



CORPORATE AND
INSTITUTIONAL BANKING

Take control with
businessONLINE

About EmiratesNBD

Emirates NBD, a leading banking group in the Middle East, was formed in October 2007 as a result of the merger of Emirates Bank International (EBI) and the National Bank of Dubai (NBD). As of 31st December 2022, total assets were AED 742 Billion, (equivalent to approx. USD 202 Billion). The acquisition of DenizBank represents a significant milestone for Emirates NBD with the Group expanding its presence to 13 countries, servicing over 17 million customers. The Group is ranked among the top 30 in the Forbes' list of the World's Best Regarded Companies, securing a leading spot among global brands. Emirates NBD ranked 8th in Forbes' Top 100 companies in the Middle East for 2022. Emirates NBD was named the UAE's most valuable banking brand and MENA's third most valuable banking brand in The Banker's 2022 brand valuation and won Excellence in Customer Service Innovation' in the Strategy Awards category at the Digital CX Awards 2022 by The Digital Banker. The Bank is ranked 98th globally in The Banker's list of the World's Top 1,000 Banks for 2022. In addition, Emirates NBD has been assessed as the 'Strongest Bank in the UAE' and 'Fifth Strongest Bank in the Middle East' by The Asian Banker 500 Largest and Strongest Banks Rankings.

The Group has operations in the UAE, Egypt, India, Turkey, the Kingdom of Saudi Arabia, Singapore, the United Kingdom, Austria, Germany, Russia and Bahrain and representative offices in China and Indonesia with a total of 879 branches and 4,130 ATMs / SDMs.

With an ever-increasing presence in the region, we have a variety of fully-fledged offerings across all sectors to bring opportunities to our clients that efficiently enhance their lifestyle and wellbeing. These sectors include Retail Banking, Wealth Management, Corporate and Institutional Banking & Trade Finance, Islamic, as well as Investment Banking.

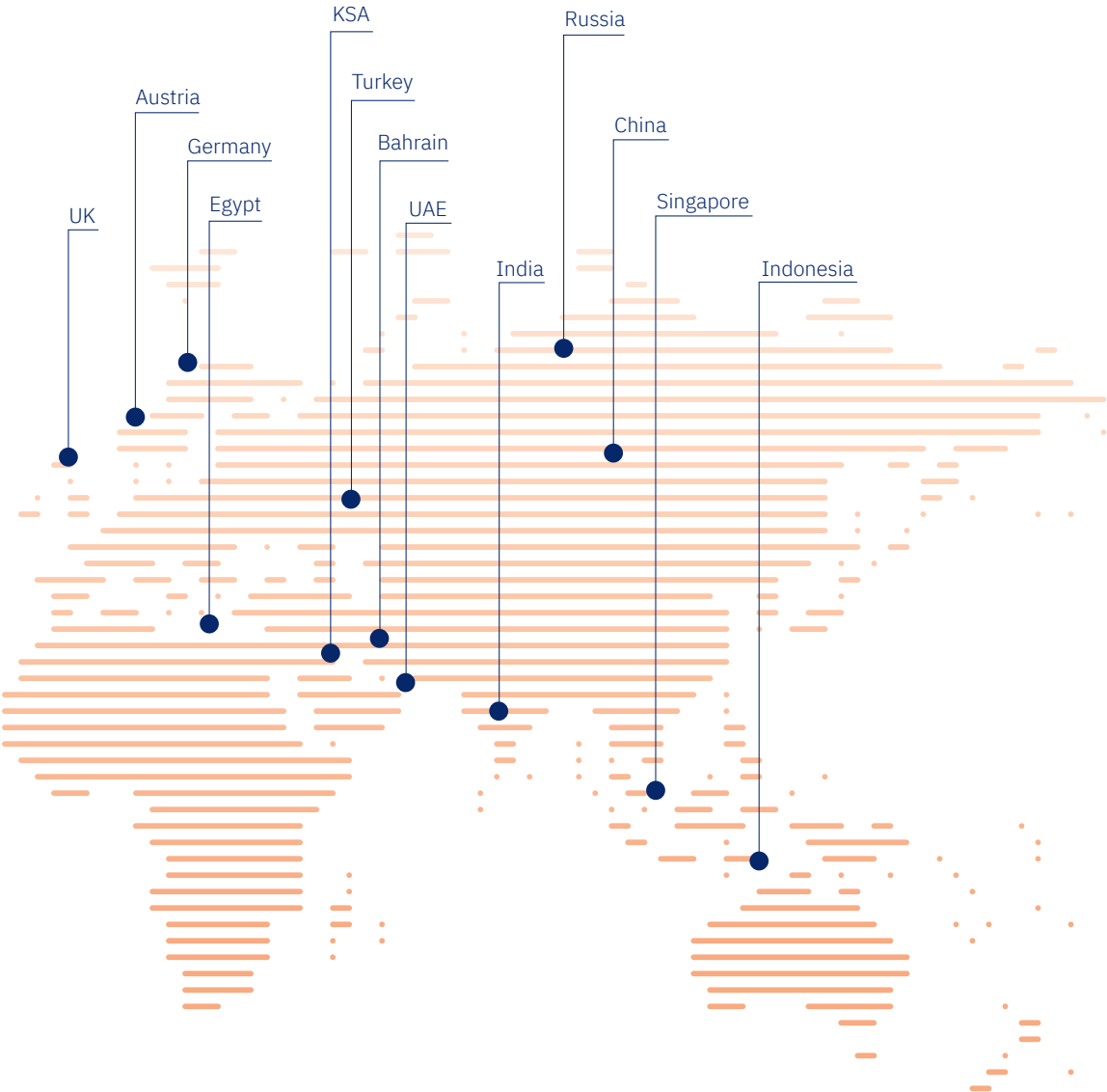
We proudly welcome you to the Emirates NBD family and wish that you have a pleasant banking experience with us.



