day.
- 7) Payments via Klikpro up to EUR 50,000 are executed until 24:00, if the recipient's bank is included in the execution of external instant payments.
- 8) Does not apply to payments via video call.

Notes:

- Orders submitted after the hours indicated in the schedule will be received by the bank the next working day (from Monday to Friday). The exception is internal payments via Klikpro between NLB Personal and NLB Business Accounts, which are executed every day – 24/7.
- Payment orders that may be submitted 24 hours per day via NLB Proklik, Klikpro, NLB Klik, and Video Call, are executed and value dated by the bank according to the schedule.
- Orders to the debit of NLB Business Account submitted with value date on the same day in accordance with the schedule of payments via NLB Proklik and Klikpro, if there is no coverage on the account, try to be processed periodically several times a day, namely on working days until 15:20, and for cross-border payments on the UPN form until 14:50. After this time limit, all orders are rejected. The exception is internal payments executed between NLB Business and NLB Personal Account via Klikpro, where the balance is checked when the transaction is executed.
- For cross-border payments in EUR, it is also possible to make an urgent payment on the day of submission of the order in accordance with the schedule using the UPN form. For the execution of other cross-border payments and payments with third countries with a shorter settlement (value) date, prior agreement with the bank is necessary.
- The payer may submit a request to prohibit the execution of SDD (objection) one working day before the date of execution, and a request for the reimbursement of funds (after the execution of SDD) under the CORE scheme no later than 8 weeks or 13 months after the execution of SDD.