

Year-End Processing

Payment transactions of Commerzbank AG in Germany at the turn of the year 2025/2026

	Tue 23.12.	Wed 24.12.	Thur 25.12.	Fr 26.12.	Sat 27.12.	Sun 28.12.	Mo 29.12.	Tue 30.12.	Wed 31.12.	Thur 01.01.	Fr 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 2025 on which pay-ments 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 cover-age and/or credit limits have been ensured.

From January 2nd, 2026, payment transactions will be processed as usual.

The most important cut-off times:

Paper-based transfers (SEPA and foreign payments/AZV) must be submitted on December 29, 2025, at the usual times to ensure processing on December 30, 2025.

SEPA Payments

SEPA payments with electronic signature: 5:00 pm

Urgent Payments (CCU)

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

SEPA Instant Payments (Real-time transfers)

Availability 24/7/365. The booking is always carried out on a TAR-GET operating day. If the payment is made after the booking cut-off time (around 7:30 PM), on a weekend, or on a TARGET holi-day, it will be booked on the next TARGET operating day with the value date of execution.

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 with conversion: 6:00 pm

Please also consider the cut-off time for the currency used in the conversion. See the factsheet: [cut-off-times-commerzbank-pdf.pdf](#)

Direct Debits

- December 24, 2025, and December 31, 2025, are possible due dates for direct debits.
- The order must be placed on the preceding processing day (December 23, 2025, or December 30, 2025) no later than 1:00 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.