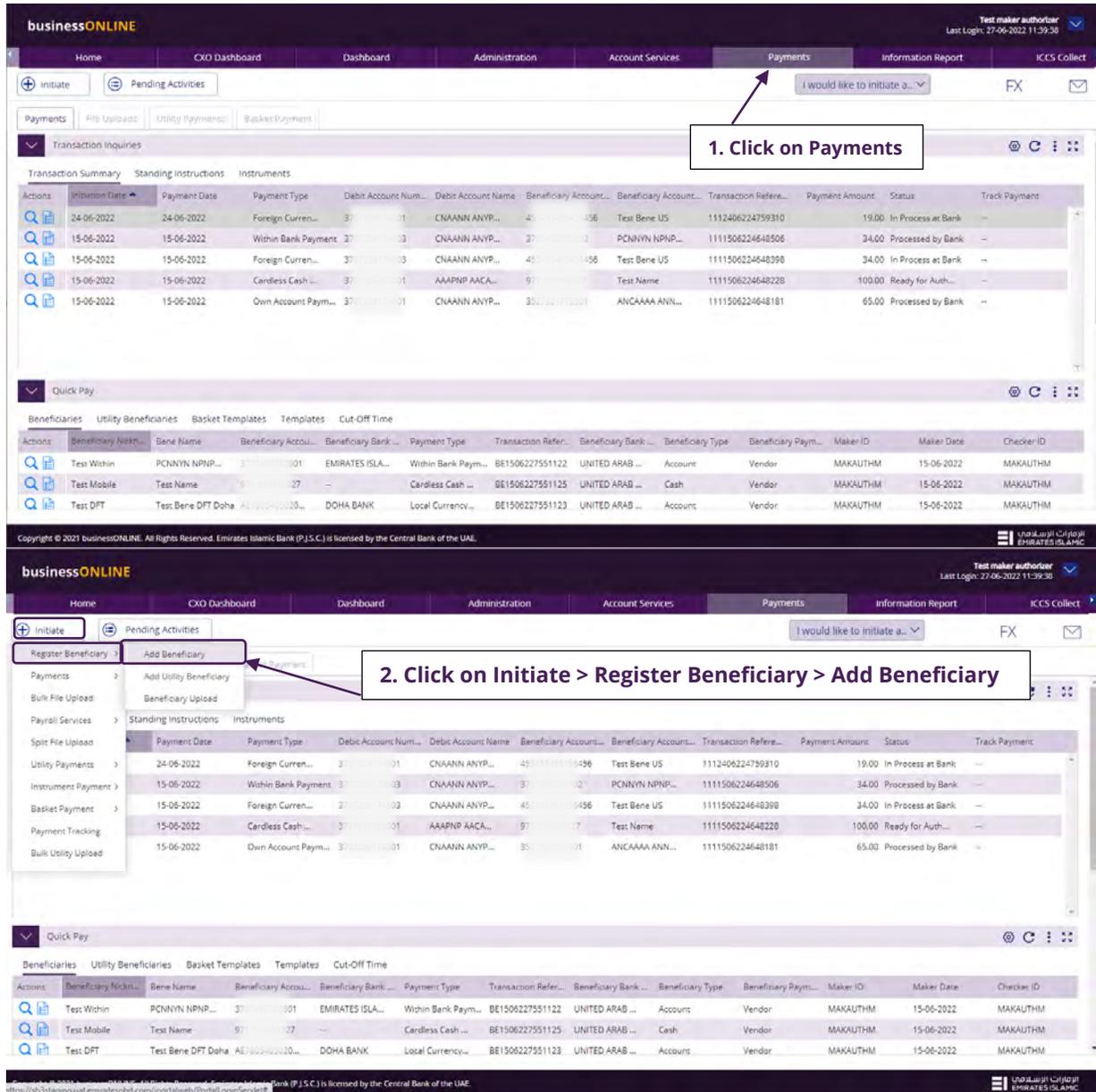


businessONLINE – CARDLESS CASH WITHDRAWAL



ADD A BENEFICIARY FOR CARDLESS CASH WITHDRAWAL

- Login to **businessONLINE**



The screenshot shows the businessONLINE interface with the 'Payments' tab selected. A callout box labeled '1. Click on Payments' points to the 'Payments' tab in the top navigation bar.

Below the 'Payments' tab, a dropdown menu is open, showing options like 'Register Beneficiary', 'Add Beneficiary', 'Add Utility Beneficiary', and 'Beneficiary Upload'. A callout box labeled '2. Click on Initiate > Register Beneficiary > Add Beneficiary' points to the 'Add Beneficiary' option.

The main content area displays a 'Transaction Summary' table with columns: Actions, Initiation Date, Payment Date, Payment Type, Debit Account Num..., Debit Account Name, Beneficiary Account..., Beneficiary Account..., Transaction Refer..., Payment Amount, Status, and Track Payment.

