

52. EXPRESS (CCC)	
Presentment	GHS 50.00
Returns	NIL
53. DIRECT CREDIT (ACH) – INDIVIDUAL/CORPORATE	
Presentment	GHS 15.00 per beneficiary
Returns	NIL
54. EXPRESS DIRECT CREDIT (ACH) – INDIVIDUAL/CORPORATE	
Presentment	GHS 20.00 per beneficiary
55. NEAR REAL TIME (NRT) – INDIVIDUAL/CORPORATE	
Presentment	GHS 30.00 per beneficiary
56. DIRECT DEBITS	
Presentment	GHS 1.00 per transaction
Returns	NIL
*** ACH (Two Days) Transfer	GHS 5.00 per beneficiary