Cardless Cash Withdrawal

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User Guide

businessONLINE

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HOW TO ADD A BENEFICARY FOR CARDLESS CASH WITHDRAWAL

HOW TO INITIATE A CARDLESS CASH WITHDRAWAL REQUEST HOW TO INITIATE CARDLESS CASH WITHDRAWAL REQUESTS THROUGH THE BASKET OPTION

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

FREQUENTLY ASKED QUESTIONS (FAQ)



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

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HOW TO INITIATE A CARDLESS CASH WITHDRAWAL REQUEST

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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**

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P Select an app	o select a specific approval workflow to authorize No roval workflow from the options below:	this transaction?			PRASHANTH IRS (*)
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Confirmation		*	
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	ATION		
ocal Currency Payment has been submit	tted successfully.		
		-	
Close	Attach D	ocument	
			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

				Last Lo	PRASHANTH RV ogin: 23-01-2024 13:13:4	
Home	Dashboard	Account Services	Payments	Virtual Accounts	Services ^{New}	
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asket Payment - Bi	ulk Payments				×
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Syed Badsha Kareeem EMP001 SBK UNITED ARAB EMIRATES CXXXXXO.COM 971-50XXXXX00 YATHISH MAHABALA YATHISHCCW UNITED ARAB EMIRATES yaXXXXX@emiratesnbd 971-50XXXXX85 971-50XXXXX00 sampler sam sampler UNITED ARAB EMIRATES saXXXXX@emiratesnbd 971-56XXXXX36 savee savee UNITED ARAB EMIRATES saXXXXX@enbd.com 971-56XXXXX36 test 233 UNITED ARAB EMIRATES 971-50XXXXX56	Beneficiary Name	Beneficiary Nickname	Country Name	Email ID	Phone Number	
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11. Select the first beneficiary of your Cardless Cash Withdrawal request	Syed Badsha Kareeem YATHISH MAHABALA sampler sam	EMP001 SBK YATHISHCCW sampler	UNITED ARAB EMIRATES UNITED ARAB EMIRATES UNITED ARAB EMIRATES	CXXXXXO.COM yaXXXXX@emiratesnbd	971-50XXXXX00 971-50XXXXXX85 971-56XXXXXX36	
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Debit Account Type * Single Multiple Fixed Debit O Yes ® No	Debit Type * Single Multiple	Summary Total 2 Payment(s) on Jan 23, 2024 Total Charges (In AED and exclusive of VAT)	AED 300.00 0.00
Payment Details Transfer Type*		From : EBS SMART BUSINESS to : Syed Badsha Kareeem On Jan 23, 2024 Charges	AED 100.00 AED 100.00 Cardless Cash Withdrawal AED 0.00
Debit Account Number* 10xxxxxxx11 Q Select Beneficiary Type*	Payment Date* 23/1/2024	From : EBS SMART BUSINESS to : Nitin Gite On Jan 23, 2024 Charges	AED 200.00
Cash ~ Transaction Amount*	Reference in your statement*		AED 0.00
	step 7 to 15. Note: Maximum 25 b added	eneficiaries can be	_ 1
	Note: Maximum 25 b added		_ 1
Select Beneficiary Type*	Note: Maximum 25 b added	to : Nitin Gite On Jan 23, 2024 Charges	AED 200.00 Cardless Cash Withdrawal AED 0.00
111772277110	Note: Maximum 25 b added	to : Nitin Gite On Jan 23, 2024 Charges	AED 200.00 Cardless Cash Withdrawal
Select Beneficiary Type*	Note: Maximum 25 b added	to : Nitin Gite On Jan 23, 2024 Charges	AED 200.00 Cardless Cash Withdrawal
Select Beneficiary Type* Cash Transaction Amount* -Select- Basket Reference in your statement	Note: Maximum 25 b added yments Beneficiary Mobile Number*	to : Nitin Gite On Jan 23, 2024 Charges	AED 200.00 Cardless Cash Withdrawal
Select Beneficiary Type* Cash Transaction Amount* Select- Select- Wew Correspondent Bank Charge Add/View Invoice	Note: Maximum 25 b added yments Beneficiary Mobile Number*	to : Nitin Gite On Jan 23, 2024 Charges	AED 200.00 Cardless Cash Withdrawal AED 0.00
Select Beneficiary Type* Cash Transaction Amount* Select I v Basket Reference in your statement Vew Correspondent Bank Charge Add/View Invoice Disclaimer: Kindly ensure acourate and valid beneficiary detai transfer will be rejected, and funds credited back in More	Note: Maximum 25 b added	to : Nitin Gite On Jan 23, 2024 Charges	AED 200.00 Cardless Cash Withdrawal
Select Beneficiary Type* Cash ~ Transaction Amount* ~ -Select- ~ Basket Reference in your statement	Note: Maximum 25 b added yments Beneficiary Mobile Number* Clear Add To Basket	to : Nitin Gite On Jan 23, 2024 Charges	مد AED 200.00 Cardless Cash Withdrawal AED 0.00 ::an 1 and 2



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	10xxxxxx:4411 - EBS S	Nitin Gite	1/23/2024	200.00 AED	200.00 AED
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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

businessONLINE							Last Log	PRASHANTH RV in: 23-01-2024 13:13:4	/S ~
Home	Dash	board	Account Services	Paym	ents	Virtual Accounts	Se	ervices ^{New}	
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Register Beneficiary >	Utility Payments	Basket Payment	Host Uploads						
Payments > Bulk File Upload								© C	: 55
	anding Instructions	Instrumen <mark>t</mark> s							
Split File Upload	Payment Date	Payment Type	Debit Account Name	Beneficiary Name	Payment Currency	Payment Amount	Status	Customer Refere	ence D
Utility Payments >	23-01-2024	Cardless Cash	EBS SMART BUSINE	Syed Badsha Karee A	AED	400.00	Ready for Auth	CCW01P230124F	RVSP
Instrument Payment >	22-01-2024	Foreign Curren	EBS SMART BU	P S Kamath	AED	100.00	Authorization r	Test	
Basket Payment >	21-01-2024	Own Account Pay	EBS SMART BUSINE	EBS SMART BUSINE	AED	1.00	Ready for Auth	test payment	
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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

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.



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