| Actions | Initiation Date | Payment Date | Payment Type | Debit Account Num... | Debit Account Name | Beneficiary Account... | Beneficiary Account... | Transaction Refer... | Payment Amount | Status | Track Payment |
|---------|-----------------|--------------|---------------------|----------------------|--------------------|------------------------|------------------------|----------------------|----------------|--------------------|---------------|
| | 24-06-2022 | 24-06-2022 | Foreign Curren... | 3700001001 | CNAANN ANYP... | 4500000056 | Test Bene US | 1112406224759310 | 19.00 | In Process at Bank | --- |
| | 15-06-2022 | 15-06-2022 | Within Bank Payment | 3700001003 | CNAANN ANYP... | 3700000002 | PCNNYN NPNP... | 1111506224648506 | 34.00 | Processed by Bank | --- |
| | 15-06-2022 | 15-06-2022 | Foreign Curren... | 3700001003 | CNAANN ANYP... | 4500000056 | Test Bene US | 1111506224648398 | 34.00 | In Process at Bank | --- |
| | 15-06-2022 | 15-06-2022 | Cardless Cash ... | 3700001001 | AAAPNP AACAL... | 9700000027 | Test Name | 1111506224648228 | 100.00 | Ready for Auth... | --- |
| | 15-06-2022 | 15-06-2022 | Own Account Paym... | 3700001001 | CNAANN ANYP... | 3500000001 | ANCAAAA ANN... | 1111506224648181 | 65.00 | Processed by Bank | --- |

Below the table, there is a 'Quick Pay' section with sub-sections: Beneficiaries, Utility Beneficiaries, Basket Templates, Templates, and Cut-Off Time. A table lists existing beneficiaries with columns: Actions, Beneficiary Nickn..., Bene Name, Beneficiary Accou..., Beneficiary Bank..., Payment Type, Transaction Refer..., Beneficiary Bank..., Beneficiary Type, Beneficiary Paym..., Maker ID, Maker Date, and Checker ID.

| Actions | Beneficiary Nickn... | Bene Name | Beneficiary Accou... | Beneficiary Bank... | Payment Type | Transaction Refer... | Beneficiary Bank... | Beneficiary Type | Beneficiary Paym... | Maker ID | Maker Date | Checker ID |
|---------|----------------------|--------------------|----------------------|---------------------|---------------------|----------------------|---------------------|------------------|---------------------|----------|------------|------------|
| | Test Within | PCNNYN NPNP... | 3700001001 | EMIRATES ISLA... | Within Bank Paym... | BE1506227551122 | UNITED ARAB ... | Account | Vendor | MAKAUTHM | 15-06-2022 | MAKAUTHM |
| | Test Mobile | Test Name | 9700000027 | --- | Cardless Cash ... | BE1506227551125 | UNITED ARAB ... | Cash | Vendor | MAKAUTHM | 15-06-2022 | MAKAUTHM |
| | Test DFT | Test Bene DFT Doha | AE100000020... | DOHA BANK | Local Currency... | BE1506227551123 | UNITED ARAB ... | Account | Vendor | MAKAUTHM | 15-06-2022 | MAKAUTHM |

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businessONLINE

Test maker authorized

Beneficiary Details

Beneficiary Type*

- Within Bank Payment
- Local Currency Payment
- Cardless Cash Withdrawal
- Foreign Currency Payment
- Cardless Cash Withdrawal

Beneficiary Country*

Beneficiary Nickname*

Beneficiary Account / IBAN Number*

Benef Name*

Address Line 1*

Address Line 2**

Phone Number*

E-mail ID

Cancel Clear Submit

3. Select Cardless Cash Withdrawal

businessONLINE

Test maker authorized

Beneficiary Details

Beneficiary Type*

Cardless Cash Withdrawal

✓ BENEFICIARY DETAILS

Beneficiary Country*

Beneficiary Nickname*

Beneficiary Name*

Phone Number*

E-mail ID

4. Click on the Search icon

✓ BENEFICIARY AVAILABILITY

Make this beneficiary available for payments initiated from:

- Any CIF on my subscription
- Selected CIFs (Please select)

Cancel Clear Submit

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The image displays two screenshots of the Emirates Islamic Business ONLINE interface, illustrating the steps to add a beneficiary. The top screenshot shows the 'Beneficiary Country Lookup' section, where the user has selected 'UNITED ARAB EMIRATES EI' and 'ARE'. The bottom screenshot shows the full 'Beneficiary Details' form, including fields for 'Beneficiary Name', 'Beneficiary Nickname', and 'Phone Number', along with a 'Submit' button.

5. Double click on United Arab Emirates EI

6. Create a nickname for the beneficiary

7. Enter the beneficiary's name

8. Enter the beneficiary's UAE mobile number

9. Click on Submit

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The image shows a screenshot of the businessONLINE web application. The main window displays the 'Beneficiary Details' form. A callout box labeled '10. Review the details and scroll down' points to the form fields. Below the form, a 'Confirm' button is highlighted with a callout box labeled '11. Click on Confirm'. A second screenshot shows a 'Confirmation' dialog box with transaction details and a 'Close' button highlighted with a callout box labeled '1. Click on Close'.

Beneficiary Details Form:

- Beneficiary Type: Cardless Cash Withdrawal
- BENEFICIARY DETAILS
 - Beneficiary Country: UNITED ARAB EMIRATES EI
 - Beneficiary Name: demo name
 - E-mail ID: test@email.com
 - Phone Number*
- BENEFICIARY AVAILABILITY
 - Make this beneficiary available for payments initiated from:
 - Any CIF on my subscription

Confirmation Dialog:

- TRANSACTION REQUEST INFORMATION
 - Transaction Reference Number: BE2706227551171
 - Beneficiary Nickname: nickname
 - Date/Time: 27-06-2022 11:59:22
 - Status: Pending Approval
 - Transaction Type: Beneficiary Registration
- TRANSACTION INFORMATION
 - Your beneficiary request has been submitted successfully.

