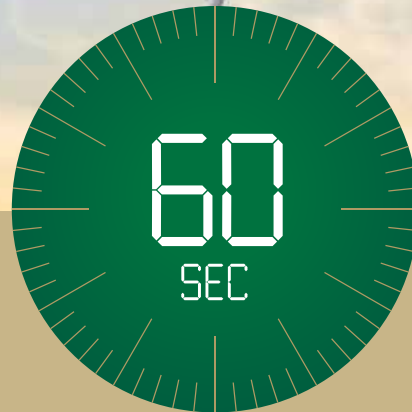


DIB Express Transfer



**UAE to India
in 60 seconds**

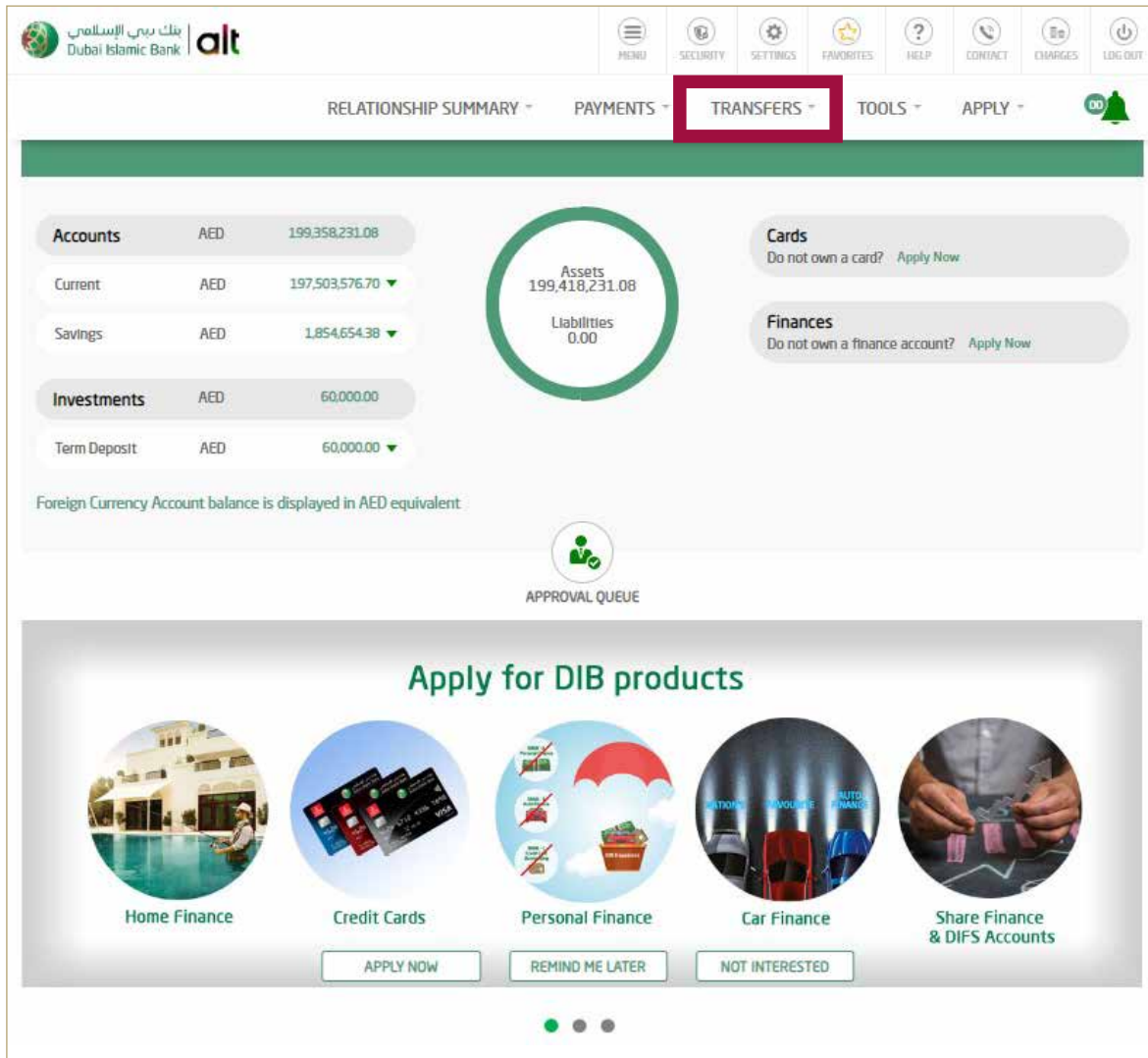
Choose the express way to
make transfers.

