

Bank on a simple and reliable solution

Direct Debit Service is a safe and convenient method of receiving payments, regulated by the Central Bank of UAE. It is ideally suited for regular automated payments of fixed or variable amounts.



Eliminates the need for tracking recurring collections.



Eliminates paper-based payment instructions.



Simplifies recovery and reconciliation of receivables

Ease of reconciliation

Do away with the hassle of sending reminders for unpaid receipts. Save time and reduce cost with easy online recovery through smartBUSINESS - our online banking channel for corporates. Get access to a range of reconciliation reports which helps you track collections easily through a unique identifier.





Product flexibility

Direct Debit Service offers a host of features to benefit your business. Ease of setup, non-payment notifications and flexibility to change recovery are some of the advantages of the service.



One-time payer mandate registration



Fixed and variable amount recoveries



Account and credit card based collections

Suited for businesses of all sizes

Direct Debit Service is fit for all businesses and is particularly beneficial for regular automated collections such as mortgage or finance repayments, housing or commercial rentals, property payments, credit card repayments, utility bills, insurance payments and subscriptions.

Frequently Asked Questions

Can I setup a Direct Debit Service to transfer funds from one account to another within the UAE?

Yes, Direct Debit Service is available across all banks in the UAE. However, you must register as an Originator with the Central Bank through Emirates NBD.

Can I amend/cancel a Direct Debit mandate setup?

Yes, you can amend/cancel the registered mandate through Emirates NBD and ensure the payer mandate is provided as supporting document.

Can I register Direct Debit for multiple lines of business?

You can setup direct debit for multiple lines of business, which will allow you to segregate your receivables.

How can I setup Direct Debit Service?

Please contact your Relationship Manager to setup or learn more about this service.

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: smartBUSINESSvcustomerservice@emiratesnbd.com

For Corporate Banking Customers:

Tel: +971 4 3160214 | IVR: Select option 2 Email: smartBUSINESScorporate@emiratesnbd.com