HOW TO INITIATE A CARDLESS CASH WITHDRAWAL REQUEST

- Login to **businessONLINE**

The screenshot displays the businessONLINE web application interface. The top navigation bar includes 'Home', 'Dashboard', 'Account Services', 'Payments', 'Information Report', and 'ICCS Collect'. A callout box labeled '1. Click on Payments' points to the 'Payments' menu item. Below the navigation, there are buttons for 'Initiate' and 'Pending Activities'. A dropdown menu is open, showing options like 'Own Account Payment', 'Within Bank Payment', 'Local Currency Payment', 'Foreign Currency Payment', 'Utility Payments', 'Instrument Payment', 'Basket Payment', 'Payment Tracking', and 'Bulk Utility Upload'. A callout box labeled '2. Click on Initiate > Payments > Cardless Cash Withdrawal' points to the 'Cardless Cash Withdrawal' option in the dropdown menu. The main content area shows a table of transactions with columns for Actions, Initiation Date, Payment Date, Payment Type, Debit Account Num., Debit Account Name, Beneficiary Account, Beneficiary Account, Transaction Reference, Payment Amount, Status, and Track Payment.

Cardless Cash Withdrawal

DEBIT INFORMATION

Debit Account Number* Currency -- Beneficiary Country --

Available Balance -- Account Name -- Account Type --

BENEFICIARY INFORMATION

Select Beneficiary Type
 Existing New

Beneficiary Name* Beneficiary Country -- Beneficiary Nickname --

Email ID -- Phone Number --

Cancel Clear Save As Draft Save As Template Submit

3. Click on the search icon

Cardless Cash Withdrawal

DEBIT INFORMATION

Debit Account Number* Currency -- Beneficiary Country --

Account Lookup

| Debit Account Number | Currency | Account Name | Beneficiary Bank Name | Branch Name | Account Type | Account Nickname | Beneficiary Bank Country |
|----------------------|----------|---------------------------|-----------------------|--------------|-------------------------|------------------|---------------------------|
| 310000000002 | AED | AAAPNP AACAA ANAAAAAPN... | Emirates Islamic | EI BANIYAS | KUNOODZ SAVINGS ACCOUNT | -- | UNITED ARAB EMIRATES - EI |
| 270000000001 | AED | AAAPNP AACAA ANAAAAAPN... | Emirates Islamic | EI BANIYAS | CURRENT ACCOUNT | -- | UNITED ARAB EMIRATES - EI |
| 310000000002 | AED | ANCAAAA ANNACCAAAAAN C... | Emirates Islamic | EI BUR DUBAI | INVSAVINGS ACCOUNT | -- | UNITED ARAB EMIRATES - EI |
| 310000000001 | AED | QVAANN ANYP... | Emirates Islamic | EI JEBEL ALI | CURRENT ACCOUNT | -- | UNITED ARAB EMIRATES - EI |
| 310000000001 | AED | NAAP AC AAAA... | Emirates Islamic | EI JEBEL ALI | CURRENT ACCOUNT | -- | UNITED ARAB EMIRATES - EI |
| 370000000003 | AED | NMAP AX MAA... | Emirates Islamic | EI JEBEL ALI | CURRENT ACCOUNT | -- | UNITED ARAB EMIRATES - EI |

Cancel Clear Save As Draft Save As Template Submit

4. Double click on the account from which you would like the beneficiary to withdraw cash

5. Click on the search icon to find a previously registered beneficiary

6. Double click to select the beneficiary

| Beneficiary Name | Beneficiary Nickname | Beneficiary Bank Country | Email ID | Phone Number |
|------------------|----------------------|--------------------------|-------------------------------|--------------|
| Test Name | Test Mobile | UNITED ARAB EMIRATES EI | Kerkusiy@uae.emiratesnood.com | |

Cardless Cash Withdrawal

Select Beneficiary Type
 Existing NEW

Note: The beneficiary's details will appear on the screen

Beneficiary Name* Test Name Beneficiary Country UNITED ARAB EMIRATES EI Beneficiary Nickname Test Mobile

Email ID KarkuvelV@uat.emiratesnbd.com Phone Number

PAYMENT INFORMATION

Payment Amount AED: []

Payment Date* 27-06-2022

Purpose of payment to beneficiary*

Reference in your statement*

Cancel Clear

7. Scroll down

Save As Draft Save As Template Submit

Cardless Cash Withdrawal

Beneficiary Name* Test Name Beneficiary Country UNITED ARAB EMIRATES EI Beneficiary Nickname Test Mobile

Email ID KarkuvelV@uat.emiratesnbd.com Phone Number

PAYMENT INFORMATION

Payment Amount AED: 100.00

Payment Date* 27-06-2022

Purpose of payment to beneficiary* Demo Purpose

Reference in your statement* Ref in statement

Applicable Charges(In AED and exclusive of VAT) 0.00

Cancel Clear

Save As Draft Save As Template Submit

8. Enter the amount which the beneficiary should withdraw (max. AED 20,000)

9. Type in a description for this

10. Enter a reference for the transaction

11. Click on Submit

The screenshot displays the 'Review And Confirmation - Cardless Cash Withdrawal' screen. It is divided into three main sections: Transaction Details, Debit Information, and Beneficiary Information. A callout box labeled '12. Review the details on the screen and click on Confirm' points to a 'Confirm' button at the bottom right of the first section. Below this, the 'Flexible Authorization' screen is shown, with a callout box labeled '13. Select No' pointing to the 'No' radio button. A second callout box labeled '14. Click on Submit' points to a 'Submit' button at the bottom right of the second screen.

