

Grow your international business with the right banking partner

Cash Management & Trade Financing



ADIB your optimal choice for
Transaction Banking in the
Middle East and beyond.



REGIONAL PRESENCE

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



EXTENSIVE UAE NETWORK

ADIB's 69+ branches, 700+ ATM network and Islamic Card Acquiring capabilities support more than 1 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.



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.



DIGITAL BANKING CAPABILITIES

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



STRONG TRADE FINANCE COVERAGE

Risk mitigation and financing for your exports with large number of countries across the world.



FULL SUITE OF SHARI'A-COMPLIANT SOLUTIONS

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



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.



ONE OF THE MOST LIQUID BANKS IN THE UAE

Such liquidity allows financing transactions at competitive rates.

Our Regional Offering



UNITED ARAB EMIRATES (HQ)

Regional account for Treasury Management
Regional Guarantees Issuance
Receivable Financing against buyer risk
Host 2 Host connectivity



QATAR

Offers a comprehensive suite of flexible financial solutions designed to help you increase productivity and manage your company's cash flow.

Trade financing solutions that facilitate Import, Export and Domestic Trade.

Payments: Payments, Import LC, Guarantee re-issuance.



IRAQ

Channels: Online banking and branches in Baghdad, Basra and Erbil

Collections & Export: Cash & Cheque collections, Export LC confirmation and financing on clean/insurance/ collateral basis, Receivable Financing against buyer risk.

Payments: Payments & salaries, FX and Treasury products, Import LC, Guarantee re-issuance



SUDAN

Collections: Cash & Cheque collections, Export LC Confirmation and financing on clean/insurance/ collateral basis.

Payments: Payments & salaries, Import LC, Guarantee re-issuance.



SAUDI ARABIA

Managing your payments & collections with our Partner banks



UNITED KINGDOM

MNCs based in UK/Europe: Open accounts in ADIB presence countries.

Exporters: Confirmation and Financing of Export LCs.

Suppliers: Finance their receivables on large UAE buyers.



