

# Grow your business with the right banking partner

Cash Management, Trade Financing & Escrow Management



# ADIB your ideal banking partner in the Middle East and beyond.



## REGIONAL PRESENCE

ADIB supports your operating accounts with its presence in Iraq, Egypt, and also in their non-presence countries through their partner bank network.



## TRUSTED PARTNER

ADIB's high rating gives more strength and value to credit instruments issued such as LCs, Confirmations and Avalization and also allows you to build your deposits with a secured bank.



## STRONG TRADE FINANCE COVERAGE

Extensive network to facilitate imports & exports with appropriate solutions for a seamless trade business.



## BESPOKE TRADE SOLUTIONS

ADIB's structured solutions team will design bespoke trade solutions to meet your trade requirements with expertly designed tools and techniques of structured trade finance.



## EXTENSIVE UAE NETWORK

ADIB's 70+ branches, 562+ ATM network and Islamic Card Acquiring capabilities support more than 1.5 Million clients in the UAE.

With the vast network of ATM and Branches we are able to help facilitate your payroll payments and help your staff with their personal banking needs. Collections from your clients are made easier with the extensive ADIB network.



## DIGITAL BANKING CAPABILITIES

ADIB's continuous investments in digitally enabled innovative solutions help you conduct your banking transactions with convenience.



