Cardless Cash Withdrawal
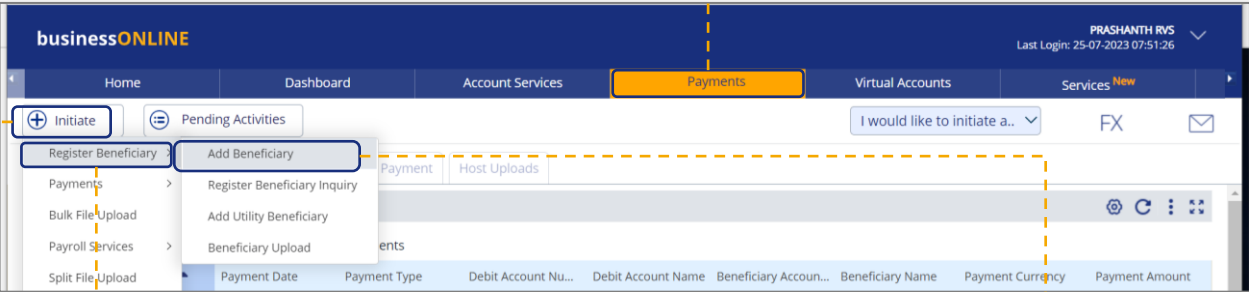
User Guide

CLICK TO NAVIGATE

HOW TO ADD A BENEFICARY FOR CARDLESS CASH WITHDRAWAL

Prerequisite to initiate a cardless cash withdrawal is to add a person as **Cardless Cash Withdrawal Beneficiary;** Hence to register a beneficiary in **businessONLINE** follow the steps detailed below
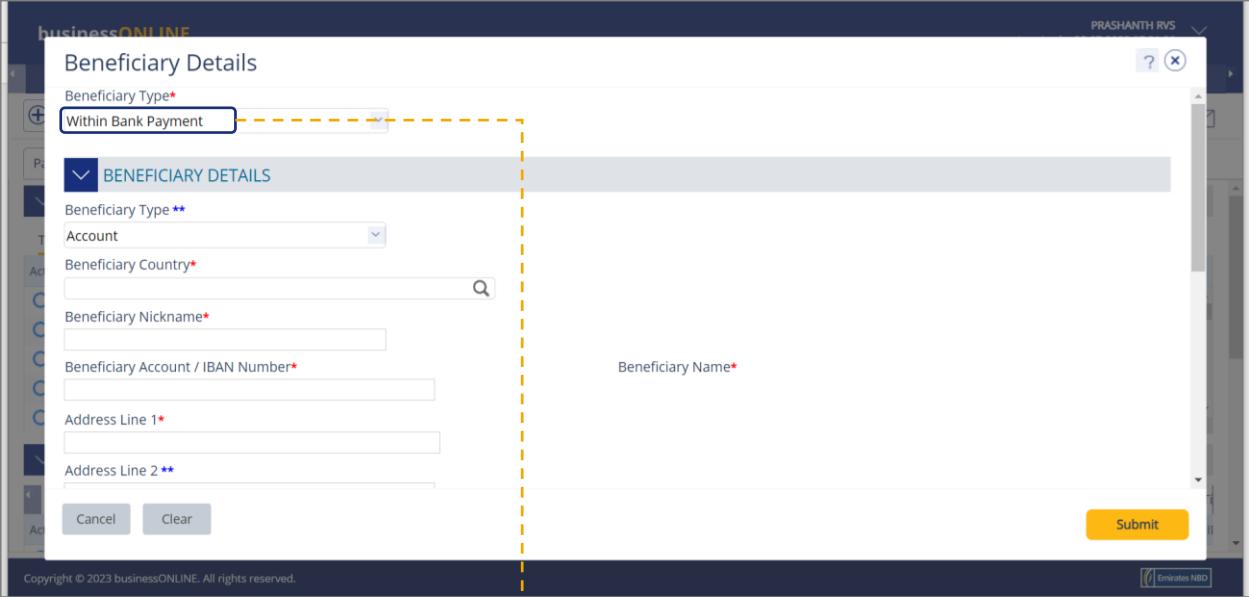
- Login to **businessONLINE**

