



Payment and Receipt Cut-Off Times

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					
DuitNow Autodebit (<=MYR10,000,000)	Local	Receipt	2300	NA	Immediate			
RENTAS (RTGS, high value >= MYR10,000)	Local	Payment	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		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		1500/1700	1300	same day		With Conversion 1500 No Conversion 1700	
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 during business days.

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.