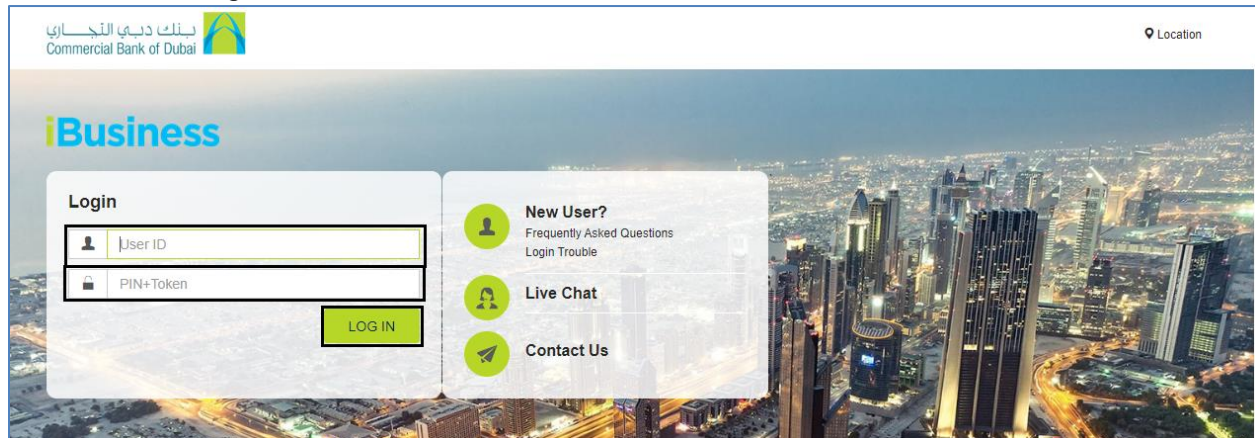


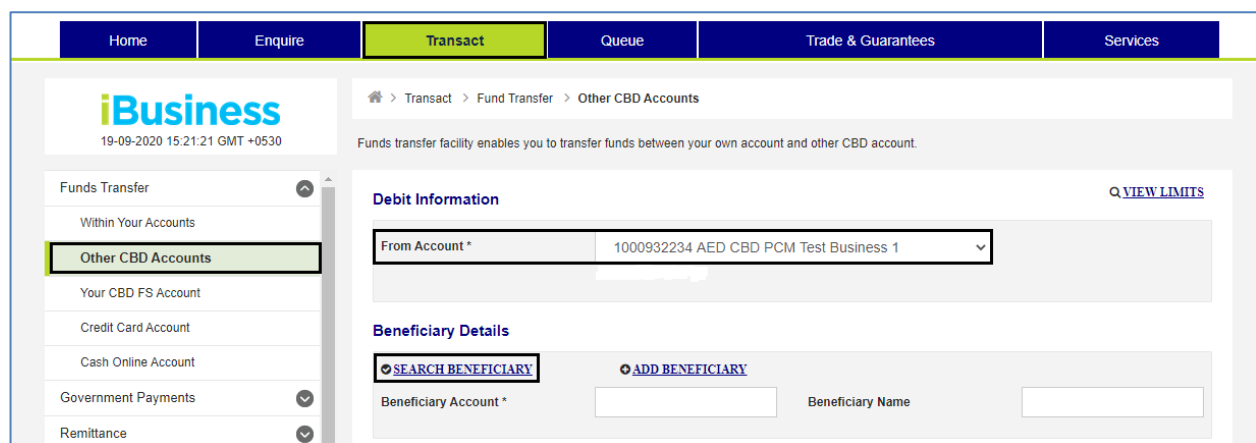
HOW TO TRANSFER FUNDS (INTERNAL, LOCAL AND INTERNATIONAL)

- 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 in the top bar.
 - o Click on Other CBD Accounts
 - o Select debit account in **From Account*** dropdown and Click on **SEARCH BENEFICIARY** button.

For Internal Bank Transfer



- o Select the beneficiary and Click **SUBMIT**.

TEST VA CBD PCM TEST BUSINESS 1 9227100

IAPPSECURE IT RISK & GRC - RISK MANAGEMENT DEPT 1001573

CLOSE SUBMIT

- o Enter **Transfer Amount*** and Select **Transfer Currency*** under Payment Details. Enter My ref. , Ref. in Credit account and Attach Documents(**Optional**). Click on **INITIATE** button.