An ever increasing presence in 13 countries,
serving over 17 million customers.

Superior long-term credit ratings:

- | | | |
|------------------------|-----------|--------|
| • Moody's | A2 | Stable |
| • Fitch | A+ | Stable |
| • Capital Intelligence | A+ | Stable |



businessONLINE

Take control of all your banking needs.

When managing business finances, you're faced with new challenges every day. We're here to help you overcome any obstacles by transforming banking as you know it with businessONLINE by Emirates NBD.

businessONLINE is a new, comprehensive digital global Transaction Banking ecosystem that's simplifying day-to-day operations and business processes.

It's streamlining the way you bank through a purely digital offering that gives you the control you need across all your financial relationships, accounts, and activities through an innovative and intuitively designed platform.



The smart way to bank.

Work smart with businessONLINE and streamline how you manage your company's finances.





Integration with technology partners

Expand your business through seamless integration with technology partners to provide several industry vetted solutions.



Advisory solutions

Make the most of our many tailor-made advisory solutions for all your financial needs.



Intuitive dashboard

View all your global accounts with an intuitive dashboard for complete visibility.



Omni-channel experience

Have instant access to all your financial needs across various digital platforms.

Purposely designed features.

Simplify day-to-day tasks on a user-friendly platform that gives you complete visibility of your finances, all in one place.

Security:

- > 256 bit SSL data encryption certified by NORTON.
- > Access is controlled by robust entitlements in the system.
- > Two factor authentication through password and Soft Token (smartPASS).
- > Shared Admin as well as client admin functionality for seamless control.
- > PGP/Proprietary encryption supported for payments and payroll upload on businessONLINE.
- > Payments are secured with a multi user defined workflow on businessONLINE i.e. maker can only initiate a payment and approver can approve a payment.
- > Complete transaction and user audit trail.
- > Online user enablement and disablement in the event of emergency and possibility of fraud.
- > Supports account-wise and product-wise access to users.
- > Uploaded transactions on businessONLINE are locked for any editing or information change.

Payments	Account information and reporting	Service requests
Transfers: <ul style="list-style-type: none">• Internal Transfers – Within Emirates NBD Group• Local & International Telegraphic Transfer	Account & Statement Reporting (CSV)	
Payroll and Pension: <ul style="list-style-type: none">• WPS• Non WPS Salary	Transaction History & MIS	
Utility Payments: <ul style="list-style-type: none">• Sadad• MOI	Exchange Rates	Cheque Book

Benefits of banking with businessONLINE.



Comprehensive payment and collections suite

Access complete corporate payment and collections suite with multiple capabilities - including international and domestic fund transfers, corporate payroll processing, and more.



Notifications and alerts

Real-time notifications and alerts through multiple channels.



Detailed Account and statement reporting

Comprehensive access to information and end-to-end visibility on all cash and trade transactions.