## FULL SUITE OF SHARI'A-COMPLIANT SOLUTIONS

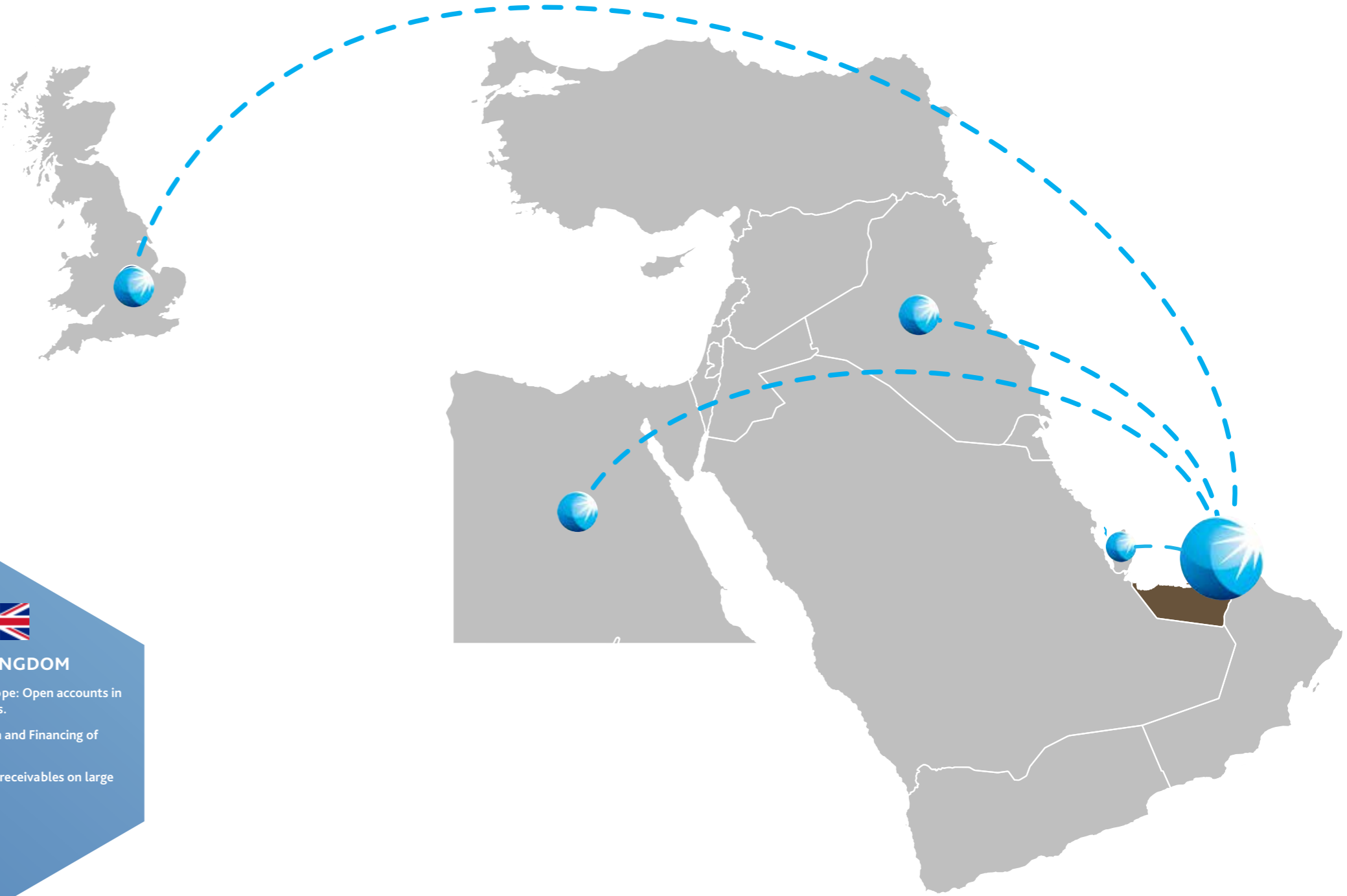
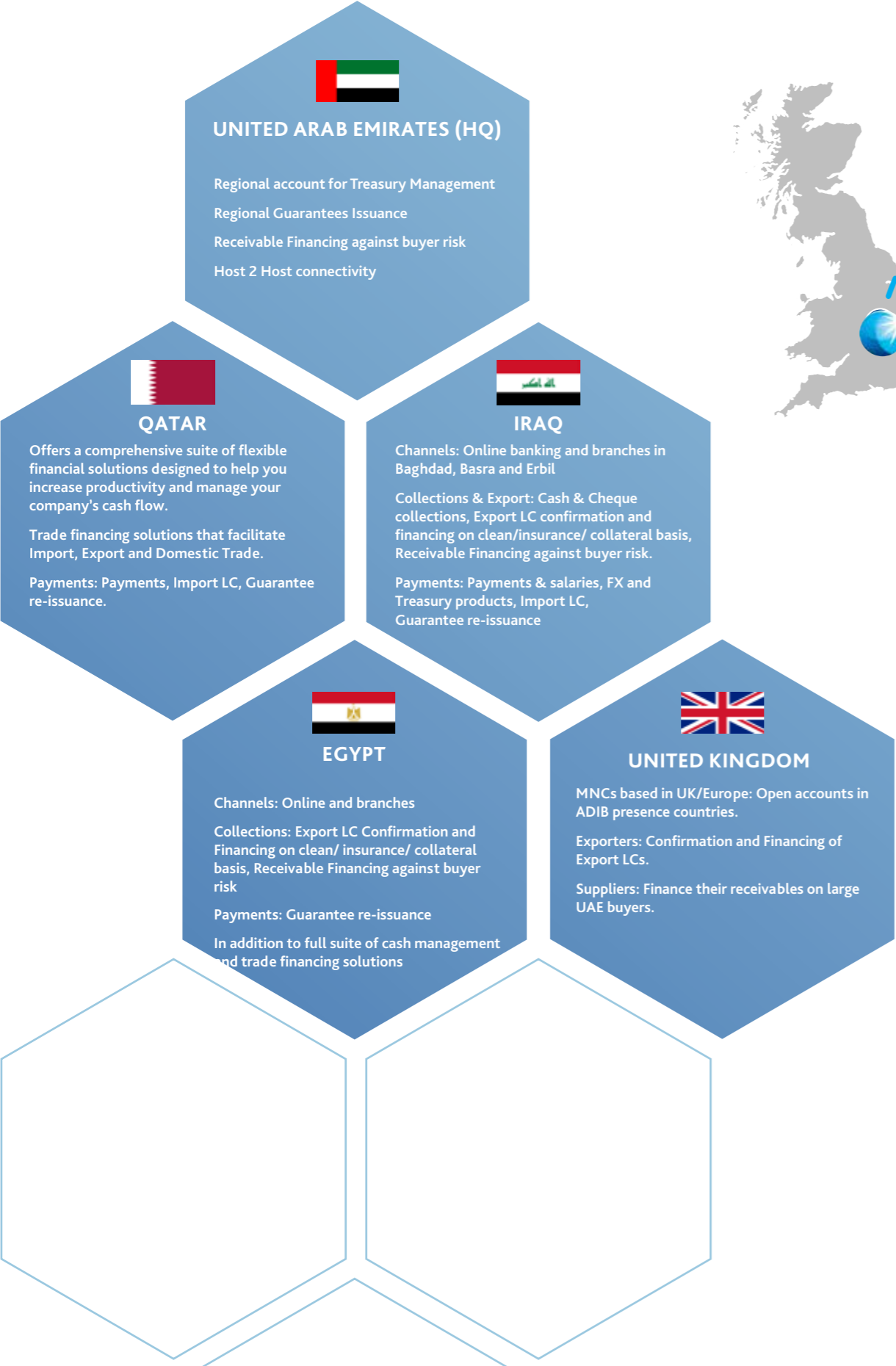
ADIB offers a large number of Shari'a-compliant Cash Management, Trade Financing & Escrow Management solutions that help you achieve your treasury objectives.



## ONE OF THE MOST LIQUID BANKS IN THE UAE

Such liquidity allows financing transactions at competitive rates.

# Our Regional Offering



# ADIB Office Banking

Enable ADIB at your office

ADIB Office Banking provides a number of remote access solutions, allowing our customers to enjoy fast and secured 24/7 banking experience from the comfort of their office...