Home **Enquire** **Transact** **Queue** **Trade & Guarantees** **Services**

iBusiness
19-09-2020 15:21:21 GMT +0530

Payment Details

Transfer Amount * 5000
Five Thousand Only

Transfer Currency * AED

Debit Amount 5000 Debit Currency AED

Credit Amount 5000 Credit Currency AED

Other Details

My ref Ref. in Credit Account

Attachments

ATTACH DOCUMENTS File size should not exceed 2 MB

INITIATE

* Indicates mandatory fields.
~ The actual Debit Amount for Future Dated Cross Currency Transfers may differ based on the prevailing exchange rate on the value date.

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

iBusiness
19-09-2020 15:07:36 GMT +0530

Transact > Beneficiary Maintenance > Authenticate Add Beneficiary - Other CBD Accounts

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

RSA Token *

* indicates mandatory fields.

SUBMIT

For Local Bank Transfer

- Click on **Remittance**, Click on **Local Bank Transfer**
- Select debit account in **From Account*** and **Type***(Individual or Corporate) from dropdown, Click on **SELECT BENEFICIARY** button.

The screenshot shows the iBusiness web interface. The top navigation bar includes Home, Enquire, Transact, Queue, Trade & Guarantees, and Services. The left sidebar menu has 'Local Bank Transfer' highlighted. The main content area is divided into sections: 'Debit Information' with a 'From Account *' dropdown; 'Beneficiary Details' with a 'Type *' dropdown, a 'SELECT BENEFICIARY' button, and fields for Beneficiary Account *, First Name, Middle Name, and Last Name; and 'Beneficiary Bank Details' with a 'Beneficiary Bank Name' field.

- Select the beneficiary and Click on **SUBMIT**.

| | | | |
|----------------------------------|------------------------------|------------------------------|--------|
| <input type="radio"/> | SIVA PALLA | SIVA PALLA | AE3902 |
| <input type="radio"/> | ATH | ABC | AE3286 |
| <input checked="" type="radio"/> | KEMOS TECHNICAL SERVICES LLC | KEMOS TECHNICAL SERVICES LLC | AE5603 |

At the bottom right, there are two buttons: 'CLOSE' and 'SUBMIT'.

- Enter **Transfer Amount*** and Select **Transfer Currency*** under Payment Details. Select relevant **Payment Type*** from the drop down and enter the **Payment Detail***, Select **Charge Account***. Select **Charges*** from Dropdown.
 - CBD Charges to Remitter:** Remitter will pay CBD Charges and Beneficiary will pay Beneficiary bank charges
 - Deduct Charges from Amount:** Remitter Bank and Beneficiary bank charges deducted from transfer amount

c. Pay in Full (BNF get full amount): Remitter will pay CBD and Beneficiary bank charges

iBusiness
19-09-2020 16:30:03 GMT +0530

Payment Details

| | | |
|-----------------------|--------------------------------|---|
| Transfer Amount * | 5000 AED Five Thousand Only | |
| Transfer Currency * | UAE dirham | |
| Debit Amount * | 5000 | Payment Type * GDS-Goods Bought Or |
| Charge Account * | 1000932234 AED CBI | Payment Detail* Payment for Good Purchase with Invoice number 78945625 |
| Charges * | CBD Charges to Remitt | |
| Customer Reference no | | |
| Future Date | | |

[ATTACH DOCUMENTS](#) File size should not exceed 2 MB

o Check the check box "I accept the terms and conditions" and click on INITIATE button.

iBusiness
19-09-2020 16:30:03 GMT +0530

Terms and Conditions

- Please be advised that, as per Central Bank guidelines, credit to accounts held in banks operating in UAE will be affected solely based on the beneficiary IBAN. All other information provided such as the beneficiary name and other details will not be used.
- The Remitter acknowledges that all information provided in the Application is accurate, complete and correct in all respects.
- The Transfer shall be processed in accordance with and subject to the Banks systems and regulations.
- The Bank shall exercise reasonable care in effecting the transfer through the use of reliable means available. However, in case of delay, loss, error, mutilation, mistake in the transmission or defect in any communication means, the Transfer shall be entirely at the Remitters risk and the Bank, its agents and correspondents are absolved from any responsibility.
- All charges payable in the course of the Transfer including correspondence charges shall be borne by the Remitter and be deducted from the proceeds of the Transfer.
- In the absence of any instructions to the contrary, the Transfer will be effected in the currency of the geographical location of the destination and subject to related cut-off times and any other regulations applicable therein.
- The Remitter shall hold harmless and indemnify the Bank against any claim, loss, liability and damage incurred or suffered by the Bank as result of the Remitter Transfer instructions or the Transfer.
- If refund is accepted by the Bank, the Exchange Rate prevailing at the date of refund will be applied less all charges, provided that in case of Demand Draft, the original instrument is presented.

