

Cash Management

Cut-off Times for Malaysia

	Cut off Time	Remarks
Intracompany Payment		
EUR, USD	2.30pm (Business Day)	➤ Execution date – D
MYR	3.00pm (Business Day)	➤ Execution date – D
Domestic Transfers (MYR)		
Low Value Payment (IBG)	5.00pm (Business Day)	➤ Threshold limit : up to MYR 1 mil
Payroll (IBG)	5.00pm (Business Day)	➤ Threshold limit : up to MYR 1 mil
Bill Payment (JomPAY)	5.00pm (Business Day)	➤ Threshold limit : up to MYR 1 mil
FPX	5.00pm (Business Day)	➤ Threshold limit: n/a ➤ Only available during KL Business Days
DuitNow Online Banking or Wallets	5.00pm (Business Day)	➤ Threshold limit: MYR 10 mil ➤ Only available during KL Business Days
DuitNow Transfer	5.00pm (Business Day)	➤ Threshold limit: MYR 10 mil ➤ Only available during KL Business Days
RENTAS (RTGS)	3.00pm (Business Day)	➤ Threshold limit : MYR 10,000 upwards
Cheque		
Cashier Order (MYR)	3.00pm (Business Day)	➤ Available next KL business day
Corporate Cheque (MYR)	2.00pm (Business Day)	➤ Available next KL business day
Foreign Transfer (TT)		
EUR	4.00pm (Business Day)	➤ Execution date – D
USD	5.00pm (Business Day)	➤ Execution date – D
CAD, CHF, GBP	3.30pm (Business Day)	➤ Execution date – D
AUD, HKD, IDR, INR, JPY, KRW, NZD, SGD	3.30pm (Business Day)	➤ Execution date – D-1
CNY, THB	3.30pm (Business Day)	➤ Execution date – D-2
Collections		
DuitNow AutoDebit (MYR)	5.00pm (Business Day)	➤ Applicable to inward (debiting) and outward (crediting) ➤ Only available during KL Business Days

- All instructions are processed on KL Business Days only.
- Instructions received post cut-off times or on non-KL Business Days will be processed on the next KL Business Day.
- Value date will be adjusted to the next business day if it falls on the non business day of the specific currency.
- Timely processing of your instruction is subjected to - sufficient funds / receipt of complete & correct information / clearance from compliance checks
- The receipt of funds by your beneficiary is dependent on the correspondent and beneficiary banks.
- Transactions involving FX will be determined using the earlier cut-off time for the two currencies involved.
- We reserve the right to vary the cut-off time arrangement without prior notice. In case of any disputes, our decision shall be final.

➤ Contact Us

- For more information, please refer to BNP Paribas Malaysia website at <https://apac.bnpparibas/en/malaysia/cash-management-trade-services/>
- Please note that this information may be updated from time to time through this website. For more information or any queries, you may contact your cash management representative. Alternatively, you may email your enquiry to the Client Service Department at csd_malaysia@asia.bnpparibas.com