1. Click on **Payments** menu

2. You can click on **Initiate** option

3. Place the mouse on **Register Beneficiary** sub menu

4. Now, you can click on **Add Beneficiary**

5. You can click and select the required **Beneficiary Type**

Add Beneficiary

Beneficiary Type*

Cardless Cash Withdrawal

∨ BENEFICIARY DETAILS

Beneficiary Country*

Beneficiary Nickname*

Beneficiary Name*

Phone Number*

E-mail ID

∨ BENEFICIARY AVAILABILITY

Make this beneficiary available for payments initiated from:

● Any CIF on my subscription   ○ Selected CIFs (Please select)

Cancel   Clear   Submit

6. You can click and select the required beneficiary type; **Cardless Cash Withdrawal** in this case

Add Beneficiary

Beneficiary Type*

Cardless Cash Withdrawal

∨ BENEFICIARY DETAILS

Beneficiary Country*

Beneficiary Nickname*

Beneficiary Name*

Phone Number*

E-mail ID

∨ BENEFICIARY AVAILABILITY

Make this beneficiary available for payments initiated from:

● Any CIF on my subscription   ○ Selected CIFs (Please select)

Cancel   Clear   Submit

7. You can click the **Search** icon and select the required beneficiary country

8. You click required country UNITED ARAB EMIRATES

Add Beneficiary   ? ⊗

Beneficiary Type*

Ca

Beneficiary Country Lookup   ⋮ ⊗

Beneficiary Country ▼	Country ISO Code
EGYPT	EGY
INDIA	IND
SAUDI ARABIA	SAU
UNITED ARAB EMIRATES	ARE

E-

Ma

◉ Any CIF on my subscription   ○ Selected CIFs (Please select)

Cancel   Clear   Submit

Add Beneficiary   ? ⊗

Cardless Cash Withdrawal ▼

⌄ BENEFICIARY DETAILS

Beneficiary Country*   Beneficiary Nickname*
UNITED ARAB EMIRATES   🔍   EMP001 SBK

Beneficiary Name*   Phone Number*
Syed Badsha Kareem
                                                      971   50XXXXXXX0

E-mail ID
CCXXXXXXX.COM

⌄ BENEFICIARY AVAILABILITY

Make this beneficiary available for payments initiated from:

◉ Any CIF on my subscription   ○ Selected CIFs (Please select)

Cancel   Clear   Submit

9. You can type the required beneficiary details and availability

Note: The phone number should be a mobile number within UAE

10. Click Submit and view the entered details

businessONLINE

PRASHANTH RVS

Beneficiary Details

∨ BENEFICIARY AVAILABILITY

Make this beneficiary available for payments initiated from:
Any CIF on my subscription

Authentication Type*

● OTP   ○ smartPASS

OTP*

●●●●●

User Comments

Cancel   Back   Confirm

Copyright © 2023 businessONLINE. All rights reserved.   Emirates NBD

13. Scroll down, click the required authentication method, key in the code received in your device; click **Confirm**

Confirmation

∨ TRANSACTION REQUEST INFORMATION

Transaction Reference Number	BE2301248627798
Beneficiary Nickname	EMP001 SBK
Date/Time	23-01-2024 11:54:21
Status	Added
Transaction Type	Beneficiary Registration

∨ TRANSACTION INFORMATION

Beneficiary has been Added Successfully.