**Cheque Printing:** Enjoy the ease of printing digitally signed customized cheques.



**Cheque Scanning:** Scan your collection cheques and get them cleared quickly.



**Smart Cash Deposit Machine:** Deposit cash securely in the machine and get same day credit to your account. SCDM for same Day Cash Deposit to your account if deposited within banking hours



**ADIB Online & Mobile Banking:** Enjoy variety of digital channels that will enable you to monitor your accounts and initiate and approve payments on your mobile.



**Courier:** Receive and send bank related documents through courier without having to visit the branch.



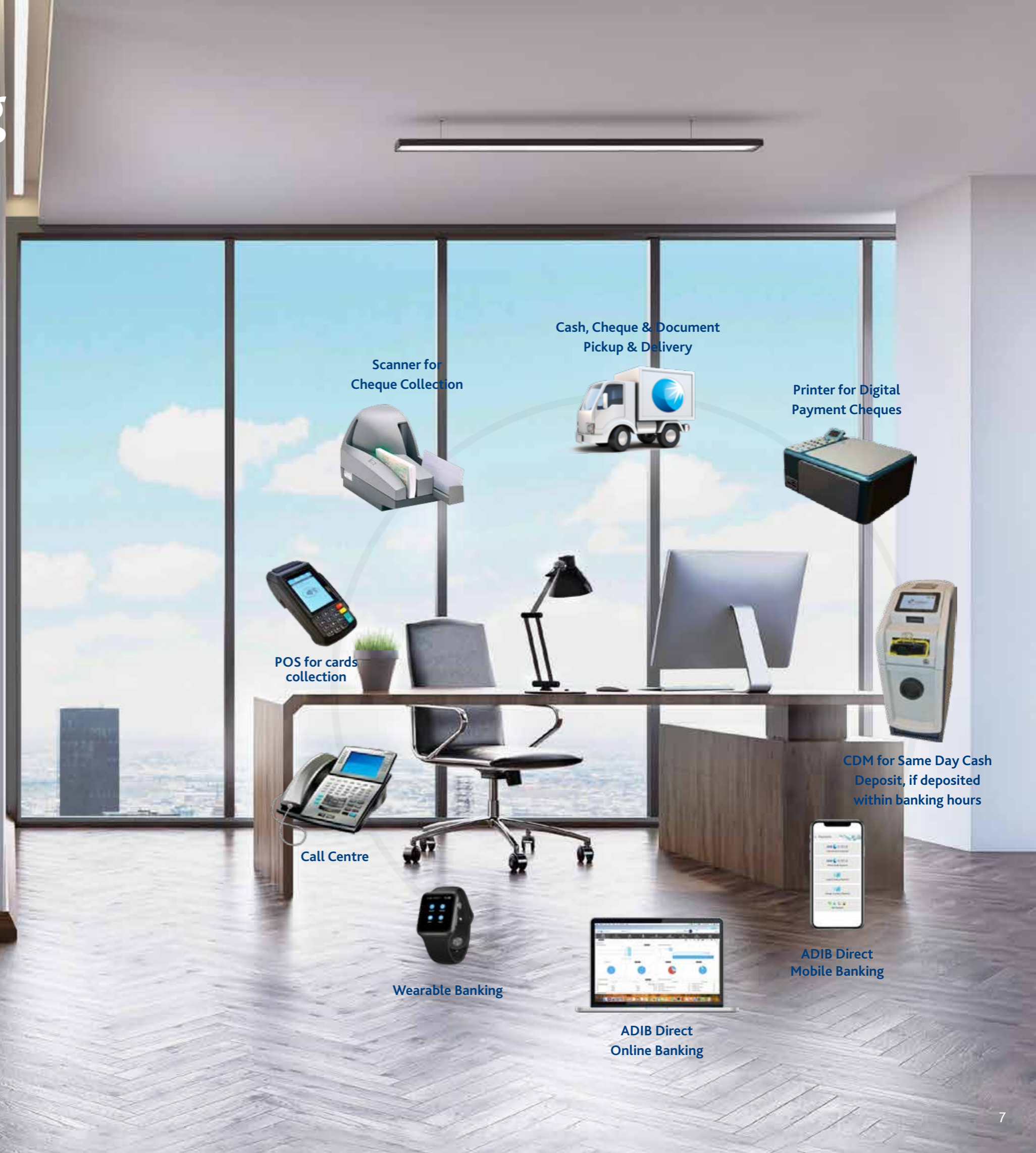
**Cash/Cheques Collection & Delivery:** Get cash & cheques collected & deposited into your account & get cash delivered to your office.



