

## Funds Transfer Using IBG and IBFT via ATMs

### Step-By-Step Process

ATM

*(Note: Steps may vary between banks)*

### Interbank GIRO (IBG)

1. Insert ATM/debit card into the ATM machine.
2. Choose preferred language and key in 6 digit PIN number
3. Choose 'Other Transaction' or 'Transfer'  
*(Note: Some banks may display 'Transfer' option only)*
4. Select 'Interbank GIRO (IBG) Transfer' or 'Interbank GIRO (IBG)'
5. Select the recipient's bank by entering the bank code as displayed on the ATM screen or choose the bank from the side button
6. Enter the account number of the receiving party and press 'Confirm' button
7. Enter the amount and press 'Confirm' button
8. The ATM will prompt the beneficiary bank, account number and amount to be transferred. Please check that all the information is correct before pressing the 'Confirm' button
9. Cardholders will be informed that the IBG transaction is being processed.

### Interbank Funds Transfer (IBFT)

1. Insert ATM/debit card into the ATM machine.
2. Choose preferred language and key in 6 digit PIN number.
3. Choose 'Other Transaction' or 'Transfer'  
*(Note: Some banks may display 'Transfer' option only)*
4. Select 'Interbank Fund Transfer' or 'MEPS Interbank Transfer'
5. Select the recipient's bank by entering the bank code as displayed on the ATM screen or choose the bank from the side button  
*(Note: Some banks may also request to select beneficiary's account, either Savings or Current account prior to selecting the bank name)*
6. Enter the recipient's account number and press 'Confirm' button
7. Enter the amount to be sent to the receiving party and press 'Confirm' button
8. The name of the recipient, beneficiary bank, account number and amount will be shown on the ATM. Please check that all the information is correct before pressing the 'Confirm' button.
9. Cardholders will be informed that the IBFT transaction is completed.

**Fee**

**Free to RM0.30 per transaction**

**Free to RM4.00 per transaction**

*(Please check with your banks)*

**Crediting Period**

Payment Initiated	Funds Received
<b>Business Days (Monday - Friday)</b>	
Before 5.00 am	By 11.00 am
5.01 am to 8.00 am	By 2.00 pm
8.01 am to 11.00 am	By 5.00 pm
11.01 am to 2.00 pm	By 8.20 pm
2.01 pm to 5.00 pm	By 11.00 pm
After 5.00 pm	By 11.00 am (Next business day)
Non-Business Days (Saturday, Sunday and Federal Territory Public Holidays)	By 11.00 am (Next business day)

Immediately  
(to double confirm with banks and include the downtime)

**Participating banks**

Affin Bank	Hong Leong Bank	Affin Bank	Citibank
Agrobank	HSBC Bank	Agrobank	Hong Leong Bank
Alliance Bank	Kuwait Finance House	Al-Rajhi Bank	HSBC Bank
AmBank	Maybank	Alliance Bank	Kuwait Finance House
Bank Rakyat	Public Bank	AmBank	Maybank
CIMB Bank	RHB Bank	Bank Islam	Public Bank
	UOB Bank	Bank Rakyat	RHB Bank
		Bank Muamalat	Standard Chartered Bank
		BSN	UOB Bank
		CIMB Bank	MEPS ATMs