Close

14. You can view the generated transaction reference number and click **Close**

HOW TO INITIATE A CARDLESS CASH WITHDRAWAL REQUEST

To initiate a **cardless cash withdrawal** request, an individual should be registered and authorized as a beneficiary or add an ad hoc beneficiary while initiating the cardless cash withdrawal request in **businessONLINE**

- Login to **businessONLINE**

1. Click on **Payments** menu

2. You can click on **Initiate** option

3. Click on **Payments** sub

4. Click on **Cash on Demand** sub menu

5. Now, you can click on **Careless Cash Withdrawal**

6. You can click; select the debit account to be used to initiate the payment

Cardless Cash Withdrawal — Account Lookup

7. Over here, double click on the required **Account** from which the payment is to be made, the debit account details are auto populated

Cardless Cash Withdrawal — Debit Information

8. Choose **Existing**, to select a registered beneficiary

Cardless Cash Withdrawal

PRASHANTH RVS

BENEFICIARY INFORMATION

Select Beneficiary Type
● Existing   ○ New

Beneficiary Name*

Beneficiary Country
--

Beneficiary Nickname
--

Email ID
--

Contact Number
--

PAYMENT INFORMATION

Cancel   Clear

Save As Draft   Save As Template   Submit

Copyright © 2023 businessONLINE. All rights reserved.

Emirates NBD

9. Click the search icon, choose the required beneficiary detail

Cardless Cash Withdrawal

PRASHANTH RVS

Beneficiary Lookup

Beneficiary Name ▼	Beneficiary Nickname	Beneficiary Bank Country	Email ID	Contact Number
Payel	Payel	UNITED ARAB EMIRATES	paXXXXXXX3@XXXXXXm	9XXXXXXX78
SANITY09DEC2023	SANITY09DEC23	UNITED ARAB EMIRATES	RaniXXXXXXXke@EXXXXXXXD....	9XXXXXXX41
Sarath Cholakkal	Sarath	UNITED ARAB EMIRATES	saraXXXXXXrXXXXXXbd.com	9XXXXXXX36
Syed Badsha Kareeem	EMP001 SBK	UNITED ARAB EMIRATES	CXXXXXXXM	9XXXXXXX00
YATHISH MAHABALA	YATHISHCCW	UNITED ARAB EMIRATES	yathXXXXXXnXXXXXXd.com	9XXXXXXX85
sampler sam	sampler	UNITED ARAB EMIRATES	samXXXXXXXcom	9XXXXXXX36
savee	savee	UNITED ARAB EMIRATES	--	9XXXXXXX79
test	233	UNITED ARAB EMIRATES	--	9XXXXXXX56
test cardless	test cardless cash	UNITED ARAB EMIRATES	--	9XXXXXXX65
tetser	tetser	UNITED ARAB EMIRATES	--	9XXXXXXX47

Cancel   Clear

Save As Draft   Save As Template   Submit

Cardless Cash Withdrawal

BENEFICIARY INFORMATION

Select Beneficiary Type
● Existing   ○ New

Beneficiary Name*
Syed Badsha Kareeem

Beneficiary Country
UNITED ARAB EMIRATES

Beneficiary Nickname
EMP001 SBK

Email ID
CCxxxxxxOM

Contact Number
9xxxxxx0000

PAYMENT INFORMATION

Cancel   Clear   Save As Draft   Save As Template   Submit

10. The beneficiary information is auto filled by the system; scroll down

11. Key or select the **Payment Information**

Cardless Cash Withdrawal

PAYMENT INFORMATION

● Payment Amount   AED   400.00

Payment Date*
23-01-2024

Purpose of payment to beneficiary*
CCWDocPay2024

Reference in your statement*
CCW01P230124RVSP

Applicable Charges(In AED and exclusive of VAT)
0.00

Cancel   Clear   Save As Draft   Save As Template   Submit

12. Click **Submit**; Keyed in details are displayed for confirmation

Review And Confirmation - Cardless Cash Withdrawal

PRASHANTH RVS

23-01-2024

Purpose of payment to beneficiary

CCWDocPay2024

Reference in your statement

CCW01P230124RVSP

Applicable Charges(In AED and exclusive of VAT)

0.00

User Comments

Cancel   Back   Confirm

Copyright © 2023 businessONLINE. All rights reserved.   Emirates NBD

13. You can enter the user comments if any

14. Verify the details; click Confirm, an Authorization Matrix opens

Authorization Matrix

PRASHANTH RVS

Do you wish to select a specific approval workflow to authorize this transaction?

