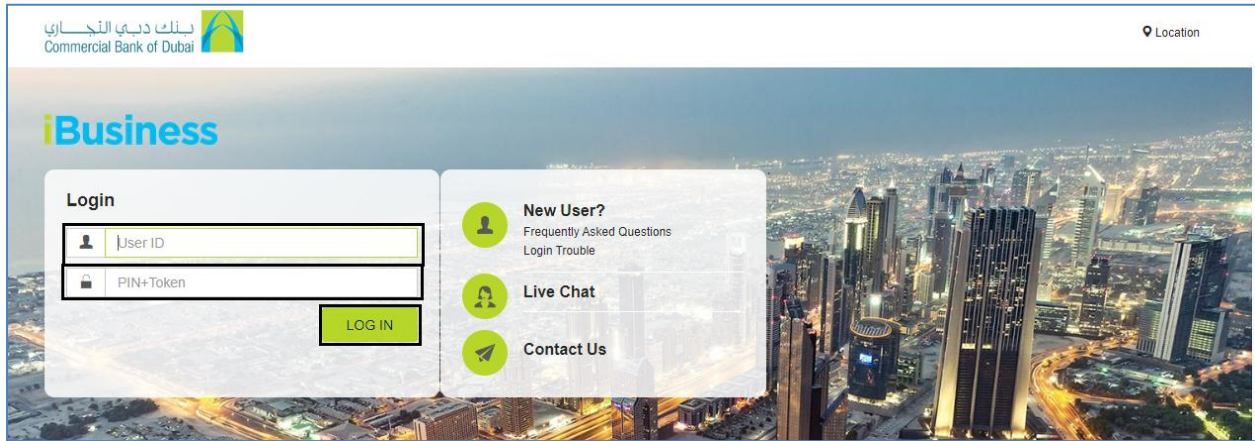


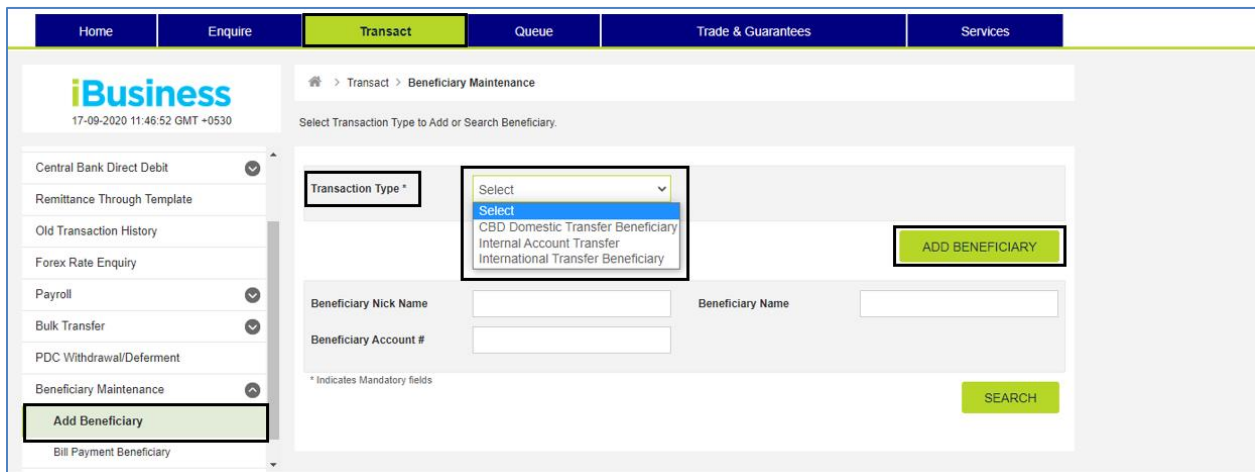


HOW TO ADD BENEFICIARY (INTERNAL, DOMESTIC AND INTERNATIONAL)

- 1- Open the website: <https://www.cbd.ae/iBusiness/channel.jsp>
- 2- Enter Your User ID and enter the PIN(4 digits) + Token (6 digits number displayed on the user device)
- 3- Click on Login Button



- 4- Click on **Transact** Tab at the top bar.
- 5- Click on **Add Beneficiary**



Adding BENEFICIARY for CBD to CBD TRANSFER

- Select “Internal Account Transfer” option from **Transaction Type*** dropdown and click on **ADD BENEFICIARY** button.
- Fill up the below mention details and click on **SUBMIT** button.
- Enter Beneficiary ID* (Any unique number of your choice), Beneficiary Nick Name* (Nick Name of your choice), Enter Beneficiary Account#* (10 digits beneficiary CBD account number) and Click

on VALIDATE ACCOUNT DETAILS, Beneficiary Name will be populated automatically in Beneficiary Name Field

The screenshot shows the 'Add Beneficiary' form in the iBusiness system. The form is titled 'Beneficiary Info' and contains the following fields:

- Beneficiary ID: * (12345)
- Beneficiary Nick Name * (Test)
- Beneficiary Account # * (1000932234)
- Beneficiary Name (CBD PCM Test Business 1)

A blue button labeled 'VALIDATE ACCOUNT DETAILS' is positioned to the right of the Beneficiary Name field. Below the form, there are 'CANCEL' and 'SUBMIT' buttons. A note below the form states: '* Indicates mandatory fields.'