DIB Express Transfer steps

Steps to add new beneficiary (Via alt online)

1

Login to **alt** online by entering your username and password
Click on 'Transfers'

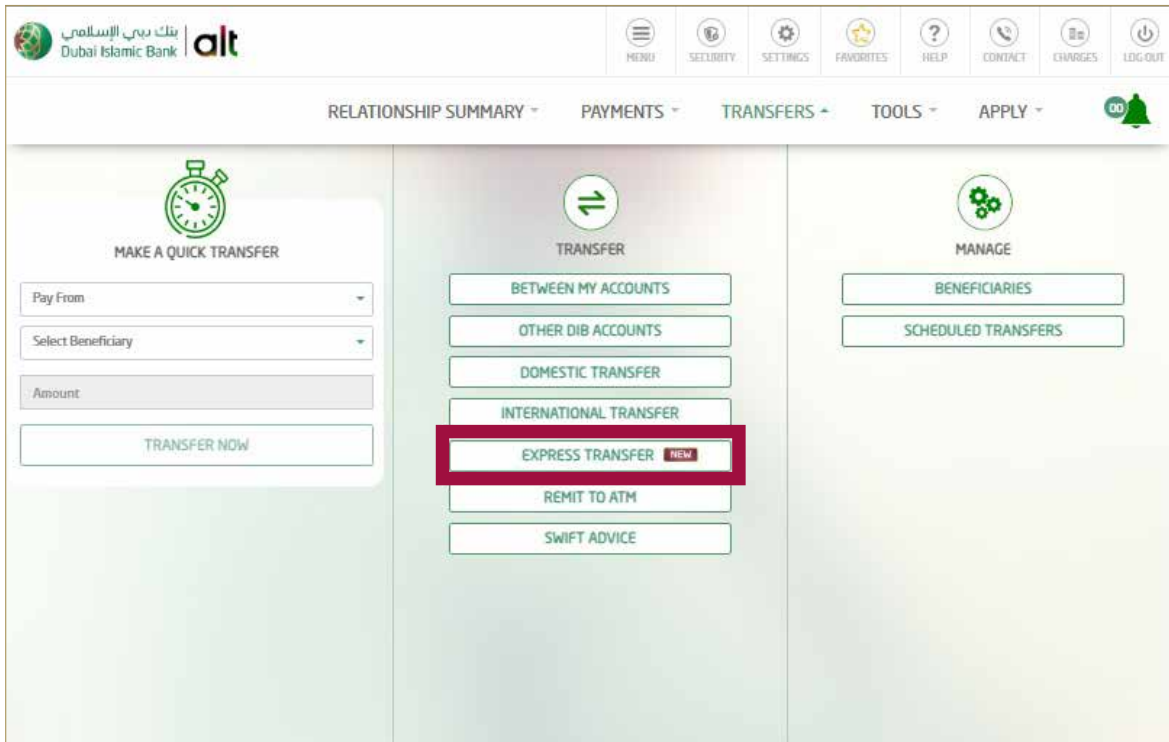


The screenshot displays the alt online banking dashboard. At the top, the navigation bar includes 'RELATIONSHIP SUMMARY', 'PAYMENTS', 'TRANSFERS' (highlighted with a red box), 'TOOLS', and 'APPLY'. Below this, the dashboard shows account balances for 'Accounts', 'Investments', 'Assets' (199,418,231.08), and 'Liabilities' (0.00). A 'Cards' section offers an 'Apply Now' button for users who do not own a