



Payment and Receipt Cut-Off Times

Instrument Type	Currency (Local/Foreign Currency)	Payment/ Receipt	Cut-off time	Value Date (T day)	Funds/Cheque Availability	Remarks
Interbank GIRO (ACH, low value <= MYR1,000,000)	Local	Payment	1700	same day	same day	
	Local	Receipt	2100	same day	same day	
DuitNow (Instant Payment <= MYR10,000,000)	Local	Payment	1700	Immediate	Note 4	
		Receipt	2300			
DuitNow Autodebit (<=MYR10,000,000)	Local	Receipt	2200	Immediate		
RENTAS (RTGS, high value >= MYR10,000)	Local	Payment	1500	same day	same day	
		Receipt	1600	same day	same day	
Telegraphic Transfer (Wire Transfer)	AUD/NZD/JPY	Payment	0900 After 0900	T T+1	Note 1	
	THB	Payment	1500	T+2		
	CNH	Payment	1400	same day		
	SGD	Payment	1200	same day		
	HKD	Payment	1400	same day		
	Other FCYs	Payment	1500	same day		
	AUD/NZD/JPY/THB	Receipt	1000	same day	Note 2	
	SGD	Receipt	1400	same day		
	Other FCYs	Receipt	1500	same day		
House Transfer	Local		1700	same day		
	FCY		1500/ 1700	same day		With Conversion 1500 No Conversion 1700
Direct Debit	Local	Receipt	1100 1700	same day/ next day		
FPX	Local	Payment	1700	same day		Note 3
JomPAY	Local	Payment	1700	same day		
Banker's Cheque Issuance	Local	Payment	-	same day		No manual Banker's Cheque Issuance
Clearing Cheques	Local	Cheque Deposit (Outward cheque Clearing)	1600	same day	next day	

Note:

1 Subject to beneficiary bank processing.

2 For incoming funds related to proceeds from the export of goods, the time of cut-off is 12pm, funds will be credited on the same day provided responses received by 4pm as per Foreign Exchange Administration (FEA) Rules to avoid unnecessary delay.

3 FPX payments must be approved within 5 calendar days from payment initiation, else it will be auto cancelled by PayNet. FPX operating hours are available 24x7 and subject to bank processing during working hours. As best practice, please submit the duly authorized payment 2-3 days prior to payment due date to avoid delay, especially if payment due dates fall on weekend or public holidays.

- Value date is account debiting date

- T day is the duly authorized transaction released to the bank

4 DuitNow Operating hours for client to initiate transactions is 9AM to 5PM Monday to Friday. Near 24x7 for incoming transactions, excluding the end-of-day processing time. Immediate availability of funds during business days.

For all future dated transactions, the bank will process the payments at the start of the business day or Window 1 of the value date as set by the customer.