● Yes   ○ No

Select an approval workflow from the options below:

● 0 - 999999999999999

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

● Yes   ○ No

Select a workflow rule from the options below and choose the authorizer(s) from each role, to approve the transaction:

○ 1 Authorizer B + 1 Authorizer X

● 1 Maker Authorizer

Maker Authorizer:	Count		Count
	OSAMA DARWEESH (Maker Authorizer)		NITIN GITE (Maker Authorizer)
	Senthilkumar Malairajan (Maker Authorizer)		
	ROXANNE SANTIAGO (Maker Authorizer)		

Cancel   Submit

Copyright © 2023 businessONLINE. All rights reserved.   Emirates NBD

15. You can select the required authorization sequence

16. Click Submit, a confirmation opens with reference request information

Confirmation

TRANSACTION REQUEST INFORMATION

Transaction Reference Number	1112507232620701
Date/Time	25-07-2023 10:58:31
Status	Ready for Authorization
Transaction Type	Local Currency Payment

TRANSACTION INFORMATION

Local Currency Payment has been submitted successfully.

Close   Attach Document

17. Click **Close,** to navigate back to the **Payments** page

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 (up to 25) at a time

- Login to **businessONLINE**

1. Click on **Payments** menu

2. You can click on **Initiate** option

3. Click on **Basket Payments** menu

4. Click on **Basket Payment - Bulk Payment** sub menu

5. You can click; select the **Multiple** to recode multiple debits

6. Select the **Cardless Cash Withdrawal**

Basket Payment - Bulk Payments

Debit Account Type *
[Single] [Multiple]

Debit Type *
[Single] [Multiple]

Summary

Fixed Debit
○ Yes
● No

Payment Details
Transfer Type *
[Cardless Cash Withdrawal ▾]

Debit Account Number *
[🔍]

Payment Date *
[23/1/2024   📅]

Select Beneficiary Type *
[Cash   ▾]

Beneficiary Mobile Number *
[🔍]

Transaction Amount *
[▾][   ]

Reference in your statement *
[   ]

7. Click the **Search** icon; an **Account Lookup** popup opens

Basket Payment - Bulk Payments

Account Lookup

Debit Account Number	Currency	Account Name	Bank Name	Branch Name	Account Type
10XXXXXXX4411	AED	EBS SMART BUSINESS	Emirates NBD	DEIRA BRANCH	CURRENT ACCOUNT

8. Select required **Debit Account** to be used for initiating the payment

Basket Payment - Bulk Payments

Debit Account Type *		Debit Type *		Summary
Single	Multiple	Single	Multiple	

Fixed Debit   ○ Yes
                ● No

Payment Details

Transfer Type*
Cardless Cash Withdrawal ⌄

Debit Account Number*   Payment Date*
10XXXXXXX411   🔍   23/1/2024   📅

Available Balance AED 189.99

Select Beneficiary Type*   Beneficiary Mobile Number*
Cash ⌄   [🔍]

Transaction Amount*   Reference in your statement*
AED ⌄ [   ]   [   ]

---

9. select Cash option form, Beneficiary Type dropdown

10. Click the Search icon, Beneficiary Lookup popup opens

Beneficiary Lookup

Beneficiary Name	Beneficiary Nickname	Country Name	Email ID	Phone Number
Sarath Cholakkal	Sarath	UNITED ARAB EMIRATES	sarXXXXX@emiratesnbd....	971-56XXXXX36
Syed Badsha Kareeem	EMP001 SBK	UNITED ARAB EMIRATES	CXXXXXO.COM	971-50XXXXX00
YATHISH MAHABALA	YATHISHCCW	UNITED ARAB EMIRATES	yaXXXXX@emiratesnbd....	971-50XXXXX85
sampler sam	sampler	UNITED ARAB EMIRATES	saXXXXX@enbd.com	971-56XXXXX36
savee	savee	UNITED ARAB EMIRATES		971-50XXXXX79
test	233	UNITED ARAB EMIRATES		971-50XXXXX56

971-50XXXXX00

---

11. Select the first beneficiary of your Cardless Cash Withdrawal request

Basket Payment - Bulk Payments

10XXXXXXX411

23/1/2024

Available Balance AED 189.99

Select Beneficiary Type*
Cash

Beneficiary Mobile Number*
97XXXXXXX000

Transaction Amount*
AED 100.00

Reference in your statement*
CCW02Doc

Basket Reference in your statement

Purpose of payment to beneficiary*
CCW02P230124RVS

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...

