

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

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