card. A 'Finances' section also offers an 'Apply Now' button for users who do not own a finance account. An 'APPROVAL QUEUE' icon is visible below the dashboard. At the bottom, a banner titled 'Apply for DIB products' features five categories: Home Finance, Credit Cards, Personal Finance, Car Finance, and Share Finance & DIFS Accounts. Below these categories are three buttons: 'APPLY NOW', 'REMIND ME LATER', and 'NOT INTERESTED'.

DIB Express Transfer steps

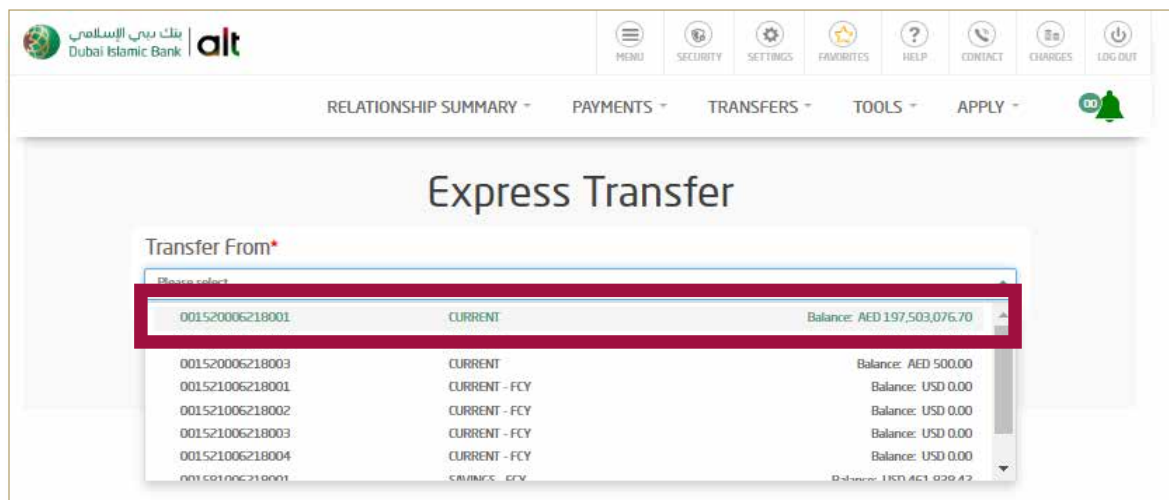
2

Click on Transfers 'Express Transfer'



3

Select the Account from which you would like to transfer from.