**Call Centre:** Our trained and dedicated call centre agents are available to help you with all your banking needs.



**POS for Cards collection:** Avail payment by cards to your customers through POS and Internet.





# ADIB Global Transaction Banking Solutions



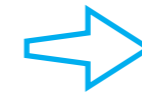
## Buy & Pay

### PAYMENT SOLUTIONS

- Cheque Digital Printing
- Online request for Payment Orders/Demand Draft/Cheque Book Issuance
- Corporate Cards for Travel, Expenses & Purchases
- Salaries, Utilities & Dividends
- Setup Direct Debit for Utilities

### FINANCING PURCHASES & IMPORTS

- Import LC Issuance & Financing
- Import Collection, Avalization & Financing
- Invoice Financing for Purchases



## Account Management

### LIQUIDITY & ACCOUNT SERVICES

- Physical sweeping domestic and cross currency
- Multi-Bank reporting
- Escrow services

### CHANNELS

- ADIB Direct: Online, Mobile & Wearable Banking API's
- Host-to-Host Integration
- SWIFT for corporates
- Business Branches, Courier & call centres



## Sell & Collect

### COLLECTIONS SOLUTIONS

- Smart Cash Deposit Machine
- Cash & Cheque Pickup
- Remote Cheque Scanning
- Cheques Warehousing
- Cards Acquiring - POS
- Cards Acquiring- Internet
- Virtual Accounts
- Direct Debit Receipts
- UAE Payment Gateway System

### FINANCING SALES & EXPORTS

- Export LC advising, confirmation & Financing
- Export Collection & Financing
- Invoice Financing for Sales
- Anchor Receivable Finance

# Trade Products & Sharia'a Compliant Structures





# Payments Solutions

Whether you are paying by cheques, transfers or other methods we have the right solutions for you to automate your payments. Our digital solutions, large network, regional presence and international partnerships help you to settle dues and payables timely and efficiently.





## Electronic Payments

As you move to electronic payments you will immediately experience convenience and efficiency in conducting your day-to-day business. We have the right solution for you to transfer and pay your utilities, payroll, dividends and travel expenses. Avail our large local network of branches and ATMs for your staff and beneficiaries to cash their salaries and dividends.

### Salaries, Utilities & Dividends

**Convenient & comprehensive automated solutions for payroll and utilities payments. Access capital market solutions for effective management of dividend payments, arranging AGM and IPO.**

- ▶ Tailor-made payroll solutions including non-bankable employees through ADIB's online portal with instant salary credit
- ▶ Vast network of more than 562 ATMs and 70 branches across UAE
- ▶ On our online channels you have the option to pay directly your utility invoices with direct connections to providers like DEWA, ADWEA...etc
- ▶ Automated dividend payments distribution
- ▶ Maintenance of Share Register in addition to printing & dispatching of AGMs and EGMs invitations
- ▶ Wide network of branches for encashment of dividends cheques

### Corporate Card

**Purchase Covered card is designed to provide a convenient and secure way to make Business-to-Business (B2B) and Business-to-Government (B2G) payments.**

**Travel & Hospitality Covered Card provide companies a robust and flexible solution to cover their entire business Travel & Hospitality expenditure including employees travel.**

**Virtual Covered Card is digital payment solution, empowering client with real-time transaction security and control with enhanced support for online/e-commerce transactions.**

- ▶ Free for life, with zero set-up costs
- ▶ Supplements working capital for up to 55 days.
- ▶ Complementary global airport lounge access (for the T&H card)
- ▶ Card usage can be restricted to specific merchant categories.
- ▶ Visa Spend Clarity (VSC): a state-of-art online reporting spend management tool to access card transaction data that gives valuable insights to support business decisions and flexibility to integrate with a majority of the most commonly used ERP or accounting systems of the clients.
- ▶ Visa Commercial Pay (VCP): Available for virtual cards – gives the user end to end control on issuance, usage, limits, etc. of cards for the organization.



Terms and Conditions apply



## Automated Cheque Payments

We offer a variety of options to help you handle and automate your payments through cheques. From issuing cheque books, pay orders and demand drafts online to printing your own cheques at the comfort of your office.

### Online cheque book, Pay Order "PO" or Demand Draft "DD" Issuance

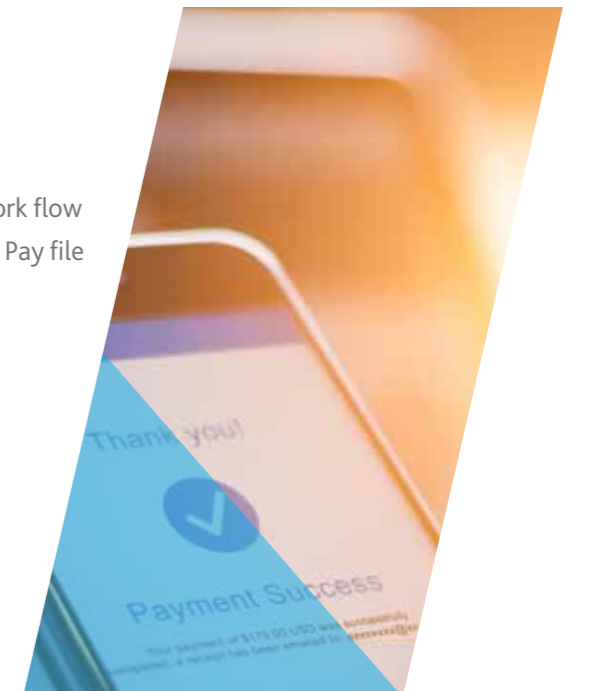
**For your convenience, ADIB Direct enables you to issue Demand Draft, Payment order and cheque books online with few clicks.**

