

Day	Payment Initiated by Customers		*Funds Received by Beneficiaries		*Refund for Unsuccessful Transactions
	ATM	Internet Banking and OTC			
Business Days (Mon – Fri)	Before 4:00 am	Before 5:00 am	Same business day	By 11:00 am	By 5:00 pm
	4:01 am to 7:00 am	5:01 am to 8:00 am		By 2:00 pm	By 8:20 pm
	7:01 am to 10:00 am	8:01 am to 11:00 am		By 5:00 pm	By 11:00 pm
	10:01 am to 1:00 pm	11:01 am to 2:00 pm		By 8:20 pm	By 11:00 am, next business day
	1:01 pm to 4:00 pm	2:01pm to 5:00 pm		By 11:00 pm	
	After 4:00 pm	After 5:00 pm	Next business day	By 11:00 am	By 5:00 pm
Non-Business Days (Saturday, Sunday and Federal Territory Public Holidays)			Next business day	By 11:00 am	By 5:00 pm

Interbank Giro Odfi Manual

CH Cherryholmes

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the CH Cherryholmes text.

Interbank Giro Odfi Manual:

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The Code of Federal Regulations is a codification of the general and permanent rules published in the Federal Register by the Executive departments and agencies of the United States Federal Government **Code of Federal Regulations, Title 31, Money and Finance: Treasury, Pt. 200-499, Revised as of July 1, 2011** Office of the Federal Register (U.S.) Staff,2011-09-23 *The Code of Federal Regulations of the United States of America* ,2003 The Code of Federal Regulations is the codification of the general and permanent rules published in the Federal Register by the executive departments and agencies of the Federal Government *Code of Federal Regulations* ,2003 Federal Register ,1998-02 **Code of Federal Regulations** United States. Department of the Treasury,2013 Special edition of the Federal register containing a codification of documents of general applicability and future effect as of April 1 with ancillaries Title 31 Money and Finance:Treasury Parts 200 to 499 (Revised as of July 1, 2013) Office of The Federal Register, Enhanced by IntraWEB, LLC,2014-07-01 The Code of Federal Regulations Title 31 contains the codified United States Federal laws and regulations that are in effect as of the date of the publication pertaining to money and finance functions of the Department of the Treasury including foreign assets control and financial crimes and investment security **2017 CFR Annual Print Title 31 Money and Finance: Treasury Parts 200 to 499** Office of The Federal Register,2017-07-01 **BASIC Programming** Van Court Hare,1982

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