DIB Express Transfer steps

4

Click on **'Define Beneficiary'**

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MENU SECURITY SETTINGS FAVORITES HELP CONTACT CHARGES LOG OUT

RELATIONSHIP SUMMARY ▾ PAYMENTS ▾ TRANSFERS ▾ TOOLS ▾ APPLY ▾

Express Transfer

Transfer From*

001520006218001 CURRENT Balance: AED 197,503,076.70 ▾

EXISTING BENEFICIARY DEFINE BENEFICIARY

5

Select **'Add Beneficiary'**

بنك دبي الإسلامي | alt
Dubai Islamic Bank

MENU SECURITY SETTINGS FAVORITES HELP CONTACT CHARGES LOG OUT

RELATIONSHIP SUMMARY ▾ PAYMENTS ▾ TRANSFERS ▾ TOOLS ▾ APPLY ▾

Manage Beneficiaries

ADD BENEFICIARY MANAGE BENEFICIARY ADD BENEFICIARY GROUP

MANAGE BENEFICIARY GROUP

DIB Express Transfer steps

6

Select Transfer Type - **'Express Transfer'**

Enter Beneficiary Nickname

Enter Beneficiary Bank country - **'INDIA'**

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Dubai Islamic Bank

MENU SECURITY SETTINGS FAVORITES HELP CONTACT CHARGES LOG OUT

RELATIONSHIP SUMMARY PAYMENTS TRANSFERS TOOLS APPLY

Add beneficiary

ADD BENEFICIARY MANAGE BENEFICIARY ADD BENEFICIARY GROUP
MANAGE BENEFICIARY GROUP

Please Select A Nickname And Type Of Beneficiary You Want To Set

Select Transfer Type* Beneficiary Nickname*
Express Transfer SANDEEP INDIA

Beneficiary Details

Beneficiary Bank Country* Beneficiary Account Number*
INDIA

SUBMIT SEARCH

Beneficiary Bank IFSC Code*
First Name (Including middle name)* Last Name*
Beneficiary Address Beneficiary Country*
Please select
Beneficiary DOB Beneficiary Nationality
Please select
Beneficiary Group*
Default

PROCEED

DIB Express Transfer steps

7

Enter Beneficiary 'Account Number'

The screenshot shows the 'Add beneficiary' form in the DIB Express Transfer interface. The form is titled 'Add beneficiary' and includes several sections for data entry:

- Navigation:** At the top, there is a navigation bar with icons for MENU, SECURITY, SETTINGS, FAVORITES, HELP, CONTACT, CHARGES, and LOG OUT. Below this is a secondary navigation bar with links for RELATIONSHIP SUMMARY, PAYMENTS, TRANSFERS, TOOLS, and APPLY, along with a notification bell icon.
- Buttons:** There are four buttons: 'ADD BENEFICIARY' (highlighted in green), 'MANAGE BENEFICIARY', 'ADD BENEFICIARY GROUP', and 'MANAGE BENEFICIARY GROUP'.
- Instructions:** The instruction reads: 'Please Select A Nickname And Type Of Beneficiary You Want To Set'.
- Form Fields:**
 - Select Transfer Type*:** A dropdown menu with 'Express Transfer' selected.
 - Beneficiary Nickname*:** A text input field containing 'SANDEEP INDIA'.
 - Beneficiary Bank Country*:** A dropdown menu with 'INDIA' selected.
 - Beneficiary Account Number*:** A text input field containing '2343434345345'.
 - Beneficiary Bank:** A text input field that is currently empty.
 - IFSC Code*:** A text input field that is currently empty.
 - First Name (Including middle name)*:** A text input field that is currently empty.
 - Last Name*:** A text input field that is currently empty.
- Actions:** There are two buttons: 'SUBMIT' and 'SEARCH'.

DIB Express Transfer steps

8

Click **'Search'** and Find the **IFSC Code**

Please Select A Nickname And Type Of Beneficiary You Want To Set

Select Transfer Type* Beneficiary Nickname*

IFSC Code Search

Beneficiary Bank:

Beneficiary Bank City:

Beneficiary Bank Branch:

Beneficiary DOB:

Beneficiary Nationality:

9

Click **'Search'** and **'select'** your Bank **IFSC code**

Please Select A Nickname And Type Of Beneficiary You Want To Set

Select Transfer Type* Beneficiary Nickname*

IFSC Code Search

Beneficiary Bank:

Beneficiary Bank City:

Beneficiary Bank Branch:

Bank	Bank City	Branch Name	IFSC Code	Select
HDFC BANK	COCHIN	WAZHAKALA	HDFC0001508	<input type="button" value="🔍"/>

Beneficiary DOB:

Beneficiary Nationality:

Beneficiary Group*:

DIB Express Transfer steps

10

Enter below beneficiary details

- Enter Beneficiary **'First Name'** and **'Last Name'**
- Enter Beneficiary **'Address'** and Beneficiary **'Country'**
- Enter Beneficiary **'Date of Birth'** and **'Nationality'**
- Once all the information's are entered, **click Proceed**