- ▶ Online cheque book requests with secure authorization work flow
- ▶ Upload a PO / DD payment request file via ADIB Direct
- ▶ Collection of instruments from the nearest branch

### Cheque Printing

**Enjoy the ease of printing your customized Cheques at your own premises or remote location.**

- ▶ Digital signing of instruments as per authorization work flow
- ▶ Additional clearing validation of cheques via Positive Pay file
- ▶ Cheque status & clearing reports for reconciliation
- ▶ Cheque enrichment with invoice details for payment reconciliation



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## Financing your Imports & Purchases

Process your import documentary trade transactions whether LCs or bills with our certified trade specialists who can support you in structuring LCs & managing international trade risks. Pay your supplier promptly while obtaining financing to mirror your cash conversion cycle.

### Import LC

Issuing and financing letters of credit for your local and cross border purchases.

- ▶ Issuing different types of LCs at your request & against your approved facilities
- ▶ Usance Payable At Sight (UPAS) solutions to extend tenors as you import
- ▶ Offering Shari'a-compliant financing against your approved facilities

### Import Bills under Collection

Handling and financing your imports through documentary collection.

- ▶ Handling import documents as per the instructions from your seller & adding our avalization against your approved facilities
- ▶ Offering Shari'a-compliant financing beyond the payment terms against your approved facilities

### Purchase Invoice Financing

Supporting your working capital needs by financing your open account purchases.

- ▶ Instant payment to your suppliers locally or overseas
- ▶ Shari'a-compliant financing to mirror your cash conversion cycle

