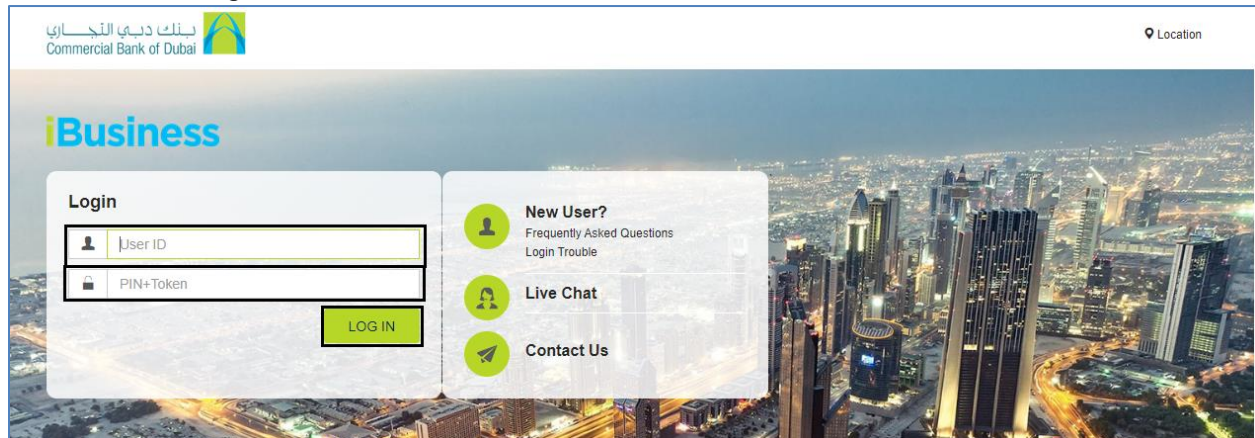


HOW TO INITIATE “EXTERNAL” NON WPS TRANSFER

- 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 on the top bar. Click on Payroll and click on **External** under it.
- 5- Select the debit account from **Select Account*** dropdown, Enter **Total Amount*** and select **Type*** as **Salary**. Click on **Download Sample External Salary File** and download the sample excel file.

- 6- Enter Debit A/C IBAN as Company IBAN, Select **Tran Type** from the dropdown (For details description of the codes click on **Tran Types** tab at the bottom of excel sheet), enter beneficiary IBAN in Beneficiary A/C IBAN Field, Bank Code will automatically populated after entering IBAN. Enter Salary amount in **Amount in AED** field and mention **Payment Details** (e.g. salary Sep 2020).

After filling the details as per instructions, Save and upload the file through **Attach File** option and click on **SUBMIT** (please do not change the Excel file type).

Bank Code	Tran Type	Beneficiary Name	Beneficiary A/c IBAN	Amount in AED	Payment Details
EBIL	SAL	TEST BENEFICARY	AE920260001016776676781	10.00	SALARY

10.00 AED Total for 1 items

- 7- You will be redirected to the RSA token screen where you are required to enter the token code (4 digits PIN + 6 digits number displayed on the device), you will get the confirmation that transaction is initiated successfully and it will follow the authorization path setup by the admin.

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

RSA Token *

* indicates mandatory fields.

SUBMIT