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MENU SECURITY SETTINGS FAVORITES HELP CONTACT CHARGES LOG OUT

RELATIONSHIP SUMMARY PAYMENTS TRANSFERS TOOLS APPLY

Add beneficiary

ADD BENEFICIARY MANAGE BENEFICIARY ADD BENEFICIARY GROUP
MANAGE BENEFICIARY GROUP

Please Select A Nickname And Type Of Beneficiary You Want To Set

Select Transfer Type* Beneficiary Nickname*
Express Transfer SANDEEP INDIA

Beneficiary Details

Beneficiary Bank Country* Beneficiary Account Number*
INDIA 2343434345345
SUBMIT SEARCH

Beneficiary Bank IFSC Code*
HDFC BANK HDFC0001508

First Name (including middle name)* Last Name*
SANDEEP KS

Beneficiary Address Beneficiary Country*
ABCD ASJHDSH DSHHDS INDIA

Beneficiary DOB Beneficiary Nationality
17/03/1991 INDIA

Beneficiary Group*
Default

PROCEED

DIB Express Transfer steps

11

Review it and Click on 'Confirm'

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MENU SECURITY SETTINGS FAVORITES HELP CONTACT CHARGES LOG OUT

RELATIONSHIP SUMMARY PAYMENTS TRANSFERS TOOLS APPLY

Your request will be approved in 4 hours, after which you can initiate the Express Transfer transactions

Add beneficiary

Beneficiary Nickname	Transaction Date
SANDEEP INDIA	28/07/2023
Transfer Type	Beneficiary Account Number
Express Transfer	2343434345345
IFSC Code	Beneficiary Country
HDFC0001508	INDIA
Beneficiary Bank Country	Beneficiary Bank City
INDIA	COCHIN
Beneficiary Bank	Beneficiary Bank Branch
HDFC BANK	VAZHAKALA
First Name (Including middle name)	Last Name
SANDEEP	KS
Beneficiary Address	Beneficiary Nationality
ABCD ASJJHDSH DSHHDS	INDIA
Beneficiary Date of Birth	Group Name
17/03/1991	Default

BACK CONFIRM

Your request will be approved in 4 hours after which you can

DIB Express Transfer steps

12

initiate Express Transfer Transactions

The screenshot displays the DIB Express Transfer interface. At the top, the bank's logo and name are visible alongside navigation icons for MENU, SECURITY, SETTINGS, FAVORITES, HELP, CONTACT, CHARGES, and LOG OUT. Below the navigation bar, a menu contains options for RELATIONSHIP SUMMARY, PAYMENTS, TRANSFERS, TOOLS, and APPLY, along with a notification bell icon. A blue banner at the top of the main content area states: "Your request will be approved in 4 hours, after which you can initiate the Express Transfer transactions". The central heading reads "Add beneficiary". A large green checkmark icon is positioned above the text "Your transaction is submitted successfully". Below this, the "Reference Number" is displayed as "IBR0013900448". The footer includes the Entrust logo, the copyright notice "Copyright © 2023 Dubai Islamic Bank. All Rights Reserved.", and links to "Privacy Policy" and "Banking Services Agreement".

DIB Express Transfer steps

How to Initiate Express Transfer Transaction Via alt online

1

Login by entering your **username** and **password**
Click on **'Transfers'**

The screenshot displays the DIB alt online banking dashboard. At the top, there is a navigation bar with icons for MENU, SECURITY, SETTINGS, FAVORITES, HELP, CONTACT, CHARGES, and LOG OUT. Below the navigation bar, there are tabs for RELATIONSHIP SUMMARY, PAYMENTS, TRANSFERS, TOOLS, and APPLY. The main content area is divided into several sections:

- Accounts:** A table showing account balances in AED.