12. Review the details on the screen and click on Confirm

13. Select No

14. Click on Submit

The screenshot displays the businessONLINE interface with a 'Confirmation' dialog box open. The dialog box contains the following information:

- TRANSACTION REQUEST INFORMATION**
 - Transaction Reference Number: 1112706224791627
 - Date/Time: 27-06-2022 12:09:55
 - Status: Ready for Authorization
 - Transaction Type: Cardless Cash Withdrawal
- TRANSACTION INFORMATION**
 - Cardless Cash Withdrawal has been submitted successfully.

The background interface shows a 'Payments' section with a table of transactions. The table includes columns for Actions, Initiation Date, Payments Date, Payment Type, Debit Account Num., Debit Account Name, Beneficiary Account, Beneficiary Account, Transaction Refere..., Payment Amount, Status, and Track Payment.

| Actions | Initiation Date | Payments Date | Payment Type | Debit Account Num. | Debit Account Name | Beneficiary Account | Beneficiary Account | Transaction Refere... | Payment Amount | Status | Track Payment |
|---------|-----------------|---------------|------------------------|--------------------|--------------------|---------------------|---------------------|-----------------------|----------------|--------------------|---------------|
| | 27-06-2022 | 27-06-2022 | Cardless Cash | 3110200174001 | CNAANN ANYP... | 3111506224791627 | Test Name | 1112706224791627 | 100.00 | Ready for Auth... | --- |
| | 24-06-2022 | 24-06-2022 | Foreign, Cardless Cash | 3110200174001 | CNAANN ANYP... | 3111506224759310 | Test Bene US | 1112406224759310 | 19.00 | In Process at Bank | --- |
| | 15-06-2022 | 15-06-2022 | Within Bank Payment | 3110200174001 | CNAANN ANYP... | 3111506224648506 | PCNNYN NPNP... | 1111506224648506 | 34.00 | Processed by Bank | --- |
| | 15-06-2022 | 15-06-2022 | Foreign Curren... | 3110200174001 | CNAANN ANYP... | 3111506224648398 | Test Bene US | 1111506224648398 | 94.00 | In Process at Bank | --- |
| | 15-06-2022 | 15-06-2022 | Cardless Cash | 3110200174001 | AAAPNP AACR... | 3111506224648228 | Test Name | 1111506224648228 | 100.00 | Ready for Auth... | --- |
| | 15-06-2022 | 15-06-2022 | Own Account Paym... | 3110200174001 | CNAANN ANYP... | 3111506224648181 | ANCAAAA ANN... | 1111506224648181 | 65.00 | Processed by Bank | --- |

The Cardless Cash Withdrawal request will now be submitted for approval. Kindly request the authorized signatories from your company to login to businessONLINE and complete approving the transaction.

HOW TO INITIATE CARDLESS CASH WITHDRAWAL REQUESTS THROUGH THE BASKET OPTION:

The basket option allows you to initiate Cardless Cash Withdrawal requests to multiple beneficiaries (upto 25) at a time.

- Login to **businessONLINE**

1. Click on Payments

2. Click on Initiate > Basket Payment > Basket Payment - Bulk Payment

| Actions | Initiation Date | Payment Date | Payment Type | Debit Account Num... | Debit Account Name | Beneficiary Account... | Beneficiary Account... | Tr | Track Payment |
|---------|-----------------|--------------|---------------------|----------------------|--------------------|------------------------|------------------------|------------------|--------------------------|
| | 27-06-2022 | 27-06-2022 | Cardless Cash ... | 311206224791627 | CNAANN ANYP... | 9111506224791627 | Test Name | 1112706224791627 | 100.00 Ready for Auth... |
| | 24-06-2022 | 24-06-2022 | Foreign Curren... | 311206224791627 | CNAANN ANYP... | 4334343434343434 | Test Bene US | 1112406224759310 | 19.00 In Process at Bank |
| | 15-06-2022 | 15-06-2022 | Within Bank Payment | 311206224791627 | CNAANN ANYP... | 311206224791627 | PCNNYN NPNP... | 1111506224648306 | 34.00 Processed by Bank |
| | 15-06-2022 | 15-06-2022 | Foreign Curren... | 311206224791627 | CNAANN ANYP... | 4334343434343434 | Test Bene US | 1111506224648398 | 34.00 In Process at Bank |
| | 15-06-2022 | 15-06-2022 | Cardless Cash ... | 311206224791627 | AAANP AACAA... | 9111506224791627 | Test Name | 1111506224648228 | 100.00 Ready for Auth... |
| | 15-06-2022 | 15-06-2022 | Own Account Paym... | 311206224791627 | CNAANN ANYP... | 311206224791627 | ANCAAAA ANN... | 1111506224648181 | 65.00 Processed by Bank |

| Actions | Beneficiary Name... | Gene Name | Beneficiary Accou... | Beneficiary Bank ... | Payment Type | Transaction Refer... | Beneficiary Bank ... | Beneficiary Type | Beneficiary Paym... | Maker ID | Maker Date | Checker ID |
|---------|---------------------|--------------------|----------------------|----------------------|---------------------|----------------------|----------------------|------------------|---------------------|----------|------------|------------|
| | Test Within | PCNNYN NPNP... | 311206224791627 | EMIRATES ISLA... | Within Bank Paym... | BE1506227551122 | UNITED ARAB ... | Account | Vendor | MAKAUTHM | 15-06-2022 | MAKAUTHM |
| | Test Mobile | Test Name | 9111506224791627 | --- | Cardless Cash ... | BE1506227551125 | UNITED ARAB ... | Cash | Vendor | MAKAUTHM | 15-06-2022 | MAKAUTHM |
| | Test DFT | Test Bene DFT Doha | 4334343434343434 | DOHA BANK | Local Currency... | BE1506227551123 | UNITED ARAB ... | Account | Vendor | MAKAUTHM | 15-06-2022 | MAKAUTHM |