I accept the terms and conditions *

SAVE AS TEMPLATE **INITIATE**

* Indicates mandatory fields.
~ The actual Debit Amount for Future Dated Cross Currency Transfers may differ based on the prevailing exchange rate on the value date.
** Requests received after the Cut-off time or on a non-Business Day, will be processed on the next Business Day. Cut-off timings are subject to change during the holy month of Ramadan and any other day declared holiday by the UAE Central Bank.
All local bank transfers under AED 10,000 will be processed through the CBUAE mandated IPI System with the allowed purpose of payment codes as per beneficiary bank acceptability.

- Review the transaction details and click on **CONFIRM**

The screenshot shows the iBusiness web interface. The top navigation bar includes Home, Enquire, **Transact**, Queue, Trade & Guarantees, and Services. The left sidebar lists various services, with 'Local Bank Transfer' selected. The main content area displays the following details:

| Beneficiary Bank Details | | | |
|--------------------------|------------------------------|------------------------|-------------|
| Beneficiary Bank Name | FEDERAL TAX AUTHORITY of UAE | Beneficiary Swift Code | E868AEXXXXX |

| Payment Details | | | |
|-----------------------|-------------------------|-------------------|--|
| Transfer Amount | 50 | Transfer Currency | UAE dirham |
| Charge Account | 1000932234 | Payment Details | Payment for Good Purchase with Invoice number 78945625 |
| Charges | CBD Charges to Remitter | Payment Type | Select |
| Customer Reference no | | | |
| Future Date | 19-09-2020 | | |
| Attachments | | | |
| Template Access Type | Private | | |
| Save Beneficiary | | | |

At the bottom right of the details section, there are two buttons: **CHANGE** and **CONFIRM**.

- 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 transaction is initiated successfully, you will get a confirmation.

The screenshot shows the iBusiness web interface for the RSA token authentication screen. The breadcrumb trail is: Home > Transact > Fund Transfer > Authenticate Local Bank Transfer. The instruction reads: "Please enter security PIN along with the code displayed on your RSA token:". There is a text input field labeled "RSA Token *". Below the field, a note states: "* Indicates mandatory fields." A **SUBMIT** button is located at the bottom right of the form.

International Bank Transfer

- Click on **Remittance**, Click on **International Bank Transfer**
- Select debit account in **From Account*** and **Type***(Individual or Corporate) from dropdown, Click on **SELECT BENEFICIARY** button.

The screenshot shows the 'iBusiness' interface for an international bank transfer. The top navigation bar includes 'Home', 'Enquire', 'Transact', 'Queue', 'Trade & Guarantees', and 'Services'. The 'Transact' tab is active. The main content area is divided into two sections: 'Debit Information' and 'Beneficiary Details'. In 'Debit Information', there is a 'From Account*' dropdown menu. In 'Beneficiary Details', there is a 'Type*' dropdown menu and a 'SELECT BENEFICIARY' button. Below these are several input fields for beneficiary information: Beneficiary Account *, Middle Name, Account Type, Address 1, P.O.Box, Country (set to United Arab Emirates), First Name *, Last Name, Contact Person, Address 2, and City. A 'VIEW LIMITS' link is located in the top right corner of the form area.

- Select the beneficiary and Click **SUBMIT**.

The screenshot shows a confirmation dialog box. At the top, there is a header bar with a circular icon on the left, the text 'CBD TEST INTL BENE' in the middle, and 'COMM BANK OF DXB' on the right. Below the header bar, there is a reference number '1000123'. At the bottom right of the dialog box, there are two buttons: 'CLOSE' and 'SUBMIT'.

- Enter Correspondant/ Intermediary bank details (Optional)
- Enter **Transfer Amount*** and Select **Transfer Currency*** under Amount Details,

Via Correspondant / Intermediary Bank (Optional)

| | | | |
|-------------------|----------------------|-----------------------------------|----------------------|
| Bank Name | <input type="text"/> | Swift Code (BIC) | <input type="text"/> |
| ABA/FW/SC/BLZ/etc | <input type="text"/> | Account Number with Correspondent | <input type="text"/> |

Amount Details

| | | | |
|----------------------------|----------------------|---------------------|-------------------------------------|
| Transfer Amount * | <input type="text"/> | Transfer Currency * | <input type="text" value="Select"/> |
| (Or) | | | |
| Equivalent Currency Amount | <input type="text"/> | Equivalent Currency | <input type="text" value="Select"/> |
| Debit Amount | | | |

