

## HOW TO PAY

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

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

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

\*Under normal circumstances

For unsuccessful Interbank GIRO transaction that was performed on the same day by 5:00pm, the customer will receive the fund on the next business day by 11:00am, under normal circumstances.

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1. Login to myBSN access
2. Select "Payments"
3. Select "InterBank Giro (IBG)"
4. Choose which account you would like to transfer from
5. Key all the details as below at **Beneficiary Details**
  - 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)
6. Key in all the transaction detail
7. Key in amount
8. Select "Submit"
9. Confirm all details & Click "Request TAC"
10. Key in the TAC Number and Confirm
11. Print out the receipt
12. Sign out myBSN Online