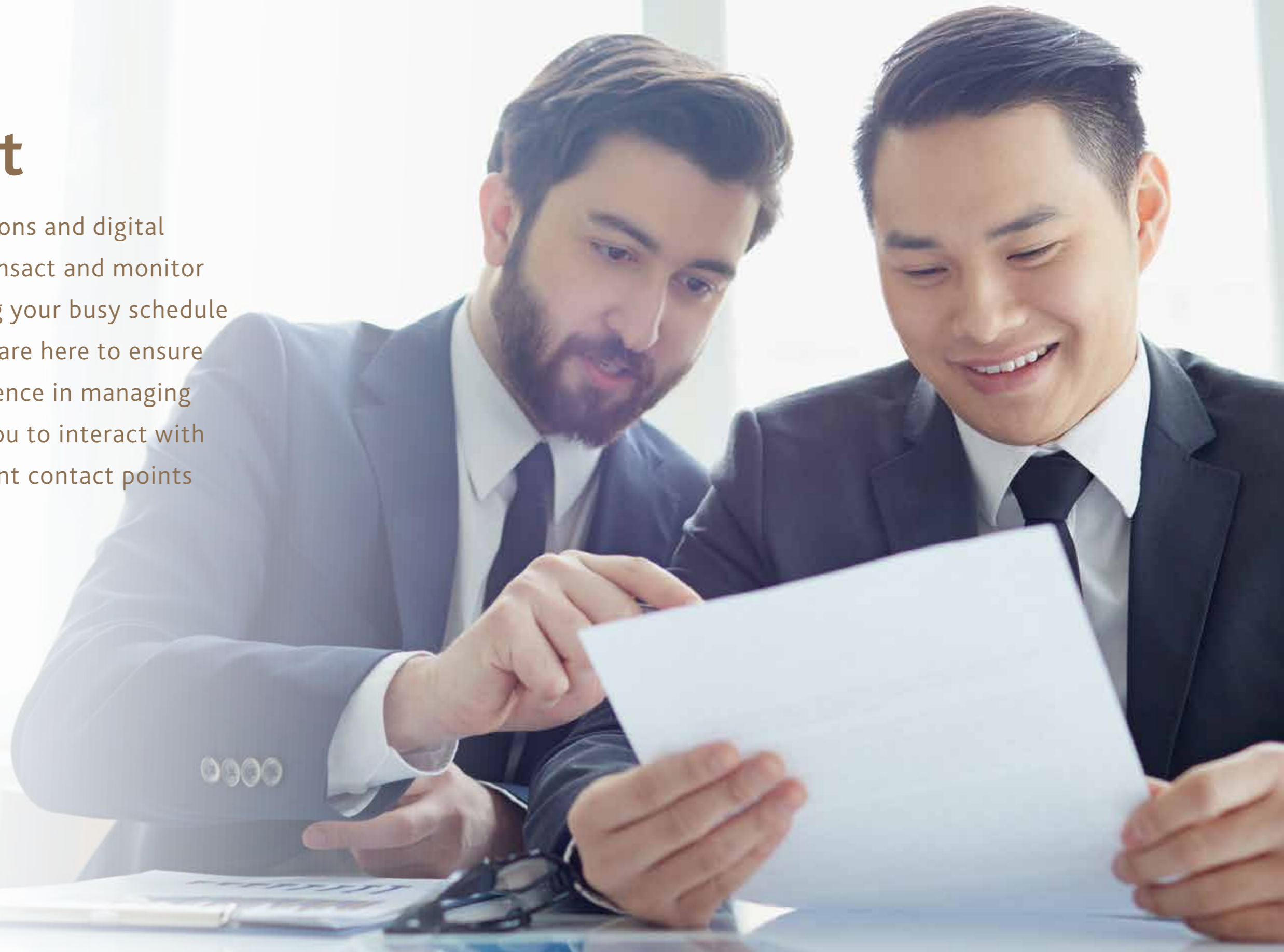
### Guarantees

- ▶ Issue all types of Guarantees & SBLCs for your trade transactions & projects



# Account Management

ADIB provides multiple solutions and digital channels to enable you to transact and monitor your accounts. Understanding your busy schedule to manage your business, we are here to ensure a convenient and easy experience in managing your transactions, allowing you to interact with us seamlessly through different contact points at your convenience.





# ADIB Direct Channels

Enjoy our Cash, Trade, Escrow & FX Solutions products through our different channels, integrated payment solutions & specialized business branches.

## Online Banking

- ▶ Dashboard to track your account and forecast cashflow
- ▶ Online statement and swift advises
- ▶ Multilevel & end-to-end security
- ▶ Real time & preferential FX rates for your payments
- ▶ Audit trails for transactional activities
- ▶ Receive alerts & authorize payments immediately
- ▶ Pay utilities, salaries, transfer domestic & international funds easily
- ▶ Manage bulk payments

## Mobile Banking

- ▶ Secure and convenient account access using facial recognition or finger scan.
- ▶ Efficiently add, update, and manage payee details through Beneficiary Management.
- ▶ Dashboard with all information on a single screen.
- ▶ Complete support of ADIB Direct application on smart phone devices
- ▶ Two factor authentication for login and payment transactions
- ▶ Account Summary View ad Transactions Authorization Functionality
- ▶ On demand downloading of content in PDF Format
- ▶ Facilitates seamless interoperability between smart phones and Tab Devices
- ▶ View of Alerts & notifications and other customer specific preferences
- ▶ Dynamic context menu actions based on usage pattern



## Host-to-Host Integration, SWIFT for Corporates

We enable you to connect your systems directly with our systems for greater efficiencies, allowing you to send bulk payments directly to ADIB's payment engine.

- ▶ Secured Channel through Digital authentication & Encryption
- ▶ Bulk payment instructions for consolidated local and international transfers
- ▶ Flexible reporting tools and audit trails
- ▶ Support of a wide variety of formats

## ADIB Corporate APIs

Corporate Service APIs support a wide spectrum of functionalities with a range of services exposed across different domains such as payments, collections and accounts related requests and inquiries.

- ▶ Fully integrated solution with ADIB Direct & client system.
- ▶ Real time, response & highly secured transactions.
- ▶ Convenient collection channels for clients' payers
- ▶ Automated Reporting & Reconciliation

## Business Branches, Call Centre & Courier Service

Supporting your transactions with dedicated service in our business branches.

- ▶ Dedicated tellers and experienced staff to cater for your business
- ▶ Cash and documents pick-up for your convenience



## Liquidity & Account Services

Optimize your account and maximize the benefits through our automated sweeping solutions, reporting and specialized solutions.

### Physical Sweeping

Flexibility to setup different types of automatic transfers & optimize your liquidity.

- ▶ Maintain minimum, target & zero balance
- ▶ Short Fall Protection to cover the debit transactions
- ▶ Sweeping for multiple currencies

### Account Services

ADIB provides various types of accounts for corporates.

- ▶ Current Account
- ▶ Savings Account
- ▶ Wakala Investment Account
- ▶ Escrow Account
- ▶ Short Term Investment Account
- ▶ Green Account
  - The Green Account caters to businesses prioritizing Environmental, Social, and Governance ("ESG") and Corporate Social Responsibility (CSR) initiatives.
  - By depositing funds in the Green Account, businesses contribute to green financing projects and demonstrate their sustainability commitments

### Multi-bank Reporting

Consolidated statement for multiple accounts activities.

- ▶ View MT940 statement of other banks on ADIB's online portal
- ▶ Offer multiple channels to provide MT940/950 statement i.e. SFTP, SWIFT & H2H, which can be uploaded to your ERP for reconciliation

### Escrow Services

ADIB provides Escrow management services about the virtual accounts for unit holders, DDA etc through API's as an authorized escrow agent with state of the art service.

- ▶ Registered with DMAT for Real Estate Escrow Management
- ▶ Manage commercial escrow account structures
- ▶ Robust escrow management system with highly effective operational capabilities
- ▶ Manage Owner's Association escrow accounts for homeowners
- ▶ Manage unit holders Virtual Account creation, modification & closure through APIs
- ▶ Manage unit holders Direct Debit registration, collection, modification & cancellation mandates through APIs

Terms and Conditions apply





# Collections Solutions

ADIB helps you with your sales collection, whether cash, cheques, transfers, electronic or physical card collections. As you generate sales we can support your collections.





