

Illustration of the bank mode process (working days):

Day 1	Corporate service buyer (CSB) submits payment file to OCBC
Day 2	Deduction of service fees from CSB's DDA account (assuming CSB inputs the funds deduction date as Day 2)
Day 3	Earliest crediting of net service fee to SEP's bank account (i.e. where net service fee does not exceed \$200,000)
Day 4	Earliest crediting of CAYE contribution to SEP's MediSave account (at night)