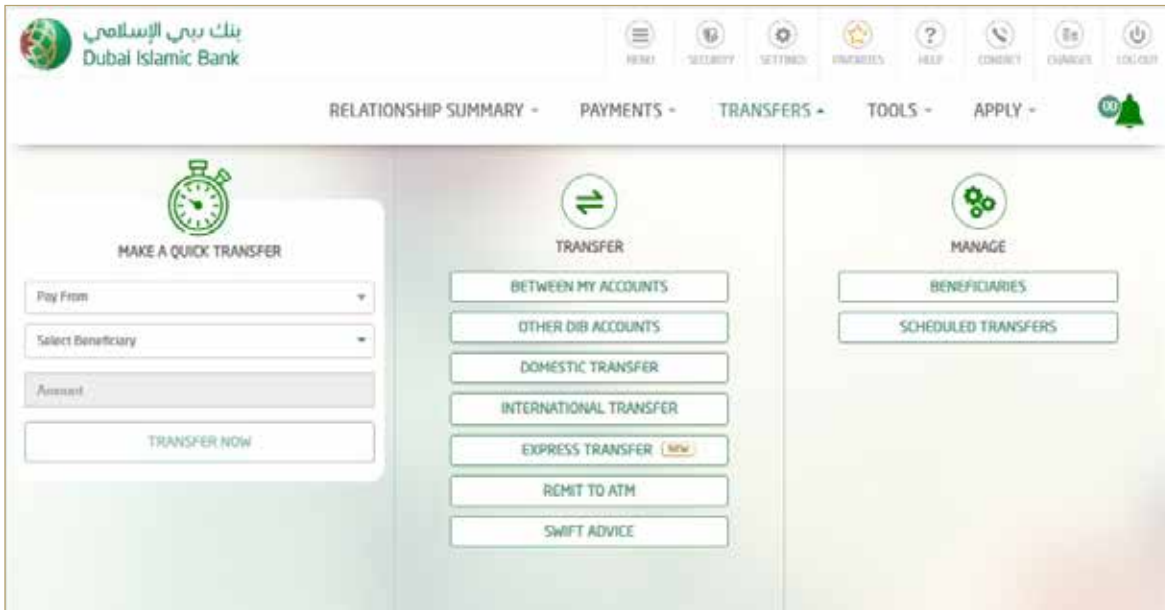
Account Type	Balance (AED)
Accounts	199,358,231.08
Current	197,503,576.70
Savings	1,854,654.38
Investments	60,000.00
Term Deposit	60,000.00
- Assets and Liabilities:** A circular gauge showing Assets at 199,418,231.08 and Liabilities at 0.00.
- Cards:** A button labeled "Do not own a card? Apply Now".
- Finances:** A button labeled "Do not own a finance account? Apply Now".

Below the main content area, there is a section titled "APPROVAL QUEUE" with a green icon. At the bottom, there is a banner titled "Apply for DIB products" with five categories: Home Finance, Credit Cards, Personal Finance, Car Finance, and Share Finance & DIFS Accounts. Each category has an "APPLY NOW" button, and there are also "REMINDE ME LATER" and "NOT INTERESTED" buttons.