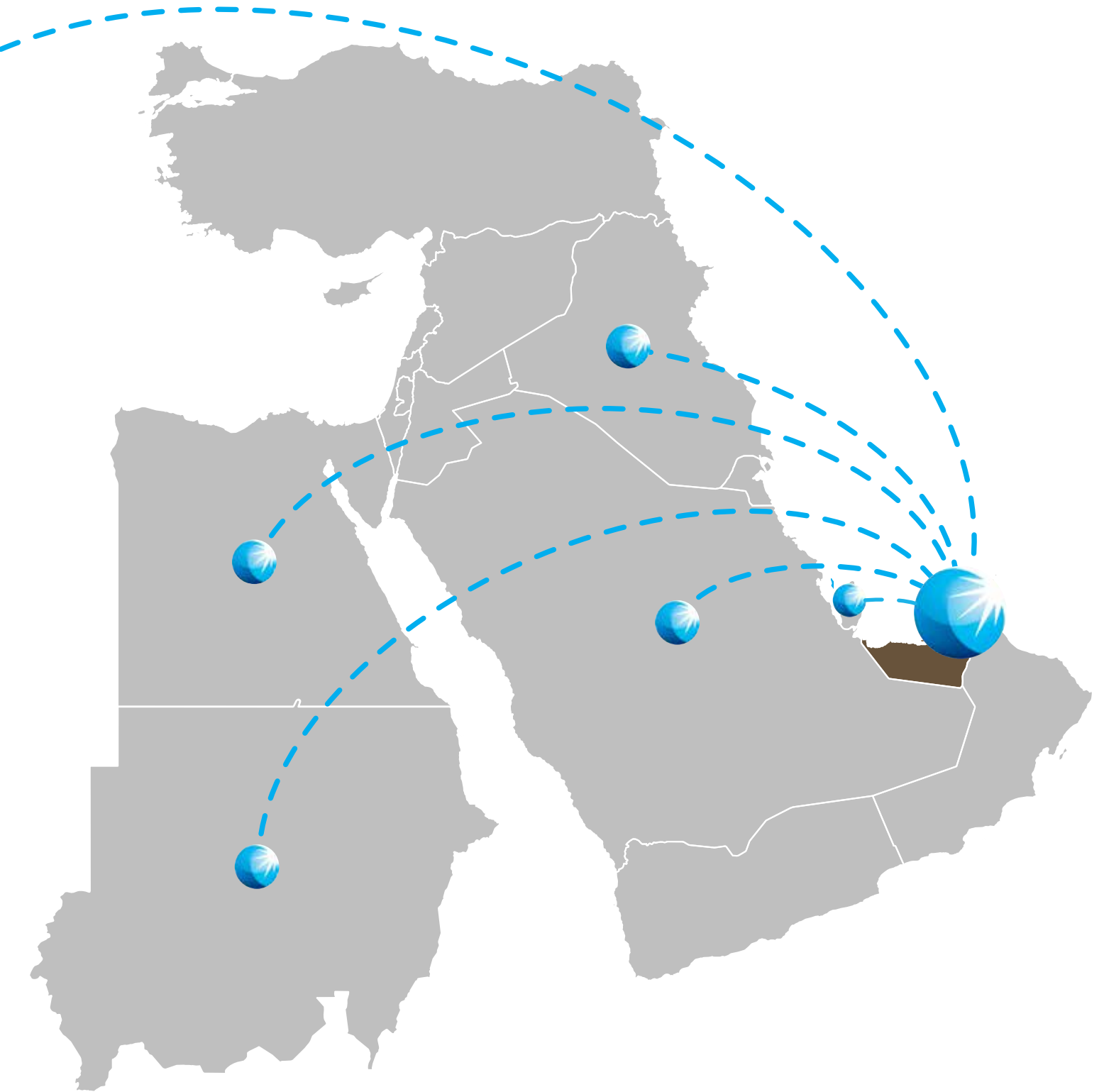
EGYPT

Channels: Online and branches

Collections: Export LC Confirmation and Financing on clean/ insurance/ collateral basis, Receivable Financing against buyer risk

Payments: Guarantee re-issuance

In addition to full suite of cash management and trade financing solutions



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.



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.

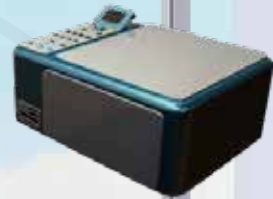
Scanner for
Cheque Collection



Cash, Cheque & Document
Pickup & Delivery



Printer for Digital
Payment Cheques



POS for cards
collection



CDM for Same Day
Cash Deposit



Call Centre



Mobile Banking



Watch Banking



ADIB Direct
Online Banking

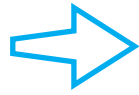




ADIB Global Transaction Banking Solutions



Buy & Pay



Account Management



Sell & Collect

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

LIQUIDITY & ACCOUNT SERVICES

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

CHANNELS

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

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 & Structures

Import Documentary Services & Financing

- ▶ Import LC Issuance + Financing
 - ▶ Goods Murabaha (with Agency)
 - ▶ Goods Murabaha (without Agency)

Import Documentary Services & Financing

- ▶ Import Bills under Collection + Financing
 - ▶ Goods Murabaha (with Agency)
 - ▶ Goods Murabaha (without Agency)
- ▶ Avalization

Import Invoice Financing

- ▶ Local Purchase/Import Invoice Financing
- ▶ Advance Payment Financing
- ▶ Financing against summary of invoices
 - ▶ Goods Murabaha (with Agency)
 - ▶ Goods Murabaha (without Agency)
 - ▶ LME Murabaha
 - ▶ Sukuk Murabaha
 - ▶ Controlled Covered Drawing Ijarah

Supply Chain Financing (Payables)

- ▶ Financing against invoices or negotiable instruments raised from multiple suppliers
 - ▶ Exchange of Receivables Ag. Commodities







Payments Solutions and Financing

Whether you are paying by cheques, transfers or other methods we have the right solutions for you to automate your payments and finance your purchases and import. 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 800 ATMs and 80 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 for Travel, Expenses & Purchases

Efficient way to manage your travel & corporate expenses & reduce multiple low value payment invoice processing.

- ▶ Pay all travel expenses up to AED250,000 per card.
Multiple cards can be issued under one program
- ▶ Reduce manual processing of petty cash transactions
- ▶ Settle your card payments online and reconcile them in simple steps
- ▶ Utilize financing solutions under overall corporate facility or against cash collateral



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

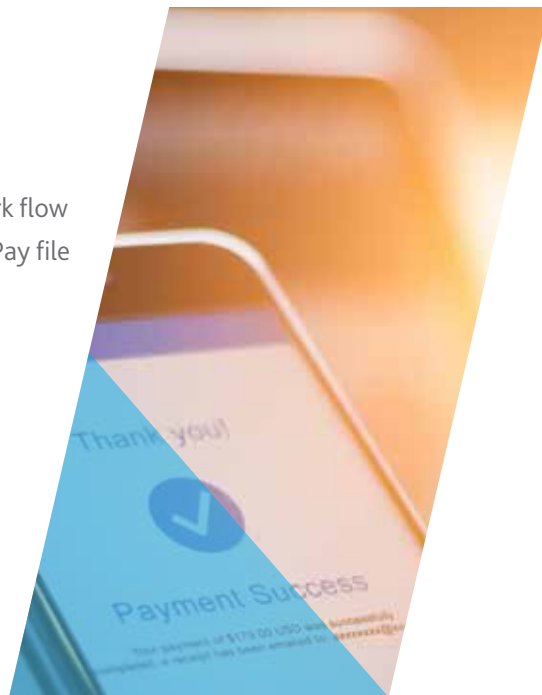
For your convenience, ADIB Direct enables you to issue Demand Draft, Payment order and cheque books online with few clicks.

