

# CASH MANAGEMENT SERVICES

In line with the upcoming holidays on **December 24 & 25** (Special Non-Working Day & Christmas Day), **December 30, 31 & January 1** (Special Non-Working Day, Rizal Day and New Year's Day), please be advised that transactions and requests after the cut-off schedules on December 23 and 27 shall be processed on the next banking day, December 26 and January 2.

CMS Product/Service	December 24 - 25, 2024	December 30 - 31, 2024 & January 1, 2025
<b>Business Online Banking (BOB)</b>	Transactions shall continue to be processed normally.	Transactions shall continue to be processed normally.
<b>PESONet</b>	Transactions approved after the 3:00 p.m. cut-off on Dec 23 (Monday) shall be processed on Dec 26 (Thursday), upon resumption of PCHC clearing and settlement.	Transactions approved after the 3:00 p.m. cut-off on Dec 27 (Friday) shall be processed on Jan 2 (Thursday) upon resumption of PCHC clearing and settlement.
<b>Auto Debit Service</b>	Transactions shall continue to be processed normally.	Transactions shall continue to be processed normally.
<b>Auto Credit Service</b>	Transactions shall continue to be processed normally.	Transactions shall continue to be processed normally.
<b>BDO to BDO Fund Transfers</b>	Transactions shall continue to be processed normally.	Transactions shall continue to be processed normally.
<b>instaPay</b>	Transactions shall continue to be processed normally.	Transactions shall continue to be processed normally.
<b>Foreign Wire Transfer (FXTT)</b>	Transactions approved after the 12:00 p.m. cut-off on Dec 23 (Monday) shall be processed on Dec 26 (Thursday), upon resumption of PCHC clearing and settlement.	Transactions approved after the 12:00 p.m. cut-off on Dec 27 (Friday) shall be processed on Jan 2 (Thursday), upon resumption of PCHC clearing and settlement.
<b>Real-Time Gross Settlement (RTGS)</b>	Transactions approved after the 2:00 p.m. cut-off on Dec 23 (Monday) shall be processed on Dec 26 (Thursday), upon resumption of PCHC clearing and settlement.	Transactions approved after the 2:00 p.m. cut-off on Dec 27 (Friday) shall be processed on Jan 2 (Thursday), upon resumption of PCHC clearing and settlement.
<b>Philippine Domestic Dollar Transfer System (PDDTS)</b>	Transactions approved after the 12:00 p.m. cut-off on Dec 23 (Monday) shall be processed on Dec 26 (Thursday), upon resumption of PCHC clearing and settlement.	Transactions approved after the 12:00 p.m. cut-off on Dec 27 (Friday) shall be processed on Jan 2, upon resumption of PCHC clearing and settlement.
<b>Bills Payment</b>	Available on Dec 24 (Tuesday) & 25 (Wednesday), but settlement of bills payment transactions will be on the next banking day, Dec 26 (Thursday).	Available on Dec 30 (Monday), 31 (Tuesday) & Jan 1 (Wednesday); settlement of bills payment transactions will be on the next banking day, Jan 2 (Thursday).
<b>Government Payments</b>	Transactions approved after the 12:00 p.m. cut-off for BIR Payments, and 4:00 p.m. cut off for eGov Direct (BancNet) on Dec 23 (Monday) shall be processed on Dec 26 (Thursday).	Transactions approved after the 12:00 p.m. cut-off for BIR Payments, and 4:00 p.m. cut off for eGov Direct (BancNet) on Dec 27 (Friday) shall be processed on Jan 2 (Thursday).
<b>Check Printing and Releasing (Checkwriting)</b>	Unavailable on Dec 24 (Tuesday) & 25 (Wednesday); regular operations will resume on Dec 26, (Thursday).	Unavailable on Dec 30 (Monday), 31 (Tuesday) & Jan 1 (Wednesday); regular operations will resume on Jan 2 (Thursday).
<b>Motorized Check Pick-Up (MCPU)</b>	Unavailable on Dec 24 (Tuesday) & 25 (Wednesday); regular operations will resume on Dec 26 (Thursday).	Unavailable on Dec 30 (Monday), 31 (Tuesday) & Jan 1 (Wednesday); regular operations will resume on Jan 2 (Thursday).
<b>Corporate Check Scanner (CCS)</b>	Available on Dec 24 (Tuesday) & 25 (Wednesday). However, checks submitted during the holidays shall be processed and credited on Dec 26 (Thursday).	Available Dec 30 (Monday), 31 (Tuesday) & Jan 1 (Wednesday). However, checks submitted during the holidays shall be processed and credited on Jan 2 (Thursday).
<b>Deposit Pick-up Armored Car Unit/ Travelling Teller (DPU)</b>	Unavailable on Dec 24 (Tuesday) except for those with approved holiday pickup. Unavailable on Dec 25 (Wednesday). Regular operations will resume on Dec 26 (Thursday).	Unavailable on Dec 30 (Monday) & 31 (Tuesday) except for those with approved holiday pickup. Unavailable on Jan 1 (Wednesday). Regular operations will resume on Jan 2 (Thursday).
<b>Motocash</b>	Unavailable on Dec 24 (Tuesday) & 25 (Wednesday); regular operations will resume on Dec 26 (Thursday).	Unavailable on Dec 30 (Monday), 31 (Tuesday) & Jan 1 (Wednesday); regular operations will resume on Jan 2 (Thursday).
<b>Corporate Cash Deposit Machine (CCDM)</b>	Available on Dec 24 (Tuesday) & 25 (Wednesday). However, deposits made during the holidays shall be credited on the next banking day, Dec 26 (Thursday). Retrievals shall proceed, if any.	Available on Dec 30 (Monday), 31 (Tuesday) & Jan 1 (Wednesday). However, deposits made during the holidays shall be credited on the next banking day, Jan 2 (Thursday). Retrievals shall proceed, if any.
<b>Corporate Cash Recycler Machine (CCRM)</b>	Available on Dec 24 (Tuesday) & 25 (Wednesday). Retrievals and loading shall proceed, if any.	Available on Dec 30 (Monday), 31 (Tuesday) & Jan 1 (Wednesday). Retrievals and loading shall proceed, if any.
<b>Corporate Automated Teller Machines (Corp ATM)</b>	Available on Dec 24 (Tuesday) & 25 (Wednesday).	Available on Dec 30 (Monday), 31 (Tuesday) & Jan 1 (Wednesday).
<b>Cash Accept Machines (CAM)</b>	Available on Dec 24 (Tuesday) & 25 (Wednesday).	Available on Dec 30 (Monday), 31 (Tuesday) & Jan 1 (Wednesday).
<b>Corporate e-Statement</b>	CES files for Dec 24 (Tuesday) to 26 (Thursday) transactions shall be transmitted on Dec 27 (Friday).	CES files for transactions from Dec 28 (Saturday) to Jan 2 (Thursday) shall be transmitted by Jan 3 (Friday).