DIB Express Transfer steps

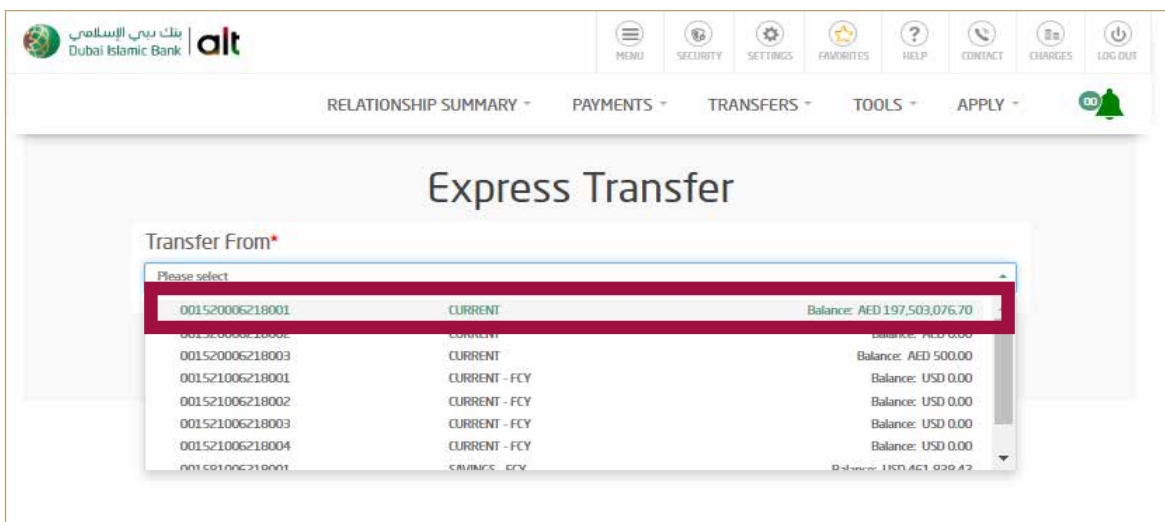
2

Click on Transfers 'Express Transfer'



3

Select the Account from which you would like to transfer from.



DIB Express Transfer steps

4

Click on 'Existing Beneficiary'
Select 'Beneficiary Nickname'

The screenshot displays the 'Express Transfer' interface on the DIB mobile app. At the top, the bank's logo and navigation icons are visible. The main heading is 'Express Transfer'. Below this, the 'Transfer From' section shows the account number '001520006218001', the account type 'CURRENT', and the balance 'AED 197,503,076.70'. Two buttons are present: 'EXISTING BENEFICIARY' (highlighted with a red box) and 'DEFINE BENEFICIARY'. The 'Beneficiary Details' section contains various input fields: 'Beneficiary Group' (set to 'All Groups'), 'Beneficiary Bank Country' (set to 'Please select'), 'Account Number', 'Beneficiary Bank Branch', 'First Name (Including middle name)', 'Last Name', 'Beneficiary DOB', 'Beneficiary Country' (set to 'Please select'), 'Beneficiary Nationality' (set to 'Please select'), 'Beneficiary City', 'Beneficiary Address', 'Purpose of Payment*' (set to 'Please select'), and 'Reason for Making Transfer*'. The 'Beneficiary Nick Name*' dropdown menu is open, showing a list of names including 'ANWAR SAIFULLAH KHAN', 'EXP IND SAS', 'EXP JOD SAS', 'HDFC NONICI', 'ICICI IND', 'IND HDFC', and 'JOD HBTF'. The 'Beneficiary Nick Name*' field is also highlighted with a red box.

DIB Express Transfer steps

5

Select 'Purpose of Payment'

Beneficiary Details

Beneficiary Group All Groups	Beneficiary Nick Name* IND
Beneficiary Bank Country INDIA	IFSC Code HDFC0001277
Account Number 624401096021	Beneficiary Bank HDFC BANK
Beneficiary Bank Branch AREMPY TOWER	Beneficiary Bank City MADURAI
First Name (Including middle name) FGFD	Last Name DFFDGGF
Beneficiary DOB 01/17/1996	Beneficiary Country INDIA
Beneficiary Nationality INDIA	Beneficiary City DELHI
Beneficiary Address ADDRESS	Purpose of Payment* Please select Deposits - NRE / NRO / FCNR Travel - Business Family maintenance and savings Gifts and Donations Travel - Other Receipts Services - Educationalservices Services - Health Consultancy / Implementation - Software
Reason for Making Transfer*	

Transfer

Please provide transfer currency and amount

Amount In Debit Account Currency Amount In Remittance Currency

Transfer Currency* INR	Amount* Amount AED
---------------------------	--------------------------

DIB Express Transfer steps

6

Enter 'Reason for Making Transfer'

Beneficiary Details

Beneficiary Group All Groups	Beneficiary Nick Name* ICICI IND
Beneficiary Bank Country INDIA	IFSC Code HDFC0001277
Account Number 624401096021	Beneficiary Bank HDFC BANK
Beneficiary Bank Branch AREMPY TOWER	Beneficiary Bank City MADURAI
First Name (Including middle name) FGFD	Last Name DFFDGGF
Beneficiary DOB 01/17/1996	Beneficiary Country INDIA
Beneficiary Nationality INDIA	Beneficiary City DELHI
Beneficiary Address ADDRESS	Purpose of Payment* Travel - Business
Reason for Making Transfer*	

DIB Express Transfer steps

7

Select the Transfer currency (**AED or INR**) and enter amount to be transferred.

