



WHOLESALE BANKING

Cross Border,
Domestic &
Intra Bank
Transfers

Secure and automated transfers

Enjoy the convenience of quick and easy money transfer through secured and user-friendly online channels such as - smartBUSINESS web, mobile app and smartBUSINESS Connect - our Host to Host solution.

Domestic transfers

Well-suited for transfers within the UAE, all payments are settled through the UAE Fund Transfer System (UAEFTS). Transactions are routed through the Central Bank and received by the beneficiary bank for credit to the end beneficiary. Domestic Transfers are fast, secure and reliable under Central Bank facilitated and regulated system.

Cross border transfers

Make payments to bank accounts across the world with your Emirates NBD Account. All cross border transfers are facilitated through a SWIFT network, with the ability to reconcile and track status of transfers. Friday processing of payments for global currencies (USD, EUR, GBP, CAD and CHF) is supported for telegraphic transfers.

Intra bank transfers

With Intra Bank Transfers, customers can initiate quick payments within their own Emirates NBD accounts or to an account holder within the Emirates NBD network. Intra bank transfers for currency pairs AED to AED and AED to USD are processed 24/7. Friday processing is also supported for intra bank transfers.



Packed with features

All transfers with Emirates NBD come with a host of features. Payments can be made as single, basket or uploaded as a file, in the bank's specified format. File upload supports bulk payments to suppliers and vendors across the globe.



Online validation of the SWIFT, IBAN and SORT codes



Take advantage of future dated and special deal payments



Download SWIFT copies and acknowledgements from the online channel for payment confirmations



Create payment templates once and save for future use



Send beneficiary email advices with invoice details to suppliers and vendors

Increase your operational efficiency

With Emirates NBD, take advantage of extended cut-off times and enjoy the convenience of making payments to both - registered and unregistered beneficiaries, as per your business requirements.



Provides better credit value to the beneficiary



Extended cut-off time allows funds to be credited immediately and helps in reconciliation



Make multiple types of payments through one centralised channel



Get detailed reports to track end-to-end status of all payments



Make payments on all days, including Fridays

Apply Now:

Please contact your Relationship Manager or call the smartBUSINESS Client Service Team:

For Business Banking Customers:

Tel: +971 4 3160214 | IVR: Select option 1

Email: smartBUSINESScustomerservice@emiratesnbd.com

For Corporate Banking Customers:

Tel: +971 4 3160214 | IVR: Select option 2

Email: smartBUSINESScorporate@emiratesnbd.com