## Cash & Cheque solutions

Reduce the risk and hassle of carrying cash and cheques to the branch for same day credit if deposited within banking hours through:

### Smart Cash Deposit Machine

Use the Cash Deposit Machine at your premises for cash deposits to reduce risk and get same day credit to your account, if deposited within banking hours.

- ▶ Accept cash, coins & cheques
- ▶ Counterfeit detection
- ▶ Capacity range from 1,200 notes up to 10,000 notes
- ▶ Real-time dashboard visibility

### Remote Cheque Scanning

Scan your collection cheques at your premises & get it cleared quickly, reduce operating cost, risk & timing.

- ▶ Current & post-dated cheques scanning
- ▶ Secured service & dual authentication
- ▶ Batch cheque processing
- ▶ Electronic report on cheque status

### Cash & Cheque Pickup, Delivery & Cheque Warehousing

Get cash & cheques collected from your premises & deposited into your account & get cash delivered right to your door step.

- ▶ Scheduled & Ad hoc Collection & Delivery
- ▶ Secured delivery & pick up
- ▶ Extensive coverage across the UAE



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## Electronic Collections Solutions

As your customers shift from cash and cheque payments to electronic transfers, cards (POS or internet) or Direct Debits, we have the right solution for you:

### Merchant POS Services

Avail payments by card from your customers through Point of Sale at your premises.

- ▶ Mobile terminals
- ▶ Flexibility to settle transactions performed until 3AM same day
- ▶ Visa Cards/MasterCard /JCB/CUP/American Express

### Payment Gateway

Allow your customers to pay online with payment integrated into your website.

- ▶ Enable and integrate internet acquiring for large internet eCommerce websites
- ▶ Highly secured transactions

### Charging by Direct Debit

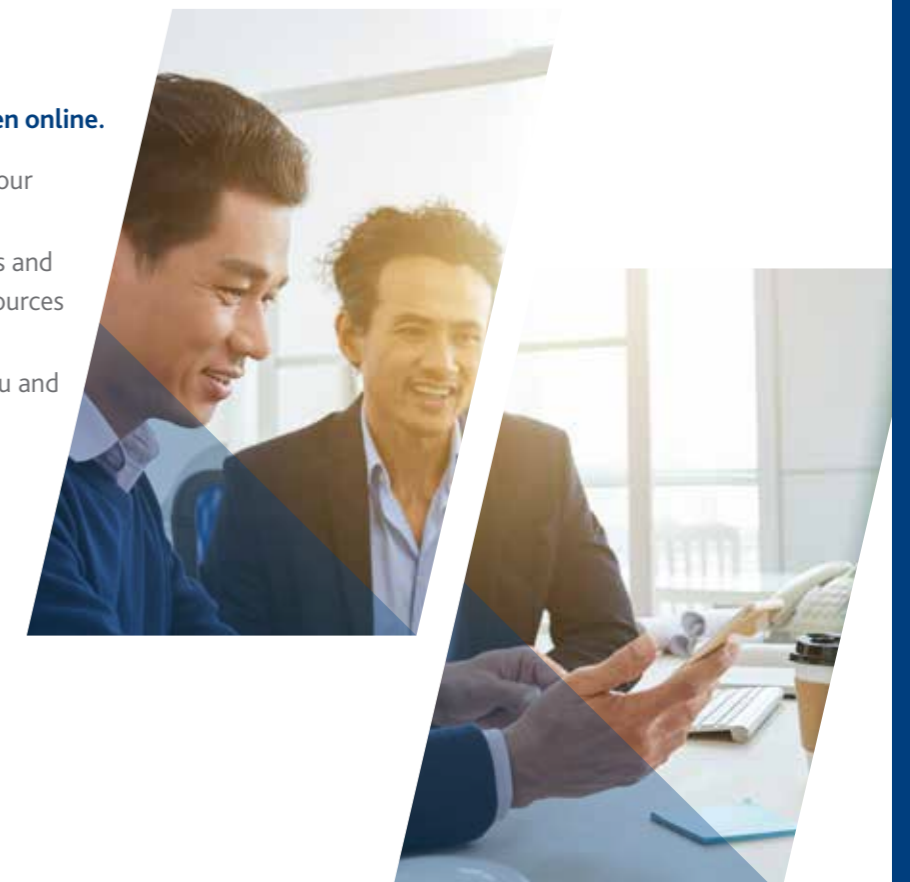
Get greater convenience & manage your recurring customer payments through a secured automated process.

- ▶ One time setup by registering a UAE Direct Debit mandate

### Virtual Accounts

Simplify your collection reconciliations though virtual accounts that you can open online.