SmartTRADE access

A trade finance portal that lets you manage all your trade finance requirements in just a few clicks.



Administration capability

Re-designed administration and detailed user profiling.



Complete visibility

Multi-bank reporting with visible counter-party bank accounts.



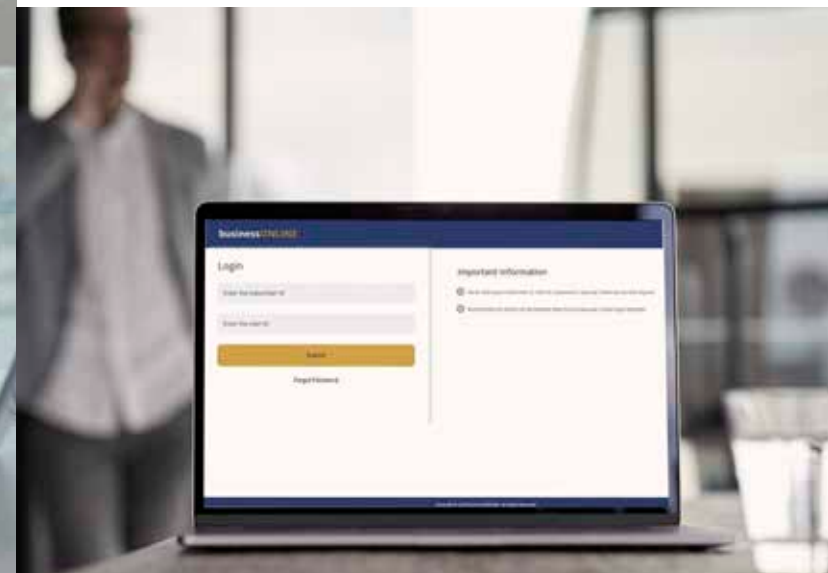
Simplified ERP from SAP Business One

Instant access to information on your business operations including sales, invoicing, payroll, accounting and more.



Solutions that simplify tasks.

businessONLINE has been designed by keeping all your banking needs in mind with a number of task-based capabilities.





Onboarding

businessONLINE has been designed to accelerate and simplify the onboarding of new corporate clients with a number of task-based capabilities.

Increasing efficiency

By simplifying the documentation process, we're reducing the use of paper in favor of digital copies— increasing the overall efficiency of the system and reducing manual errors.

A virtual bank branch

Add admins and secondary users from the comfort of your office or home by initiating the process at the click of a button.

Better control and oversight

Our smartFORMS are online PDF forms with easy navigation and clear user groups. Administrative users can use it to place specific requests such as entitlement and maintenance.