Basket Payment - Bulk Payments

Debit Account Type* Single Multiple

Debit Type* Single Multiple

Fixed Debit Yes No

Payment Details
Transfer Type*
Within Bank Payments

Debit Account Number*

Payment Date* 27/6/2022

Select Beneficiary Type*
Account

Beneficiary Account Number*

Transaction Amount*

Reference in your statement*

Basket Reference in your statement

Purpose of payment to beneficiary*

Purpose Of Transfer

Summary

3. Select Multiple

Basket Payment - Bulk Payments

Debit Account Type* Single Multiple

Debit Type* Single Multiple

Fixed Debit Yes No

Payment Details
Transfer Type*
Cardless Cash Withdrawal

Payment Date* 27/6/2022

Select Beneficiary Type*
Cash

Beneficiary Mobile Number*

Transaction Amount*

Reference in your statement*

Basket Reference in your statement

Purpose of payment to beneficiary*

View Correspondent Bank Charge

Summary

4. Select the Transfer Type as Cardless Cash Withdrawal

Basket Payment - Bulk Payments

Debit Account Type *
 Single Multiple

Debit Type *
 Single Multiple

Fixed Debit:
 Yes No

Payment Details
 Transfer Type *
 Cardless Cash Withdrawal

Debit Account Number *

Select Beneficiary Type *
 Cash

Beneficiary Mobile Number *

Transaction Amount *

Reference in your statement *

Basket Reference in your statement

Purpose of payment to beneficiary *

[View Correspondent Bank Charge](#)

5. Click on the search icon

Basket Payment - Bulk Payments

Debit Account Type *
 Single Multiple

Fixed Debit

Transfer Type *
 Cardless Cash Withdrawal

Debit Account Number *

Select Beneficiary Type *
 Cash

Beneficiary Mobile Number *

Transaction Amount *

Reference in your statement *

Basket Reference in your statement

Purpose of payment to beneficiary *

[View Correspondent Bank Charge](#)

Account Lookup

| Debit Account Number | Currency | Account Name | Bank Name | Branch Name | Account Type |
|----------------------|----------|------------------------|------------------|--------------|--------------------|
| 3100000002 | AED | ANCAAAA ANNACCAA... | Emirates Islamic | EI BUR DUBAI | INVSAVINGS ACCOUNT |
| 3100000001 | AED | CNAANN ANYPCNAVAN... | Emirates Islamic | EI JEBEL ALI | CURRENT ACCOUNT |
| 3100000001 | AED | NMAP AC SAASC CCRAC | Emirates Islamic | EI JEBEL ALI | CURRENT ACCOUNT |
| 3100000003 | AED | NMAP AX MAARAX CXPA... | Emirates Islamic | EI JEBEL ALI | CURRENT ACCOUNT |

6. Double click on the account from which you would like the beneficiaries to withdraw cash

Basket Payment - Bulk Payments

Debit Account Type* **Single** Multiple

Debit Type* **Single** Multiple

Fixed Debit Yes No

Payment Details

Transfer Type* **Cardless Cash Withdrawal**

Debit Account Number* 3707209174601

Payment Date* 27/6/2022

Available Balance AED 475,623.87

Select Beneficiary Type* **Cash**

Beneficiary Mobile Number*

Transaction Amount*

Reference in your statement*

Basket Reference in your statement

Purpose of payment to beneficiary*

View Correspondent Bank Charge

Summary

7. Click on the search icon

Basket Payment - Bulk Payments

Debit Account Type* **Single**

Fixed Debit

Payment Details

Transfer Type* **Cardless Cash Withdrawal**

Debit Account Number* 3707209174601

Available Balance AED 475,623.87

Select Beneficiary Type* **Cash**

Beneficiary Mobile Number*

Transaction Amount*

Reference in your statement*

Basket Reference in your statement

Purpose of payment to beneficiary*

View Correspondent Bank Charge

Beneficiary Lookup

| Beneficiary Name | Beneficiary Nickname | Country Name | EMAIL_ID | PHONE_NO |
|------------------|----------------------|-------------------------|---------------------------|---------------|
| Test Name | Test Mobile | UNITED ARAB EMIRATES... | KarkuvelV@uat.emirates... | 971 503600000 |

8. Double click to select the first beneficiary for your Cardless Cash Withdrawal request

Basket Payment - Bulk Payments

Payment Details

Transfer Type*
Cardless Cash Withdrawal

Debit Account Number*
27/6/2022

Available Balance AED 475,623.87

Select Beneficiary Type*
Cash

Beneficiary Mobile Number*
0503000000

Transaction Amount*
AED 100.00

Reference in your statement*
Ref in statement

Basket Reference in your statement
Basket Reference

Purpose of payment to beneficiary*
Purpose of payment

View Correspondent Bank Charge

Add/View Invoice

Clear Add to Basket

Disclaimer:
Kindly ensure accurate and valid beneficiary details are updated before initiating a transfer or else your transfer will be rejected, and funds credited back in 3 to 5 working days based on confirmation from Read More...

