

HOW TO PAY

STEP BY STEP GUIDELINE

Interbank GIRO transfer via AmBank ATM

When the money/fund will reach the recipient's account (AEON)?

Payment Initiated by Customers		*Funds Received by Beneficiaries	
Business Days (Mon -Fri)	Before 5:00am	Same business day	By 10:20am
	5:00am to 7:00am		By 1:00pm
	7:01am to 9:30am		By 3:00pm
	9:31am to 12:30pm		By 5:45pm
	After 12:30pm	Next business day	By 10:30am
Non-Business Days (Saturdays, Sundays & Federal Territory Public Holidays)		Next business day	By 10:30am

*Under normal circumstances

Applicable for all IBG payments and funds transfer to current accounts & saving accounts.

For loan and credit card payments initiated up to and including 12.30pm on Business Days, funds will be available in the beneficiary's account before 12 midnight on the same day.

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- 1.** At AmBank ATM, insert Debit Card
- 2.** Choose preferred language and Key in ATM Pin
- 3.** Choose “Interbank Transaction (MEPS & IBG)”
- 4.** Select “InterBank GIRO (IBG)”
- 5.** Select “Press to Continue”
- 6.** Enter amount and press “Correct” button
- 7.** Select account to debit from
- 8.** Select the recipient’s bank and enter Bank Code then Press If “Correct”
-CITIBANK
- 9.** Enter the Beneficiary Account no and Press If “Correct”
Account Number:
-For Credit Card (key in your 16 digit AEON Credit Card Number)
-For Easy Payment (EP) - (Key in **789** followed by your 12 digit Loan Agreement Number)
- 10.** Check the details before pressing the “YES” button
- 11.** Transaction accepted with receipt printed
- 12.** Take your Debit Card and receipt from ATM