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A direct transfer is a type of bank-to-bank payment that moves money from one account to another. This is usually done online, but it can also be initiated over the phone or by physically visiting a bank branch. In most cases, these payments are initiated by the customer in response to an invoice sent by the business.

[Direct Bank Transfer Payment Method Pros & Cons - GoCardless](#)  
: direct-bank-transfer-payment-method-for-small-businesses

[Direct Express - How it works](#)  
: how\_it\_works

Transfers generally take three (3) Business Days. Instructions to make a telephone transfer or bill payment that are received after our cutoff hour or on a non-Business Day will be considered received as of the next Business Day.

[Direct Express - How it works](#)  
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