

## HOW TO PAY

### STEP BY STEP GUIDELINE Interbank GIRO transfer via AmOnline

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

Payment Initiated by Customers		*Funds Received by Beneficiaries	
<b>Business Days (Mon -Fri)</b>	Before 5:00am	<b>Same business day</b>	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	<b>Next business day</b>	By 10:30am
<b>Non-Business Days (Saturdays, Sundays &amp; Federal Territory Public Holidays)</b>		<b>Next business day</b>	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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### STEP BY STEP GUIDELINE

#### Interbank GIRO transfer via AmOnline

- 1.** Login to AmOnline access
- 2.** Select “Pay & Transfer”
- 3.** Select “Transfer Other Bank”
- 4.** Select your account to deduct the funds from the “From” dropdown then select the account from the “To” dropdown if this is already in your favourites or for a new account, select “Non Favourite”
- 5.** Insert the amount, Select “IBG” as the transfer method
- 6.** Key all the details as below
  - Choose Beneficiary Bank - Citibank
  - Account number:
    - For Credit Card - (Your 16 digit AEON Credit Card Number)
    - For Easy Payment (EP) - 789 followed by (Your 12 digit Loan Agreement Number)
- 7.** Then select “One Time” or “Repeat”
- 8.** Click “Next button” and confirm all the details displayed
- 9.** Click “Request TAC”
- 10.** Key in the TAC Number
- 11.** Print out the receipt
- 12.** Sign out AmOnline