- Select relevant **Payment Type*** from the drop down and enter the **Payment Detail***, Enter Deal number and Deal rate (Optional), Select **Charge Account***. Select **Charges*** from Dropdown.
 - CBD Charges to Remitter:** Remitter will pay CBD Charges and Beneficiary will pay Beneficiary bank charges
 - Deduct Charges from Amount:** Remitter Bank and Beneficiary bank charges deducted from transfer amount
 - Pay in Full (BNF get full amount):** Remitter will pay CBD and Beneficiary bank charges

Payment Details

| | | | |
|--|---|---------------------|---|
| Payment Type * | <input type="text" value="GDS-Goods Bought Or"/> | | |
| Payment Detail* | <input type="text" value="Payment for Furniture Purchase with Invoice number 5463251"/> | Special Instruction | <input type="text"/> |
| Deal No | <input type="text"/> | Deal Rate | <input type="text"/> |
| Charge Account | <input type="text" value="1000932234 AED CBI"/> | Charges * | <input type="text" value="Pay in Full (BNF get full)"/> |
| Customer Reference no <input type="text"/> | | | |
| Future Date <input type="radio"/> <input type="text"/> <input type="button" value="Calendar"/> | | | |

- Check the check box “I accept the terms and conditions” and click on INITIATE button.

Terms and Condition

1. The Remitter acknowledges that all information provided in the Application is accurate, complete and correct in all respects.
2. The Transfer shall be processed in accordance with and subject to the Banks systems and regulations.
3. The Bank shall exercise reasonable care in effecting the transfer through the use of reliable means available. However, in case of delay, loss, error, mutilation, mistake in the transmission or defect in any communication means, the Transfer shall be entirely at the Remitters risk and the Bank, its agents and correspondents are absolved from any responsibility.
4. All charges payable in the course of the Transfer including correspondence charges shall be borne by the Remitter and be deducted from the proceeds of the Transfer.
5. In the absence of any instructions to the contrary, the Transfer will be effected in the currency of the geographical location of the destination and subject to related cut-off times and any other regulations applicable therein.
6. The Remitter shall hold harmless and indemnify the Bank against any claim, loss, liability and damage incurred or suffered by the Bank as result of the Remitter Transfer instructions or the Transfer.
7. If refund is accepted by the Bank, the Exchange Rate prevailing at the date of refund will be applied less all charges, provided that in case of Demand Draft, the original instrument is presented.

I accept the terms and conditions *

SAVE AS TEMPLATE

INITIATE

* Indicates mandatory fields.
 ~ The Actual Debit amount for Cross Currency Transfers may differ based on the prevailing Exchange Rate at the time of Processing.
 ** Requests received after the Cut-off time or on a non-Business Day, will be processed on the next Business Day. Cut-off timings are subject to change during the holy month of Ramadan and any other day declared holiday by the UAE Central Bank.

- Review the transaction details and click on CONFIRM

Home
Enquire
Transact
Queue
Trade & Guarantees
Services

iBusiness

19-09-2020 16:30:03 GMT +0530

- Funds Transfer
- Government Payments
- Remittance
- Local Bank Transfer
- International Bank Transfer
- Stop/Amend/Recall a Remittance
- Central Bank Direct Debit
- Remittance Through Template
- Old Transaction History
- Forex Rate Enquiry
- Payroll
- Bulk Transfer
- PDC Withdrawal/Deferment

Payment Details

| | | | |
|-----------------------|--|-----------------------|------------|
| Transfer Amount | 8 | Transfer Currency | AED |
| Debit Amount | 8 | Customer Reference no | |
| Payment Type | GDS-Goods Bought Or Sold | | |
| Payment Detail | Payment for Furniture Purchase with Invoice number 5463251 | Special Instruction | |
| Deal No | | Deal Rate | |
| Charges | Pay in Full (BNF get full amount) | Charge Account | 1000932234 |
| Customer Reference no | | Future Date | |
| Attachments | | | |
| Template Access Type | Private | | |
| Save Beneficiary | | | |

BACK

CONFIRM



- 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 transaction is initiated successfully, you will get a confirmation.

The screenshot shows the iBusiness interface for authenticating an international bank transfer. The top left corner displays the iBusiness logo and the timestamp "19-09-2020 16:30:03 GMT +0530". A breadcrumb trail at the top reads: "Transact > Remittance > International Bank Transfer > Authenticate International Bank Transfer". Below this, a message states: "Please enter security PIN along with the code displayed on your RSA token:". The main form area contains a field labeled "RSA Token *" with an asterisk indicating it is mandatory. Below the field is a note: "* Indicates mandatory fields." To the right of the field is a green "SUBMIT" button. On the left side of the screen, there is a vertical menu with the following options: "Funds Transfer", "Government Payments", "Remittance", "Local Bank Transfer", "International Bank Transfer" (which is highlighted in green), and "Stop/Amend/Recall a Remittance".