- ▶ Open virtual accounts online under your main account in multiple currencies
- ▶ Allocate those account to your payers and customers, to help track collections sources
- ▶ Using virtual accounts to be able to reconcile the payments coming to you and categorize collection





## Financing your Sales & Exports

Process your documentary trade transactions, reduce risk and obtain financing to shorten your working capital cycle with our large correspondent network, and as your customers move to invoices and open account trade we have the right financing solutions for you

### Export LC

**Advising & negotiating export LCs & supporting & financing your sales using Letter of Credit.**

- ▶ Confirming LCs issued by local & global banks
- ▶ Shari'a-compliant financing for Export LCs available with ADIB before or after receipt of acceptance from Issuing Bank

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### Export Bills for Collection

**Forwarding your export documents and offering financing to reduce your collection period.**

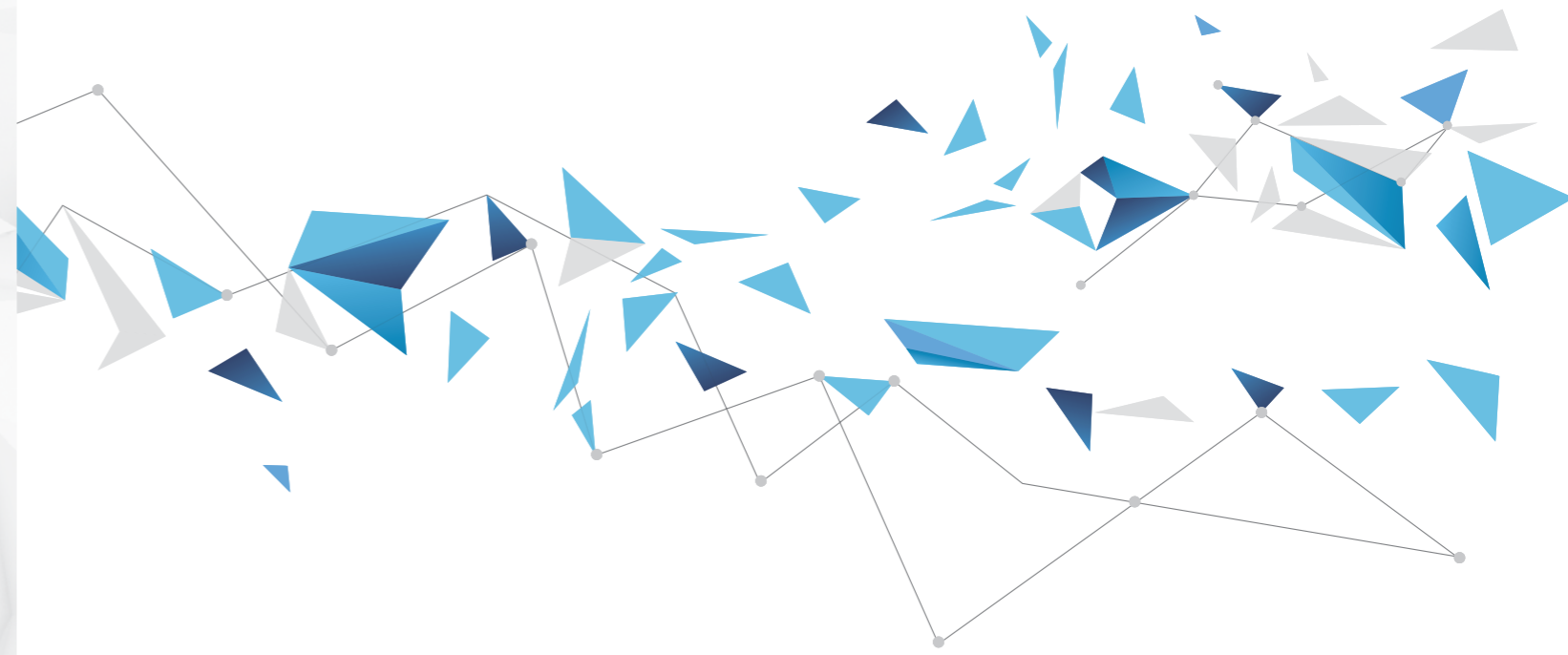
- ▶ Handling documents for local & cross border sales
- ▶ Shari'a-compliant financing upon presentation of documents against your approved facilities or upon avalization against FI limits

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### Sales Invoice & Receivables Financing

**Financing against your open account/credit sales to improve your working capital cycle.**

- ▶ Financing upon submission of invoice & transport documents
- ▶ Financing can be provided with recourse (against your approved facilities) or without recourse (for acceptable buyers)



**UNITED ARAB EMIRATES**

+971 2 600 543216  
<https://www.adib.ae>



**QATAR**

8002342  
<https://www.adib.qa>



**IRAQ**

80022888  
<https://www.adib.iq>



**EGYPT**

00202 38 28 9300  
ADIBEGYPT@ADIB.Eg



**UNITED KINGDOM**

+44 (0) 203 813 4125  
<http://adib.co.uk>  
ukcustomerservice@adib.com



**ADIB**  مصرف أبو ظبي  
الإسلامية

**BANKING AS IT SHOULD BE**