Cancel Save As Template Submit

9. Enter the amount which the beneficiary should withdraw (max. AED 20,000)

10. Enter a reference for this transaction

11. Type in a description for the transaction

12. Click on Add to Basket

Basket Payment - Bulk Payments

Debit Account Type*
Single Multiple

Fixed Debit
 Yes No

Payment Details

Transfer Type*
Cardless Cash Withdrawal

Debit Account Number*
27/6/2022

Payment Date*
27/6/2022

Select Beneficiary Type*
Cash

Beneficiary Mobile Number*
0503000000

Transaction Amount*
-Select-

Reference in your statement*
Ref in statement

Basket Reference in your statement
Basket Reference

Purpose of payment to beneficiary*
Purpose of payment

View Correspondent Bank Charge

Total 2 Payment(s)
on Jun 27, 2022 AED 200.00

| | |
|---|--------------------------|
| From : CNAANN ANYPNCAYANNAC PCP CNAANN ANYPNCAY | AED 100.00 |
| To : Test Name | AED 100.00 |
| On Jun 27, 2022 | Cardless Cash Withdrawal |
| From : CNAANN ANYPNCAYANNAC PCP CNAANN ANYPNCAY | AED 100.00 |
| To : Test Name | AED 100.00 |
| On Jun 27, 2022 | Cardless Cash Withdrawal |

Note: The details of the first beneficiary for your Cardless Cash Withdrawal request will appear here.

You can repeat steps 5 to 12 to add more beneficiaries for your Cardless Cash Withdrawal request.

Basket Payment - Bulk Payments

Payment Details

Transfer Type*
Debit Account Number* 3707209174601
Payment Date* 27/6/2022

Select Beneficiary Type*
Cash

Transaction Amount*
Basket Reference in your statement
Purpose of payment to beneficiary*

View Correspondent Bank Charge
Add/View Invoice
Clear Add To Basket

Disclaimer: Kindly ensure accurate and valid beneficiary details are updated before initiating a transfer or else your transfer will be rejected, and funds credited back in 3 to 5 working days based on confirmation from Read More...

ANYPCNAY
to : Test Name
On Jun 27, 2022
AED 100.00
Cardless Cash Withdrawal

From : CNAANN ANYPCNAYANNAC PCP CNAANN
ANYPCNAY
to : Test Name
On Jun 27, 2022
AED 100.00
Cardless Cash Withdrawal

13. Once you have added all the beneficiaries to your Cardless Cash Withdrawal basket, scroll down

14. Click on Submit

Save As Template Submit

Basket Payment - Bulk Payments

Payment Details

Transfer Type*
Debit Account Number* 3707209174601

Select Beneficiary Type*
Cash

Transaction Amount*
Basket Reference in your statement
Basket Reference:

View Correspondent Bank Charge
Add/View Invoice
Cancel

Disclaimer: Kindly ensure accurate and valid beneficiary details are updated before initiating a transfer or else your transfer will be rejected, and funds credited back in 3 to 5 working days based on confirmation from Read More...

ANYPCNAY

Basket Payment - Bulk Payment : Review

Debit Account Type: Single
Debit Type: Multi
Total 2 Payments Amount AED 200.00

| Transfer Type | Debit Account | Beneficiary Account | Payment Date | Transaction Amount | Debit Amount |
|--------------------------|------------------------|---------------------|--------------|--------------------|--------------|
| Cardless Cash Withdrawal | 3707209174601 - CNA... | Test Name | 6/27/2022 | 100.00 AED | 100.00 AED |
| Cardless Cash Withdrawal | 3707209174601 - CNA... | Test Name | 6/27/2022 | 100.00 AED | 100.00 AED |

15. Click on Confirm

Cancel Confirm

Save As Template Submit

Back to Payment Bulk Payments

Flexible Authorization

Do you wish to choose a specific authorizer(s) to approve this transaction?

Yes
 No

Cancel Submit

businessONLINE

Home CXO Dashboard Dashboard Administration Account Services Payments Information Report ICCS Collect

Test Authorizer Last Login: 27-06-2022 11:59:58

Payments Pending Activities

Payments Transaction Inquirer

Transaction Summary Standing Instructions Instruments

| Access | Payment Date | Payment Type |
|------------|--------------|----------------------|
| 27-06-2022 | 27-06-2022 | Cardless Cash |
| 24-06-2022 | 24-06-2022 | Foreign Current |
| 15-06-2022 | 15-06-2022 | Within Bank Payments |
| 15-06-2022 | 15-06-2022 | Foreign Current |
| 15-06-2022 | 15-06-2022 | Cardless Cash |
| 15-06-2022 | 15-06-2022 | Bank Account Paym... |

Quick Pay

Beneficiaries Utility Beneficiaries Basket Templates Templates

| Agency | Beneficiary Name | Beneficiary Address | Bank |
|-------------|--------------------|---------------------|------|
| Test Wire | PCHNYH NPH... | EMIR | |
| Test Mobile | Test Name | | |
| Test DFT | Test Bene DFT Doha | DDHA BANK | |

Confirmation

TRANSACTION REQUEST INFORMATION

Transaction Reference Number: 1112700224791645

Date/Time: 27-06-2022 12:10:22

Status: Ready for Authorization

Transaction Type: Basket Payment - Bulk Payment

TRANSACTION INFORMATION

Basket Payment - Bulk Payment has been submitted successfully.

Close

16. Click on Close

Payment Amount Status Next Payment

| | | | |
|------|--------|--------------------|--|
| 1027 | 100.00 | Ready for Auth... | |
| 9310 | 15.00 | In Process at Bank | |
| 9306 | 34.00 | Processed by Bank | |
| 9354 | 34.00 | In Process at Bank | |
| 9223 | 100.00 | Ready for Auth... | |
| 9181 | 65.00 | Processed by Bank | |

Beneficiary Name Mask ID Mask Date Mask ID

| | | | |
|-------------|----------|------------|----------|
| Test Wire | MAKAUTHM | 15-06-2022 | MAKAUTHM |
| Test Mobile | MAKAUTHM | 15-06-2022 | MAKAUTHM |
| Test DFT | MAKAUTHM | 15-06-2022 | MAKAUTHM |

Cardless Cash BE1508227351125 UNITED ARAB Cash Vendor

Local Currency BE1506225511123 UNITED ARAB Account Vendor

Bank (P.J.S.C.) is licensed by the Central Bank of the UAE.