:جمع اعطاء رأي
يرجى التأكد من تحديث تفاصيل المستند الدقيقة والصحيحة قبل الشروع في التحويل وإلا فليتم رفض التحويل الخاص بك ، وإعادة الأموال في غضون 3 إلى 5 أيام عمل بناءً على تأكيد من اقرأ أكثر...

---

12. Enter the amount which the beneficiary should withdraw (**Max AED 20000**)

13. Enter the reference for this this transaction

14. Type the description for this transaction

15. Click the **Add To Basket**; the details for the first beneficiary for your **Cardless Cash Withdrawal** will appear on the right pane

---

Basket Payment - Bulk Payments

Debit Account Type *
Single   Multiple

Debit Type *
Single   Multiple

Fixed Debit   ○ Yes
              ● No

Payment Details
Transfer Type*

Debit Account Number*
10XXXXXXX11

Payment Date*
23/1/2024

Select Beneficiary Type*
Cash

Beneficiary Mobile Number*

Transaction Amount*
--Select--

Reference in your statement*

Basket Reference in your statement   Purpose of payment to beneficiary*

Summary

Total 1 Payment(s)	AED 100.00
on Jan 23, 2024	
Total Charges (In AED and exclusive of VAT)	0.00

From : EBS SMART BUSINESS	AED 100.00	🗑
to : Syed Badsha Kareeem	AED 100.00	
On Jan 23, 2024	Cardless Cash Withdrawal	
Charges	AED 0.00	

Basket Payment - Bulk Payments   ⊗

Debit Account Type *	**Debit Type** *
[Single] [Multiple]	[Single] [Multiple]

Fixed Debit   ○ Yes
               ● No

Payment Details
Transfer Type*
[▾]

Debit Account Number*   Payment Date*
[10XXXXXXX11   🔍]   [23/1/2024   📅]

Select Beneficiary Type*   Beneficiary Mobile Number*
[Cash   ▾]   [🔍]

Transaction Amount*   Reference in your statement*
[--Select-- ▾] [   ]   [   ]

Basket Reference in your statement   Purpose of payment to beneficiary*

Summary

Total 2 Payment(s)   AED 300.00
on Jan 23, 2024
Total Charges (In AED and exclusive of   0.00
VAT)

From : EBS SMART BUSINESS	AED 100.00	🗑
to : Syed Badsha Kareeem	AED 100.00	
On Jan 23, 2024	Cardless Cash Withdrawal	
Charges	AED 0.00	

From : EBS SMART BUSINESS	AED 200.00	🗑
to : Nitin Gite	AED 200.00	
On Jan 23, 2024	Cardless Cash Withdrawal	
Charges	AED 0.00	

---

16. To add more beneficiaries to your
Cardless Cash Withdrawal request, repeat
step 7 to 15.

Note: Maximum 25 beneficiaries can be
added

Basket Payment - Bulk Payments   ⊗

10110422411 🔍	23/1/2024	to : Nitin Gite	AED 200.00
		On Jan 23, 2024	Cardless Cash Withdrawal
		Charges	AED 0.00

Select Beneficiary Type*   Beneficiary Mobile Number*
[Cash   ▾]   [🔍]

Transaction Amount*   Reference in your statement*
[--Select-- ▾] [   ]   [   ]

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...