Administration and entitlements

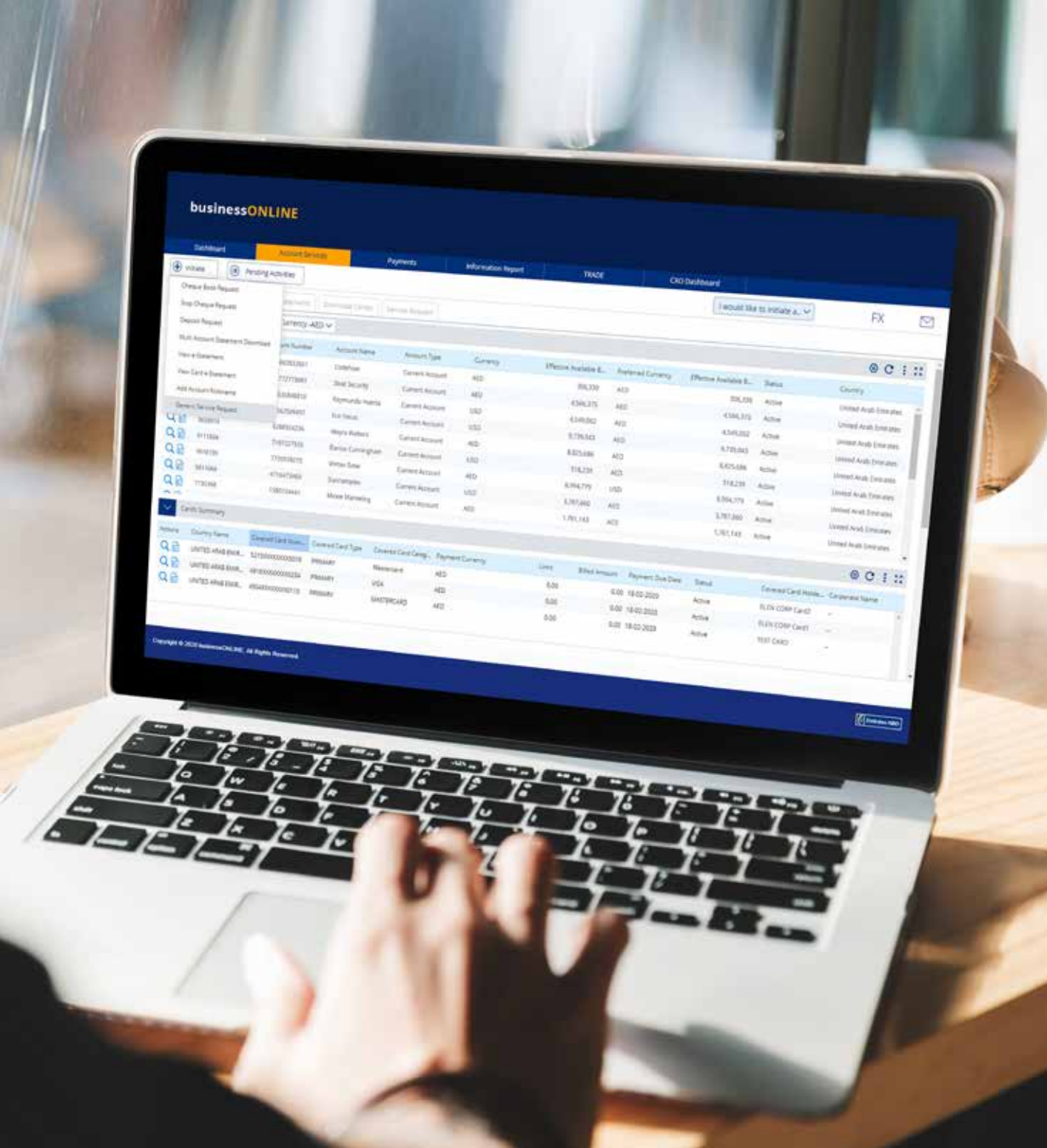
businessONLINE provides highly intuitive navigation aimed at simplifying user entitlements that traditionally get complex when setting up various users. The platform places no restriction on the number of admins and eliminates the need to maintain multiple User IDs to work with different transactions.

Greater productivity

Get assistance through pre-defined user groups and predefined templates for various products and services.

More flexibility, more power

The platform holds multiple admins with interchangeable roles, allowing continuous access without the need to sign in with a new User ID every time.





Account management and reporting

Real-time information

Have access to real-time aggregated cash positions across the bank and entities. Plus, get updates on your account status as well as account balances.

Higher customization

Download customized reports for reconciliation, planning, or forecasting online. Account statements can be downloaded in any format including CSV, PDF and Excel in a given date range along with the bank logo, allowing you to choose the format that best suits your requirements.

Time-saving features

Download multi-account statements in a single click or reducing the time needed in doing these physically at bank branches or downloading multiple statements. You can easily remember each of your accounts and beneficiaries by providing a reference name or nickname on the platform. You can also access Transaction History and Audit trail of your transactions.