الإمارات الإسلامية EMIRATES ISLAMIC

https://sb3sta0n0.usd.emiratesnbd.com/portal/web/Portal/LoginServlet

| Actions | Baskets Reference Number | Payment Type | Initiated Date | Initiated By | Total Transactions in the... | Amount | Currency | Status | Reject Reason |
|---------|--------------------------|-----------------|----------------|-----------------------|------------------------------|--------|----------|-------------------------|---------------|
| | 1112706224791645 | Basket Payme... | 27-06-2022 | test maker authorizer | 2 | 200.00 | AED | Ready for Authorization | -- |
| | 1111306224648602 | Basket Payme... | 15-06-2022 | test maker authorizer | 2 | 282.25 | AED | Sent to Bank | -- |

The

Cardless Cash Withdrawal basket request will now be submitted for approval. Kindly request the authorized signatories from your company to login to businessONLINE and complete approving the transaction.

HOW TO INITIATE CARDLESS CASH WITHDRAWAL REQUESTS THROUGH THE BULK FILE UPLOAD OPTION

The Bulk File Upload option allows you to initiate Cardless Cash Withdrawal requests to multiple beneficiaries from multiple accounts.

- Login to **businessONLINE**

The screenshot displays the businessONLINE interface. At the top, there is a navigation bar with tabs for Home, CXO Dashboard, Dashboard, Administration, Account Services, Payments, Information Report, and ICCS Collect. Below this, a sidebar menu is visible with options like Register Beneficiary, Payments, Bulk File Upload, Payroll Services, and more. The main area shows a table of transactions with columns for Date, Description, Amount, and Status. A callout box labeled '1. Click on Payments' points to the 'Payments' tab in the navigation bar. Another callout box labeled '2. Click on Initiate > Bulk File Upload' points to the 'Bulk File Upload' option in the sidebar menu. A third callout box labeled '3. Select the template Cardless Cash Withdrawal' points to the 'Template Name' dropdown menu in the 'Bulk File Upload' modal, which is currently set to 'EIMDMC'. A fourth callout box labeled '4. Click on the + sign' points to the plus sign icon in the 'File Name' field of the modal. The modal also includes sections for 'DEBIT INFORMATION' and 'PAYMENT INFORMATION' with various selection options.

5. Select the file which you have created, to initiate multiple Cardless Cash Withdrawal requests

6. Click on Open

8. Type in a description for this request

9. Click on Submit

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10. Review the details and scroll down

11. Click on Confirm

12. Click on Close

Confirmation

TRANSACTION REQUEST INFORMATION

Transaction Reference Number: 1112706224791687

Date/Time: 27-06-2022 12:16:23

Status: Ready for Verification

Transaction Type: Bulk File Upload

TRANSACTION INFORMATION

Bulk File Upload has been uploaded successfully.

Close

FREQUENTLY ASKED QUESTIONS (FAQ)

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| 1. | <p>Q – What is Cardless Cash Withdrawal?</p> <p>A – Cardless Cash Withdrawal is a businessONLINE feature which allows you to provide access to any person having a UAE mobile number and Emirates ID, to withdraw a specified amount of cash from your account through any Emirates Islamic ATM.</p> |
| 2. | <p>Q – How does Cardless Cash Withdrawal work?</p> <p>A – Through businessONLINE, you can specify the amount which should be withdrawn from your account and the UAE mobile number of the person you wish to nominate (beneficiary), to withdraw the cash. Inform the nominated person about the amount which he/she is allowed to withdraw. Once the request is initiated online, the beneficiary will receive an authorization code via SMS on their UAE mobile number with which they can visit any Emirates Islamic ATM and withdraw the specified amount of cash.</p> |
| 3. | <p>Q – Who can access Cardless Cash Withdrawal option in businessONLINE?</p> <p>A – Any businessONLINE user who has access to the Own Account Payments option, can access Cardless Cash Withdrawal option in businessONLINE.</p> |
| 4. | <p>Q – Will Cardless Cash Withdrawal product follow the same Authorization Workflow as Own Account Payment product in businessONLINE?</p> <p>A – When the Cardless Cash Withdrawal product will be entitled by default, if the Own Account Payment product is entitled to the businessONLINE subscription, Cardless Cash Withdrawal product will follow the same Authorization Workflow as that of Own Account Payment product. However, admin user can amend the workflow later on.</p> |
| 5. | <p>Q – How can I initiate a Cardless Cash Withdrawal request?</p> <p>A – Login to businessONLINE, click on the Payments tab. Click on Initiate > Payments > Cardless Cash Withdrawal. To know more, please refer our user guide.</p> |
| 6. | <p>Q – Can I initiate multiple cash withdrawal requests at a time?</p> <p>A – Yes, you can initiate multiple Cardless Cash Withdrawal requests to various beneficiaries at a time, using the Basket and File Upload options on businessONLINE.</p> |
| 7. | <p>Q – Are there any limits for amount that can be withdrawn?</p> <p>A – Yes. The withdrawal amount should always be in multiples of 100 e.g., AED 100, 200, 5000 etc. The maximum withdrawal amount per request is AED 20,000. You can initiate a maximum of 10 Cardless Cash Withdrawal requests per day from all your company's accounts, collectively (i.e. per CIF). Per day, a maximum amount of AED 200,000 can be withdrawn from all your company's accounts, collectively (i.e. per CIF).</p> |