يرجى التأكد من تحديث تفاصيل المستفيد الدقيقة والصحيحة قبل الشروع في التحويل وإلا فسيتم رفض التحويل الخاص بك ، وإعادة الأموال في غضون
3 إلى 5 أيام عمل بناءً على تأكيد من اقرأ أكثر... :تقديم اعطاء رأي

[Cancel]   [Save As Template] [Submit]

---

17. Scroll down and click **Submit**; **Basket
Payment – Bulk Payments: Review** popup

Basket Payment - Bulk Payments

Transfer Type	Debit Account	Beneficiary Account	Payment Date	Transaction Amount	Debit Amount
Cardless Cash Withdrawal	10XXXXXXX4411 - EBS S...	Syed Badsha Kareeem	1/23/2024	100.00 AED	100.00 AED
Cardless Cash Withdrawal	10XXXXXXX4411 - EBS S...	Nitin Gite	1/23/2024	200.00 AED	200.00 AED

User Comments

Cancel   Confirm

18. Verify the information and click **Confirm**; a **Confirmation** popup with **Transaction Reference Number** open

Confirmation

TRANSACTION REQUEST INFORMATION

Transaction Reference Number	1112301245875171
Date/Time	23-01-2024 12:18:52
Status	Authorization rule not found
Transaction Type	Basket Payment - Bulk Payment

TRANSACTION INFORMATION

Basket Payment - Bulk Payment has been submitted successfully.