Account management and reporting

Remote services

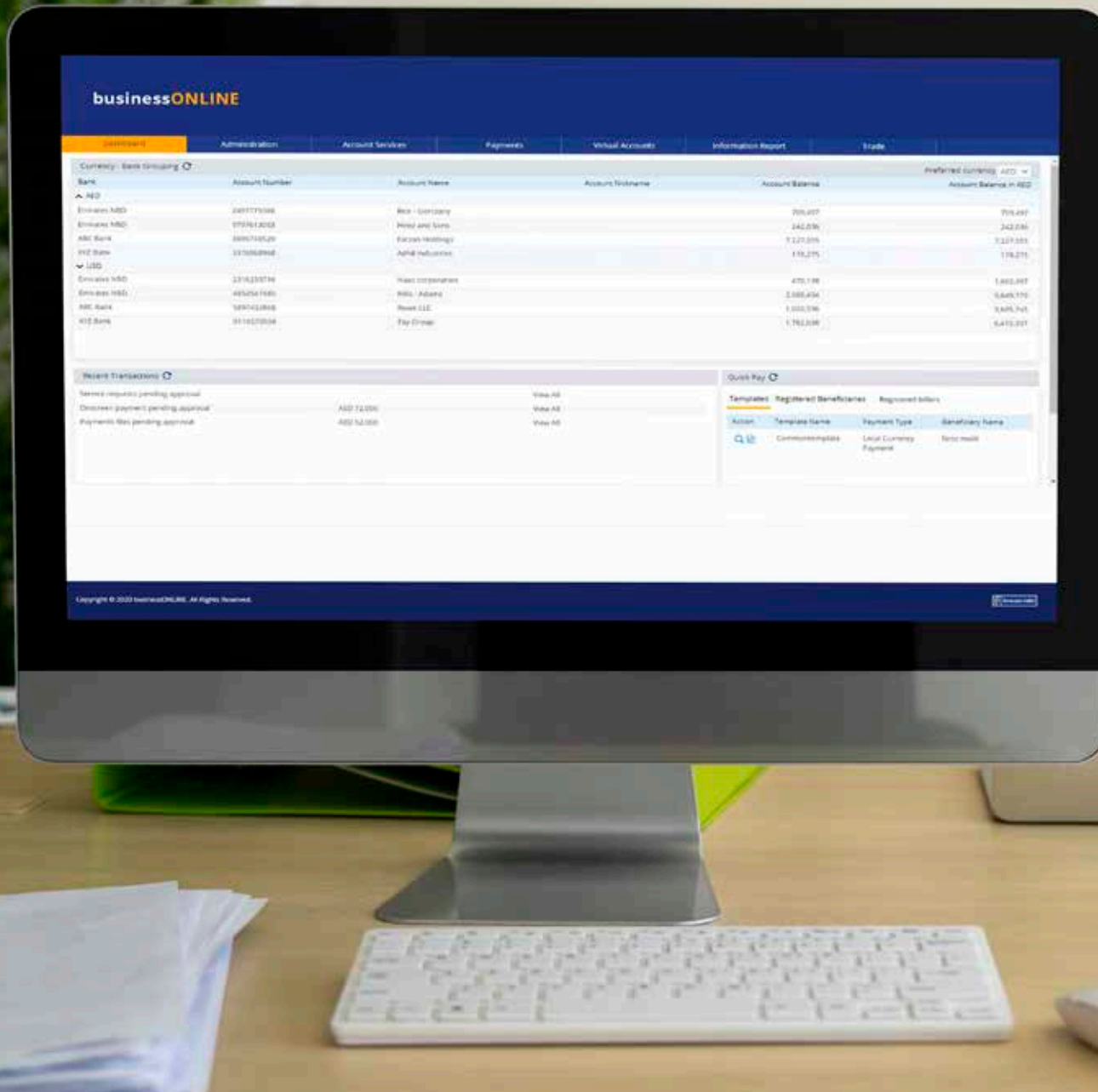
Effortlessly provide instructions to the bank to manage task-based requests, wherever you go.

Key benefits include:

- Eliminates fax arrangement with clients.
- Monitor the status of your requests online.
- Faster turnaround time as compared to manual submission.
- Complete transaction visibility, audit, and full reporting capabilities.

Intuitive dashboard

Access widget-based customised dashboards for various aspects of your business to track, monitor, and share your critical metrics. For example, the CXO Dashboard is an executive dashboard for the CEOs, CFOs and Corporate Treasurers of our corporate clients to provide a consolidated view of your financial position with the bank including assets and liabilities, accounts summary, FX positions, Facility utilization, and market-data exchange rates and benchmark interest rates.





Comprehensive payments and receivables suite

The Payment and Receivables Suite within businessONLINE allow you to conveniently check the status of all your payments and transactions on a single screen. The system supports multiple payment modes and allows the processing.

Salary payments

Upload payment instructions for employees wherever they are.

Domestic and foreign currency transfers

Make the most of our competitive rates with quick and convenient international or domestic money transfers at any time.



