



Instrument Type	Currency (Local/Foreign Currency)	Payment/ Receipt	Cut-off time	Cut off time for manual instruction	Value Date (T day)	Funds/Cheque Availability	Remarks	
Interbank GIRO (ACH, low value <= MYR1,000,000)	Local	Payment	1700	1500	same day	same day		
	Local	Receipt	2100	NA	same day	same day		
DuitNow (Instant Payment <= MYR10,000,000)	Local	Payment	1700	NA	Immediate	Note ⁴		
		Receipt	2300					
RENTAS (RTGS, high value >= MYR10,000)	Local	Receipt	1500	1300	same day	same day		
		Receipt	1600	NA	same day	same day		
Telegraphic Transfer (Wire Transfer)	AUD/NZD/JPY	Payment	0900	1500 (Previous day)	T+1	Note ¹		
			1500	1300	T+2			
	PHP/THB/IDR	Payment	1500	1300	T+2			
	CNH	Payment	1400	1200	same day			
	SGD	Payment	1200	1000	same day			
	HKD	Payment	1400	1200	same day			
	Other FCYs	Payment	1500	1300	same day			
	AUD/NZD/JPY/ THB	Receipt	1000	NA	same day		Note ²	
	SGD	Receipt	1400	NA	same day			
	Other FCYs	Receipt	1500	NA	same day			
House Transfer	Local		1700	1500	same day			
	FCY		1500	1300	same day			
Direct Debit	Local	Receipt	1100 1700	N/A	same day/ next day			
FPX	Local	Payment	1700	N/A	same day		Note ³	
JomPAY	Local	Payment	1700	N/A	same day			
Banker's Cheque Issuance	Local	Payment	1500	1300	same day			
Clearing Cheques	Local	Cheque Deposit (Outward Cheque Clearing)	1600	N/A	same day	next day		

Note:

¹ Subject to beneficiary's bank processing

² For incoming funds related to proceeds from the export of goods, the cut-off times is 12pm, funds will be credited 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 is 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

- 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.

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