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| 8. | <p>Q – How will the beneficiary withdraw money from the ATM?</p> <p>A – Once the beneficiary receives the authorization code via SMS, he/she can visit any Emirates Islamic ATM and follow the steps below:</p> <ul style="list-style-type: none"> ▪ Tap on the Cardless Withdrawal option on the ATM screen. ▪ Enter the mobile number on which they have received the authorization code ▪ Note: If the beneficiary is not an Emirates Islamic customer, the ATM will prompt them to insert their Emirates ID for verification ▪ Enter the amount to be withdrawn ▪ Enter the authorization code received on their mobile number ▪ Tap the Confirm button. |
| 9. | <p>Q – For how long is the authorization code valid?</p> <p>A – The authorization code received via SMS is valid for 24 hours. The expiry date and time will be mentioned in the SMS.</p> |
| 10. | <p>Q – What will happen if the beneficiary does not withdraw the amount before the authorization code expires?</p> <p>A – If the beneficiary does not withdraw the amount before the authorization code expires, the request will be cancelled automatically, and the amount will be returned to your account.</p> |
| 11. | <p>Q – What will happen if the beneficiary accidentally deletes the SMS containing the authorization code?</p> <p>A – The SMS can only be sent once per Cardless Cash Withdrawal request. In this case, you can cancel the request through businessONLINE and initiate a new request to the beneficiary.</p> |
| 12. | <p>Q – If I have initiated a request and wish to cancel it later, is it possible?</p> <p>A – Yes, a Cardless Cash Withdrawal request to a single beneficiary can be cancelled through businessONLINE as long as the beneficiary has not withdrawn the cash. However, requests initiated to multiple beneficiaries using the Basket or File Upload options cannot be cancelled online.</p> |
| 13. | <p>Q – If I entered the beneficiary's mobile number incorrectly when initiating the Cardless Cash Withdrawal request, can I correct the number later?</p> <p>A – Once the request is initiated, you will not be able to correct the mobile number. You can cancel the request through businessONLINE and initiate a new request with the correct mobile number.</p> |
| 14. | <p>Q – Can you schedule a cash withdrawal request in advance?</p> <p>A – Yes, when initiating the request online, you can setup any upcoming date (including bank holidays) when you would like the cash withdrawal request to be executed. Your beneficiary will receive the authorization code to withdraw the amount on the selected date.</p> |

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| 15. | <p>Q – Is there any cut off time before which I should initiate Cardless Cash Withdrawal requests?</p> <p>A – No. There is no cut off time to initiate Cardless Cash Withdrawal requests.</p> |
| 16. | <p>Q – Will I be able to initiate Cardless Cash Withdrawal requests on bank holidays?</p> <p>A – Yes, Cardless Cash Withdrawal requests can be initiated on bank holidays.</p> |
| 17. | <p>Q – Are there any charges for initiating Cardless Cash Withdrawal requests?</p> <p>A – No, the Cardless Cash Withdrawal service is free.</p> |
| 18. | <p>Q – Can I initiate Cardless Cash Withdrawal requests through Host2Host?</p> <p>A – No. Currently Cardless Cash Withdrawal requests are not available on Host2Host.</p> |
| 19. | <p>Q – Can I use the Basket and Bulk upload options to create Cardless Cash Withdrawal requests to multiple beneficiaries?</p> <p>A – Yes.</p> |
| 20. | <p>Q – What if the beneficiary enters the incorrect authorization code when withdrawing the cash?</p> <p>A – If the beneficiary enters the incorrect authorization code in the ATM three times successively, the request will be cancelled, and an SMS notification will be sent to you and the beneficiary.</p> |
| 21. | <p>Q – What happens if the beneficiary enters wrong amount while withdrawing cash?</p> <p>A – If the beneficiary enters the wrong amount when withdrawing the cash, the request will be cancelled, and an SMS notification will be sent to you and the beneficiary.</p> |
| 22. | <p>Q – What happens if the beneficiary has multiple Cash Withdrawal requests, and he /she enters wrong authorization code?</p> <p>A – If you have initiated multiple Cardless Cash Withdrawal requests to the same beneficiary and if he/she enters the incorrect authorization code for any one request, all the Cardless Cash Withdrawal requests for that beneficiary will be cancelled. Once cancelled, both you and the beneficiary, will receive a notification via SMS about the cancelled requests.</p> |
| 23. | <p>Q – Does a beneficiary needs his/her Emirates ID to withdraw cash?</p> <p>A – The beneficiary would be required to insert their Emirates ID in the ATM when withdrawing cash only if they are not an Emirates Islamic customer.</p> |
| 24. | <p>Q – Can my beneficiary withdraw the cash from any Emirates Islamic ATM?</p> <p>A – Yes.</p> |
| 25. | <p>Q – Can I initiate a Cardless Cash Withdrawal request in a foreign currency?</p> <p>A – No. Cash can only be withdrawn from ATMs in AED currency.</p> |

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| 26. | <p>Q – What happens when the authorization code expires? A – If the beneficiary does not withdraw cash before the authorization code expires, the amount will be reversed to your account automatically. Once the code expires, the beneficiary cannot use it to withdraw cash. You would have to initiate a new request to the beneficiary.</p> |
| 27. | <p>Q – Can I use an international number when registering my beneficiary? A – No. Currently, only UAE mobile numbers can be used for Cardless Cash Withdrawal requests.</p> |

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