



Emirates NBD

WHOLESALE BANKING

Noqodi
and Utility
Bill Payments

Single channel for secure & easy payments

Manage multiple utility bill payments easily with smartBUSINESS - our online channel for corporates. The channel is also integrated with Noqodi to help you make all related payments online.

Nodoqi payments

Easily register and top up your wallet through single, basket or bulk file upload methods. You also have the convenience of initiating non-registered e-voucher payment as a one-off payment. Organize, initiate and manage payments with reports under the MIS module with end status confirmation from Noqodi.



Real-time credit and validation of Noqodi wallet



Make real-time payments to Noqodi wallet and e-voucher



Get detailed reports and acknowledgment from Noqodi.



Manage payment approvals through an online authorisation matrix



Available 24x7



smartBUSINESS supported payments

Utility payments are essentially bill payments that a company will have to pay towards their electricity and water bills on a monthly or a periodic basis. You can make bill payments for these service providers through smartBUSINESS:

- DEWA – Dubai Electricity and Water Authority
- SEWA – Sharjah Electricity and Water Authority
- FEWA – Fujairah Electricity and Water Authority
- ADDC – Abu Dhabi Distribution Company
- Salik – Road Usage Fee System
- Etisalat – Telecom, Television and Internet Service Provider
- DU - Telecom, Television and Internet Service Provider

Register once and access all your payments

Register once with the ID provided by the service provider and make monthly payments within seconds. Initiate payments through single, basket and file upload method and easily manage your payments with an Online authorization matrix.



Assign products based on the user role and account access



Real-time validation with the service provider and payment of the outstanding bill amount



Available 24x7



Detailed MIS reports available online for tracking purposes

Apply Now:

Contact your Relationship Manager or call the smartBUSINESS Client Service Team:

For Business Banking Customers:

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

Email: smartBUSINESSvcustomerservice@emiratesnbd.com

For Corporate Banking Customers:

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

Email: smartBUSINESScorporate@emiratesnbd.com