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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

Delayed bank transfers can be caused by a number of factors, including global events, natural disasters, different currencies, missing paperwork, time differences, and many more.

8 Reasons Why Your Bank Transfers Take So Long - Statrys: blog: delayed-bank-transfer

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