Close

17. To close the **Confirmation** popup click

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**

1. Click on **Payments** menu

2. You can click on **Initiate** option

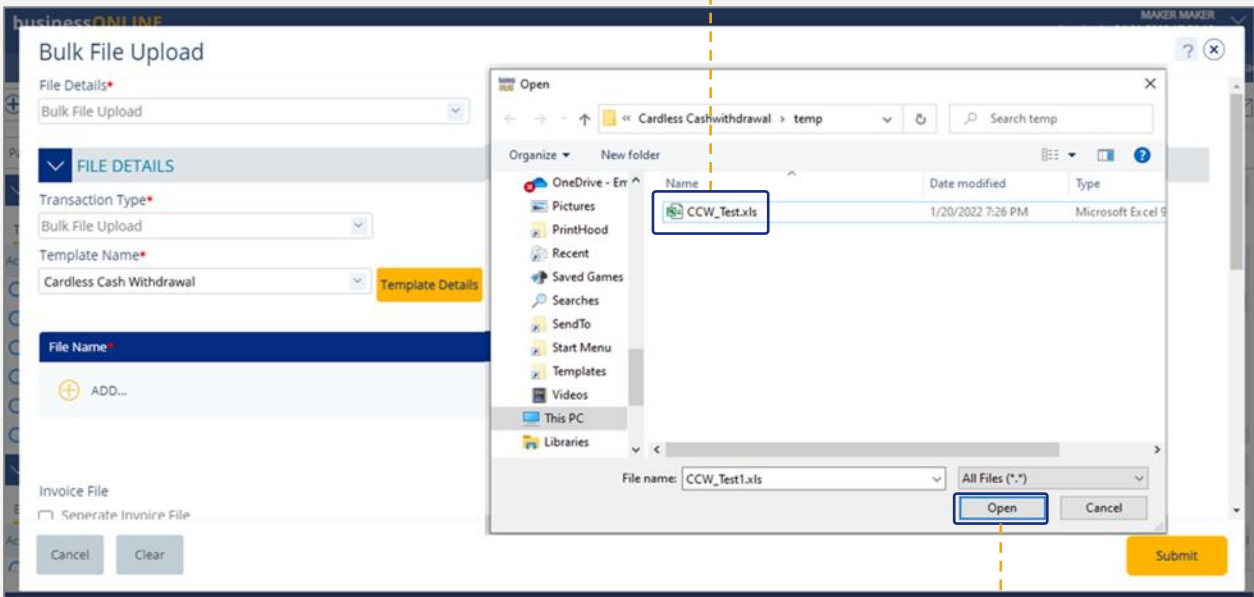3. Click on **Bulk File Upload** menu

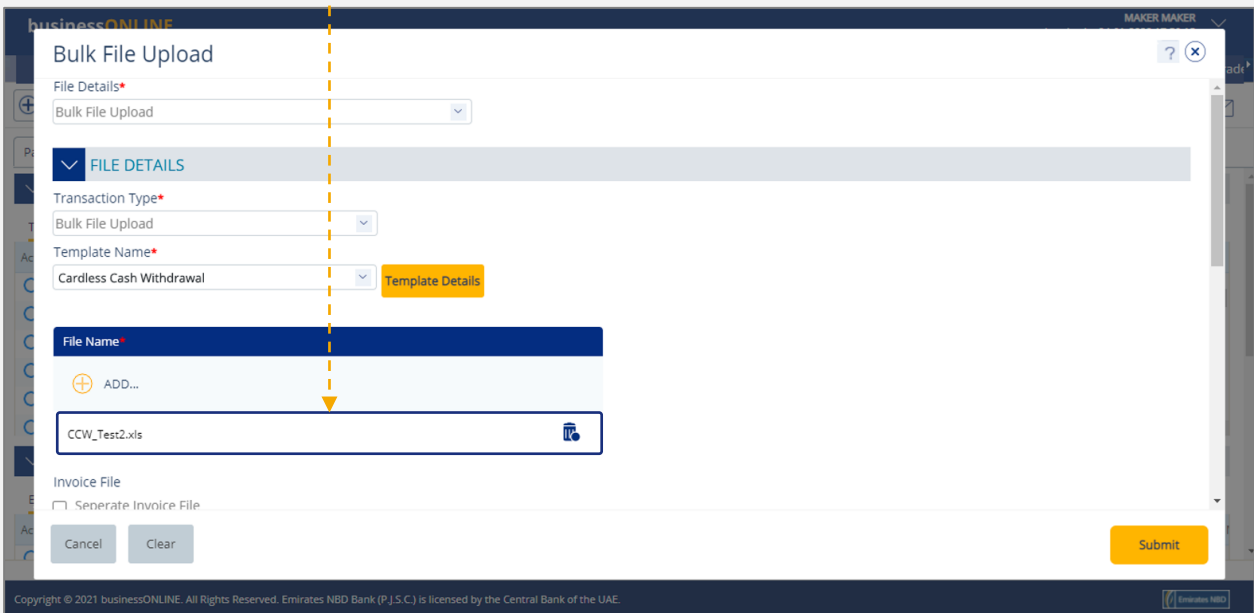4. You can select the template, **Cardless Cash Withdrawal**

5. You can click ⊕Add..., **Windows File Explorer** opens

6. Select the required file

7. Click the **Open** button; the selected file will be added as shown below; scroll down

Bulk File Upload

PAYMENT INFORMATION

Fixed Debit
○ Yes   ● No

View Correspondent Bank Charges
View Charges for Corporate
View Charges for Business Banking

Reference in your statement *
Petty Cash

Disclaimer:
Any cross-currency transaction in the file will be processed using the market rate, if it does not have a pre-approved deal rate captured inside the file for the transaction.

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   Clear   Submit

Copyright © 2021 businessONLINE. All Rights Reserved. Emirates NBD Bank (P.J.S.C.) is licensed by the Central Bank of the UAE.

8. Enter the description for this request

9. Click Submit; the entered details are displayed for confirmation as below

Bulk File Upload

File Name
CCW_Test2.xls

DEBIT INFORMATION
Debit Type
Single

PAYMENT INFORMATION
Fixed Debit
No

View Correspondent Bank Charges
View Charges for Corporate
View Charges for Business Banking

Reference in your statement
Petty Cash

Cancel   Back   Confirm

Copyright © 2021 businessONLINE. All Rights Reserved. Emirates NBD Bank (P.J.S.C.) is licensed by the Central Bank of the UAE.

10. Review the information and click Confirm

Confirmation

TRANSACTION REQUEST INFORMATION

Transaction Reference Number	1112501227823846
Date/Time	25-01-2022 09:18:11
Status	Ready for Verification
Transaction Type	Bulk File Upload

TRANSACTION INFORMATION

Bulk File Upload has been uploaded successfully.