- You will be redirected to the RSA token screen where you can enter the token code (PIN + 6 digits number displayed on the device). Once the Beneficiary is added successfully, you will get a confirmation.

The screenshot shows the 'Authenticate Add Beneficiary' form in the iBusiness system. The form is titled 'Authenticate Add Beneficiary - Other CBD Accounts' and contains the following field:

- RSA Token *

A green button labeled 'SUBMIT' is positioned to the right of the RSA Token field. A note below the form states: '* indicates mandatory fields.'

Adding Beneficiary for DOMESTIC TRANSFER (CBD TO OTHER BANK ACCOUNT WITHIN UAE)

- Select "CBD Domestic Transfer Beneficiary" option from **Transaction Type*** dropdown and click on **ADD BENEFICIARY** button.
- Fill up the below mention Mandatory details and click on **SUBMIT** button
- Select Beneficiary Type (Individual or Company), Enter First Name* & Last Name*, Nick Name* (Nick Name of your choice), Select **Country*** from Dropdown as United Arab Emirates, Select Beneficiary Type (Private or Public), Enter Beneficiary Account# / IBAN* (23 Characters IBAN of

beneficiary) and Click on **VALIDATE IBAN/BIC SEARCH**, Beneficiary Bank Details will be automatically populated in **Beneficiary Bank Info**.

- You will be redirected to the RSA token screen where you can enter the token code (PIN + 6 digits number displayed on the device). Once the Beneficiary is added, you will get a confirmation.

Adding a Beneficiary for INTERNATIONAL TRANSFER

- Select “International Transfer Beneficiary” option from **Transaction Type*** dropdown and click on **ADD BENEFICIARY** button.
- Fill up the below mention Mandatory details and click on **SUBMIT** button
- Select Beneficiary Type (Individual or Company), Enter First Name* & Last Name*, Nick Name* (Nick Name of your choice), Select **Country*** from Dropdown, Select Beneficiary Type (Private or Public) and Click on **BIC SEARCH**

The screenshot shows the 'Add Beneficiary - International Bank Transfer' page in the iBusiness portal. The page title is 'Enter beneficiary info details to add beneficiary for International Bank transfer'. There are radio buttons for 'Individual' (selected) and 'Company'. The form fields are as follows:

- Beneficiary ID: [Text Field]
- First Name *: [Text Field]
- Last Name *: [Text Field]
- Middle Name: [Text Field]
- Nick Name *: [Text Field]
- Address 1: [Text Field]
- Address 2: [Text Field]
- City: [Text Field]
- P.O. Box: [Text Field]
- Country*: [Dropdown Menu - Select]
- Contact Person: [Text Field]
- Account # / IBAN *: [Text Field]
- Account Type: [Text Field]
- Beneficiary Type *: [Dropdown Menu - Private]

Buttons: **BIC Search** (highlighted), **No BIC Available**

- Enter BIC CODE (Swift Code) of Beneficiary Bank and Click on **SEARCH** button. Beneficiary Bank Details will appear at the bottom. Select the beneficiary bank and click on **SELECT** button.
- Beneficiary Bank Details will be automatically populated in Beneficiary Bank Info.

The screenshot shows a 'BIC Search - Google Chrome' window. The URL is 'cbd.ae/iBusiness/defaultflexcubepopup.html?custom1=bs'. The dialog box contains the following search criteria:

- BIC Code: EBVIVNXXXX
- Bank Name: [Text Field]
- Branch: [Text Field]
- City: [Text Field]
- Country: [Dropdown Menu - Select]

Buttons: **CLOSE**, **SEARCH** (highlighted)

Beneficiary Bank Details

| BIC Code | Bank Name | Branch | City |
|------------|---|--------|-----------|
| EBVIVNXXXX | VIETNAM EXPORT IMPORT COMMERCIAL JOINT-STOCK BANK | | HO CHI MI |

Buttons: **CLOSE**, **SELECT** (highlighted)



Beneficiary Bank Info

| | | | |
|------------------------|--------------------------------|-------------------|---|
| Receiver Correspondent | <input type="text"/> | Bank Name | VIETNAM EXPORT IMPORT COMMERCIAL JOINT-STOCK BANK |
| Branch | | Address 1 | VINCOM CENTER BUILDING |
| Address 2 | 72 LE THANH TON , 47 LY TU TRO | City | HO CHI MINH CITY |
| P.O. Box | | Country | VIET NAM |
| Swift (BIC) | EBVIVNVXXX | ABA/FW/SC/BLZ/etc | |

* indicates mandatory fields.
** indicates mandatory field if particular option is enabled.

You will be redirected to the RSA token screen where you can enter the token code (PIN + 6 digits number displayed on the device). Once the Beneficiary is added, you will get a confirmation

iBusiness
06-10-2020 17:38:25 GMT +0530

- Central Bank Direct Debit
- Remittance Through Template
- Old Transaction History
- Forex Rate Enquiry
- Payroll
- Bulk Transfer
- PDC Withdrawal/Deferment
- Beneficiary Maintenance
- Add Beneficiary

Transact > Beneficiary Maintenance > Authenticate Add Beneficiary - International Bank Transfer

Please enter security PIN along with the code displayed on your RSA token:

RSA Token *

* indicates mandatory fields.