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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

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](#) : how_it_works

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O Que São as Competências de Aprendizagem?

As competências de aprendizagem são um grupo de habilidades fundamentais essenciais para o crescimento acadêmico e profissional. Elas estão diretamente relacionadas a nossos valores, comunicação, compromentos, objetivos e práticas cotidianas. Investir no desenvolvimento des