Close

11. Transaction request information is displayed along with **Transaction Reference Number**

12. Click **Close**; to return to the **Payments** page

The Bulk Upload file with Cardless Cash Withdrawal request will now be sent for verification. Kindly request the authorized signatories from your company to login to businessONLINE and complete necessary action against the transaction

FREQUENTLY ASKED QUESTIONS (FAQ)

1	**Q** – What is Cardless Cash Withdrawal?
	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 NBD ATM.
2	**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 (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 NBD ATM and withdraw the specified amount of cash.
3	**Q** – Who can access Cardless Cash Withdrawal option in businessONLINE?
	A – Any businessONLINE user who has access to the Own Account Payments option, can access Cardless Cash Withdrawal option in businessONLINE.
4	**Q** – Will Cardless Cash Withdrawal product follow the same Authorization Workflow as Own Account Payment product in businessONLINE?
	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.
5	**Q** – How can I initiate a Cardless Cash Withdrawal request?
	A – Login to businessONLINE, click on the Payments tab. Click on Initiate > Payments > Cash on Demand > Cardless Cash Withdrawal.
6	**Q** – Can I initiate multiple cash withdrawal requests at a time?
	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.
7	**Q** – Are there any limits for amount that can be withdrawn?
	A – Yes. The withdrawal amount should always be in multiples of 100s e.g., AED 100, 200, 5000 and etc. The maximum withdrawal amount per request is AED 20,000.
8	**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 NBD 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. ▪ Note: If the beneficiary is not an Emirates NBD 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	**Q** – For how long is the authorization code valid?
	A – The authorization code received via SMS is valid for 24 hours. The expiry date and time will be mentioned in the SMS.

10 **Q** – What will happen if the beneficiary does not withdraw the amount before the authorization code expires?

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.

11 **Q** – What will happen if the beneficiary accidentally deletes the SMS containing the authorization code?

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.

12 **Q** – If I have initiated a request and wish to cancel it later, is it possible?

A – Yes, a Cardless Cash Withdrawal request to a single beneficiary can be cancelled through businessONLINE if the beneficiary has not withdrawn the cash. However, requests initiated to multiple beneficiaries using the Basket or File Upload options cannot be cancelled online.

13 **Q** – If I entered the beneficiary's mobile number incorrectly when initiating the Cardless Cash Withdrawal request, can I correct the number later?

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.

14 **Q** – Can you schedule a cash withdrawal request in advance?

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.

15 **Q** – Is there any cut off time before which I should initiate Cardless Cash Withdrawal requests?

A – No. There is no cut off time to initiate Cardless Cash Withdrawal requests.

16 **Q** – Will I be able to initiate Cardless Cash Withdrawal requests on bank holidays?

A – Yes, Cardless Cash Withdrawal requests can be initiated on bank holidays.

17 **Q** – Are there any charges for initiating Cardless Cash Withdrawal requests?

A – No, the Cardless Cash Withdrawal service is free.

18 **Q** – Can I initiate Cardless Cash Withdrawal requests through Host2Host?

A – No. Currently Cardless Cash Withdrawal requests are not available on Host2Host.

19 **Q** – Can I use the Basket and Bulk upload options to create Cardless Cash Withdrawal requests to multiple beneficiaries?

A – Yes.

20 **Q** – What if the beneficiary enters the incorrect authorization code when withdrawing the cash?

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.

21 **Q** – What happens if the beneficiary enters wrong amount while withdrawing cash?

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.

22 **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 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.

23 **Q** – Does a beneficiary needs his/her Emirates ID to withdraw cash?

 A – The beneficiary would be required to insert their Emirates ID in the ATM when withdrawing cash only if they are not an Emirates NBD customer.

24 **Q** – Can my beneficiary withdraw the cash from any Emirates NBD ATM?

 A – Yes.

25 **Q** – Can I initiate a Cardless Cash Withdrawal request in a foreign currency?

 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.

Emirates NBD