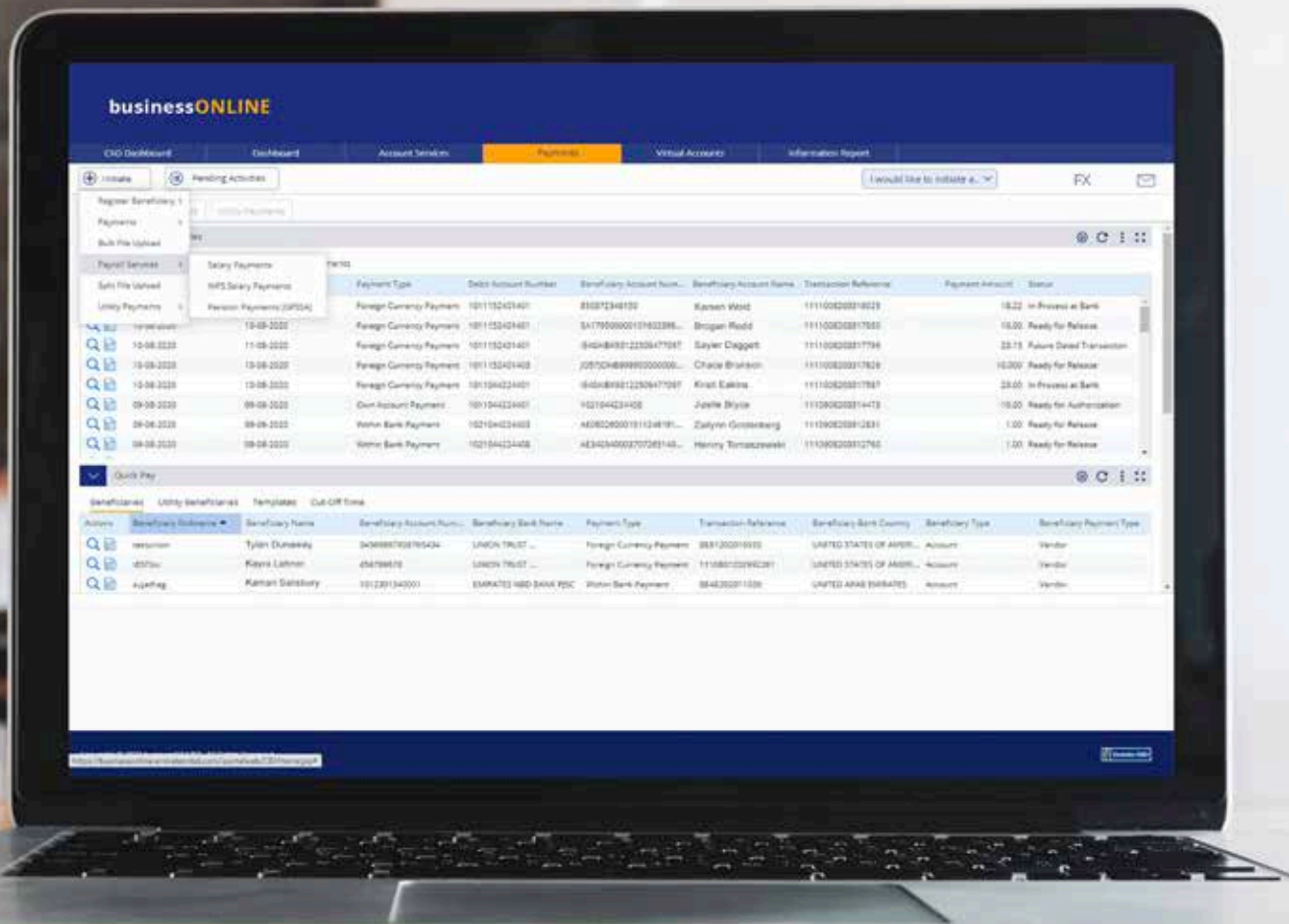
Comprehensive payments and receivables suite

Sadad & MOI payments

Make payments towards utilities like STC, MOBILY, SECO and other +150 sadad bill payments. You can also use MOI payments for the services provided by government & semi-government entities.

International payments

Send payments in a wide range of currencies to your beneficiaries all over the world at competitive exchange rates.