- ▶ 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 & 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 utility & transfer funds easily
- ▶ Manage bulk payments

Mobile Banking

- ▶ 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



Terms and Conditions apply

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

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



Terms and Conditions apply



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

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 as an authorized escrow agent with state of the art service.

- ▶ Registered with ARRA and DMAT in addition to RERA
- ▶ Manage commercial escrow account structures
- ▶ Robust escrow management system with highly effective operational capabilities





Collections Solutions and Financing

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 and finance the working capital gap covering LC's and invoices.





Cash & Cheque solutions

Reduce the risk and hassle of carrying cash and cheques to the branch for instant credit 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.

- ▶ Accept cash, coins & cheques
- ▶ Capacity range from 1,200 notes up to 10,000 notes
- ▶ Counterfeit detection
- ▶ 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
- ▶ Batch cheque processing
- ▶ Secured service & dual authentication
- ▶ 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



Terms and Conditions apply



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 to 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 through 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

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

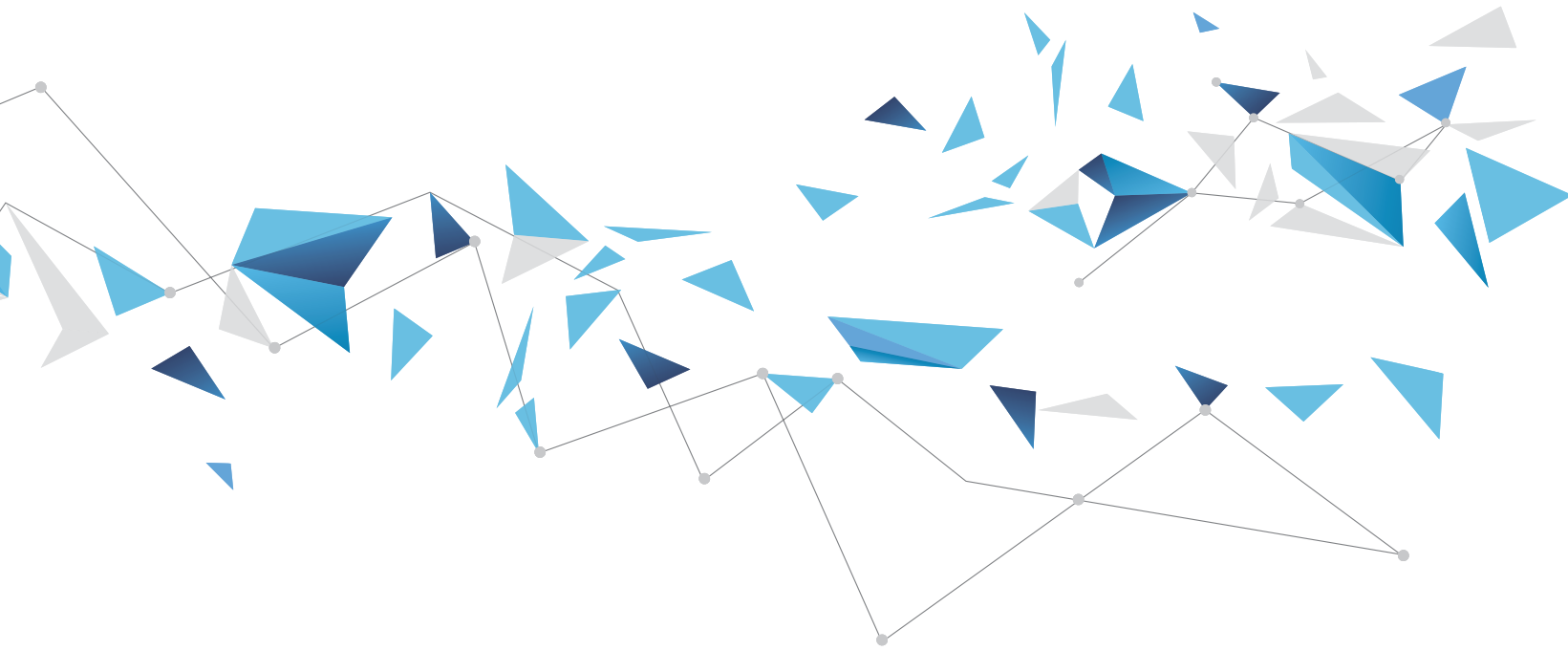
Sales Invoice & Receivables Financing

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)







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BANKING AS IT SHOULD BE