

businessONLINE – CARDLESS CASH WITHDRAWAL



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HOW TO INITIATE A CARDLESS CASH WITHDRAWAL REQUEST

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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**

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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.

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FREQUENTLY ASKED QUESTIONS (FAQ)

	Q – What is Cardless Cash Withdrawal?
1	A – Cardless Cash Withdrawal is a businessONLINE feature which allows you to provide
1.	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.
	Q – How does Cardless Cash Withdrawal work?
	A – Through businessONLINE, you can specify the amount which should be withdrawn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
2.	(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.
-	\mathbf{Q} – Who can access Cardless Cash Withdrawal option in businessONLINE?
3.	A – Any businessONLINE user who has access to the Own Account Payments option,
	can access Cardiess Cash Withdrawal option in businessONLINE.
	\mathbf{Q} – Will Cardiess Cash Withdrawai product follow the same Authorization Workflow as
	• When the Cardless Cash Withdrawal product will be entitled by default, if the Own
4.	A - When the Caldless Cash withdrawar product will be entitled by default, if the Own
	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
	\mathbf{O} – How can Linitiate a Cardless Cash Withdrawal request?
	\mathbf{A} - Login to businessONLINE, click on the Payments tab. Click on Initiate > Payments >
5.	Cardless Cash Withdrawal.
	To know more, please refer our user guide.
	Q – Can I initiate multiple cash withdrawal requests at a time?
6.	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.
	Q – Are there any limits for amount that can be withdrawn?
	A – Yes. The withdrawal amount should always be in multiples of 100 e.g., AED 100,
	200, 5000 etc.
7	The maximum withdrawal amount per request is AED 20,000.
7.	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).

	Q – How will the beneficiary withdraw money from the ATM?
	A – Once the beneficiary receives the authorization code via SMS, he/she can visit any
	Emirates Islamic ATM and follow the steps below:
	Tap on the Cardless Withdrawal option on the ATM screen.
	Enter the mobile number on which they have received the authorization code
8.	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.
	Q – For how long is the authorization code valid?
9.	A – The authorization code received via SMS is valid for 24 hours. The expiry date and
	time will be mentioned in the SMS.
	${f Q}$ – What will happen if the beneficiary does not withdraw the amount before the
	authorization code expires?
10	A – If the beneficiary does not withdraw the amount before the authorization code
10.	expires, the request will be cancelled automatically, and the amount will be returned to
	your account.
	• What will be present if the beneficiary assidentably deletes the CMC containing the
	Q – What will happen if the beneficiary accidentally deletes the SMS containing the
11	Q – What will happen if the beneficiary accidentally deletes the SMS containing the authorization code?
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	${f Q}$ – Is there any cut off time before which I should initiate Cardless Cash Withdrawal
15.	requests?
	A – No. There is no cut off time to initiate Cardless Cash Withdrawal requests.
16	\mathbf{Q} – Will I be able to initiate Cardless Cash withdrawal requests on bank holidays?
10.	A - res, Cardiess Cash Withdrawarrequests can be initiated on bank holidays.
	Q – Are there any charges for initiating Cardless Cash Withdrawal requests?
17.	A – No, the Cardless Cash Withdrawal service is free.
	Q – Can I initiate Cardless Cash Withdrawal requests through Host2Host?
18.	A – No. Currently Cardless Cash Withdrawal requests are not available on Host2Host.
	Q – Can I use the Basket and Bulk upload options to create Cardless Cash Withdrawal
19.	requests to multiple beneficiaries?
	A – Yes.
	\mathbf{Q} – What if the beneficiary enters the incorrect authorization code when withdrawing
20	Ine Cash?
20.	A - If the beneficiary enters the incorrect authorization code in the ATM three times
	and the beneficiary.
	Q – What happens if the beneficiary enters wrong amount while withdrawing cash?
21.	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.
	Q – What happens if the beneficiary has multiple Cash Withdrawal requests, and he /she enters wrong authorization code?
	A – If you have initiated multiple Cardless Cash Withdrawal requests to the same
22.	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.
	Q – Does a beneficiary needs his/her Emirates ID to withdraw cash?
23.	\mathbf{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.
24	\mathbf{Q} – Can my beneficiary withdraw the cash from any Emirates Islamic ATW?
∠4.	A = 103.
	Q – Can I initiate a Cardless Cash Withdrawal request in a foreign currency?
25.	A – No. Cash can only be withdrawn from ATMs in AED currency.

26.	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.
27.	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.

CONTACT US:



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