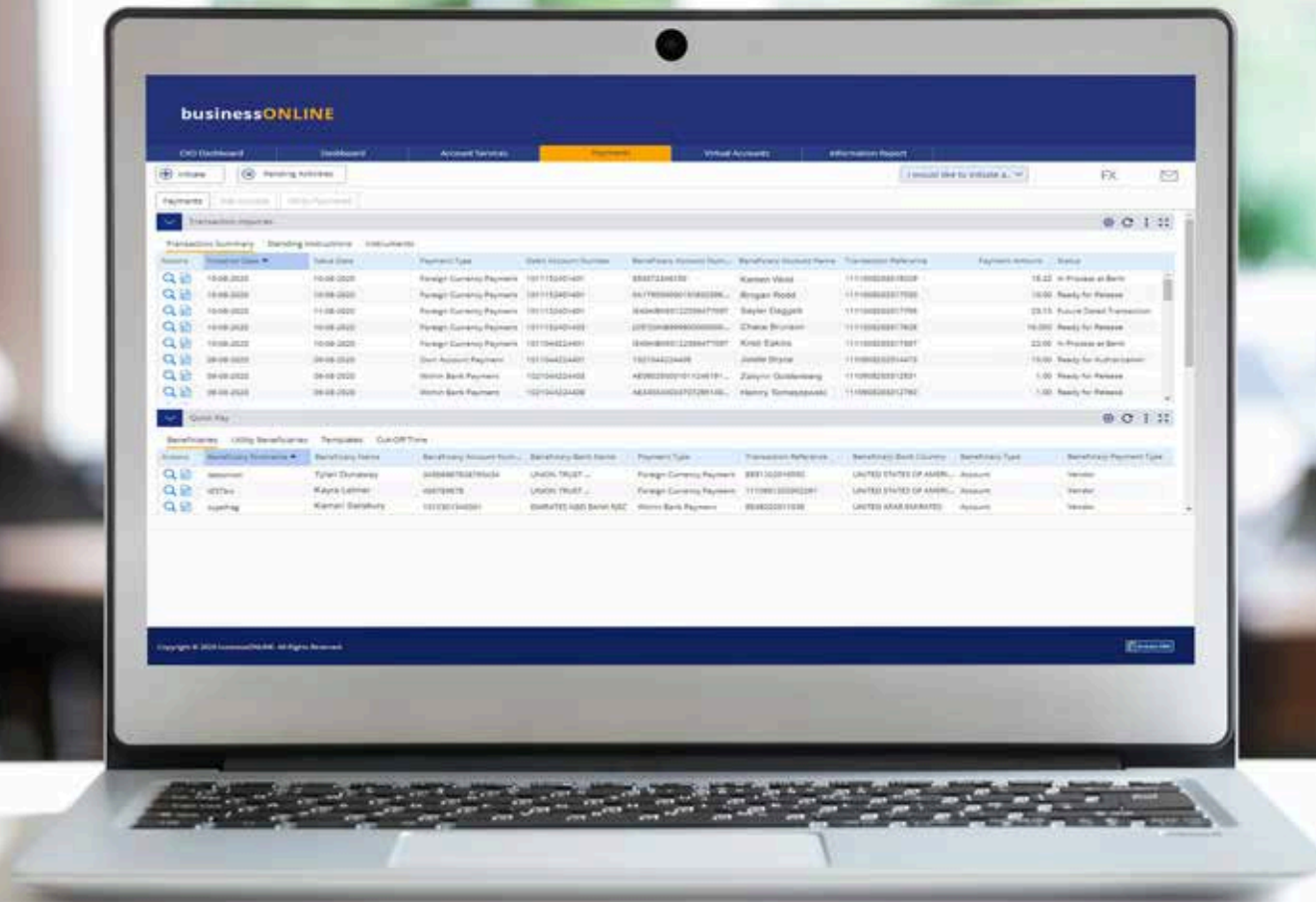
Comprehensive payments and receivables suite

Multi-currency capabilities

Pay a beneficiary in the currency of your choice by specifying the payment currency in their account, allowing for cross currency payments.

One-click quick pay

Refer to a dropdown of your last 10 payments and quickly initiate payments for the same beneficiary while avoiding the hassle of going through the entire process again.





Support services

businessONLINE provides multiple authentication tools including Soft Token for safe and secure access, allowing you to lodge queries online within the platform.

Self-service portals

A new range of self-service requests are available including cheque book, telegraphic and within bank transfers and many other generic service requests.

Highly secured access

Three levels of login access ensures complete data confidentiality and integrity of information through the use of encryption and digital signatures.

Security features

- 256 bit SSL data encryption certified by NORTON
- Access is controlled by robust entitlements in the system.
- Two factor authentication through password and Soft Token (smartPASS).
- Shared Admin as well as client admin functionality for seamless control.
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