



WHOLESALE BANKING

smartBUSINESS
ICCS Collect

Flexibility of depositing cheques

Deposit cheques from your office premise, by digitally scanning and clearing cheques using special scanners. smartBUSINESS ICCS Collect, also gives you quick access to information by avoiding multiple visits to your bank.



Image based cheque clearing



Submit current and post-dated cheques



View online cheque status

Faster access to funds

This online service clears cheques based on images rather than physical instruments. We also give you the flexibility of extended cut-off times, which allows you to get faster access to funds.

Secure way of depositing cheques

smartBUSINESS ICCS Collect is regulated under the guidelines of Central Bank of UAE. This ensures secure processing of image-based cheque clearing. The online channel detects authenticity of scanned cheques by validating the MICR band details i.e. cheque routing and account number.



Simplified reconciliation

With a comprehensive set of reports, you can now track your cheque status with unique and easy identifiers, enabling simplified reconciliation. Get a clear overview of all transactions with various online reports, a collections dashboard, notifications, along with forecast reports for receivables that are due.



Tracking with unique and easy identifiers
(Location name, invoice numbers, etc.)



Online cheque return advice for
Dubai Police



Automated deposit slips

Frequently Asked Questions

What is the cut-off time for ICCS Collect?

Same day cheque clearing is available until 02:00 pm for cheques drawn on Emirates NBD and until 10:30 am for cheques drawn on other banks.

Do I need to submit the original cheque to the bank?

Yes, you need to submit the original instrument of all cheques scanned via smartBUSINESS ICCS Collect. You may also sign a courier service agreement with Emirates NBD to save time and ensure a quick turnaround.

How would I know the current status of a cheque?

smartBUSINESS ICCS Collect offers comprehensive reporting capabilities, which includes the ability to view status of scanned cheques.

How can I sign up for this service?

You need to sign a product service agreement to subscribe for this service. Please contact your Relationship Manager for more information.

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