Read and accept the Key Fact Statement

Click - '**Transfer Now**'

Transfer Details

Please provide transfer currency and amount

Amount In Debit Account Currency Amount In Remittance Currency

Transfer Currency* Amount*

INR Amount AED

Mark Favourite ☆

Transaction Limit (In AED)

Minimum Transaction Limit	Maximum Transaction Limit	Available Daily Limit
1.00	10,000.00	10,000.00


I have read and understood the [Key Facts Statement](#)


TRANSFER NOW

DIB Express Transfer steps

8

Review and 'confirm'

 **بنك دبي الإسلامي** | **alt** MENU SECURITY SETTINGS FAVORITES HELP CONTACT CHARGES LOG OUT

RELATIONSHIP SUMMARY ▾ PAYMENTS ▾ TRANSFERS ▾ TOOLS ▾ APPLY ▾ 00 

Express Transfer

Debit Account	Beneficiary Bank Country
001520006218001	INDIA
IFSC Code	Account Number
HDFC0001277	624401096021
Beneficiary Bank	Beneficiary Bank City
HDFC BANK	MADURAI
Beneficiary Bank Branch	Beneficiary Name
AREMPY TOWER	FGFD DFFDGGF
Beneficiary Address	First Name (Including middle name)
ADDRESS	FGFD
Last Name	Beneficiary Country
DFFDGGF	INDIA
Beneficiary City	Beneficiary DOB
DELHI	17/01/1996
Beneficiary Nationality	Debit Amount
INDIA	3,000.00 AED
Credit Amount	Exchange Rate
52,447.55 INR	17.4825167
Transaction Fee	Purpose of Payment
5.00 AED	Travel - Business
Reason for Making Transfer	
SAVINGS	

BACK CONFIRM

DIB Express Transfer steps

9

Your transaction has been submitted successfully

The screenshot shows the DIB Express Transfer success page. At the top, there is a navigation bar with the DIB logo and the text 'بنك دبي الإسلامي | alt Dubai Islamic Bank'. To the right of the logo are icons for MENU, SECURITY, SETTINGS, FAVORITES, HELP, CONTACT, CHARGES, and LOG OUT. Below the navigation bar are tabs for RELATIONSHIP SUMMARY, PAYMENTS, TRANSFERS, TOOLS, and APPLY, along with a notification bell icon. A blue banner at the top of the main content area states 'E-mail has been sent.' The main content area features a large green checkmark icon and the text 'Your transaction is submitted successfully'. Below this, there is a section for the Reference Number, which is 'IBR0013900457'. A button labeled 'MAKE A NEW TRANSFER' is positioned below the reference number. The bottom section is titled 'Transaction Receipt' and includes the text 'E-receipt has been sent to your registered email ID already. To send or download again, use below option.' Below this text is an input field for the Email ID, containing 'p*****t@dibuat.ae', and two buttons: 'SEND' and 'PRINT'.


بنك دبي الإسلامي | alt Dubai Islamic Bank

MENU SECURITY SETTINGS FAVORITES HELP CONTACT CHARGES LOG OUT

RELATIONSHIP SUMMARY PAYMENTS TRANSFERS TOOLS APPLY

E-mail has been sent.

Express Transfer



Your transaction is submitted successfully

Reference Number

IBR0013900457

MAKE A NEW TRANSFER

Transaction Receipt

E-receipt has been sent to your registered email ID already. To send or download again, use below option.

Email ID: p*****t@dibuat.ae

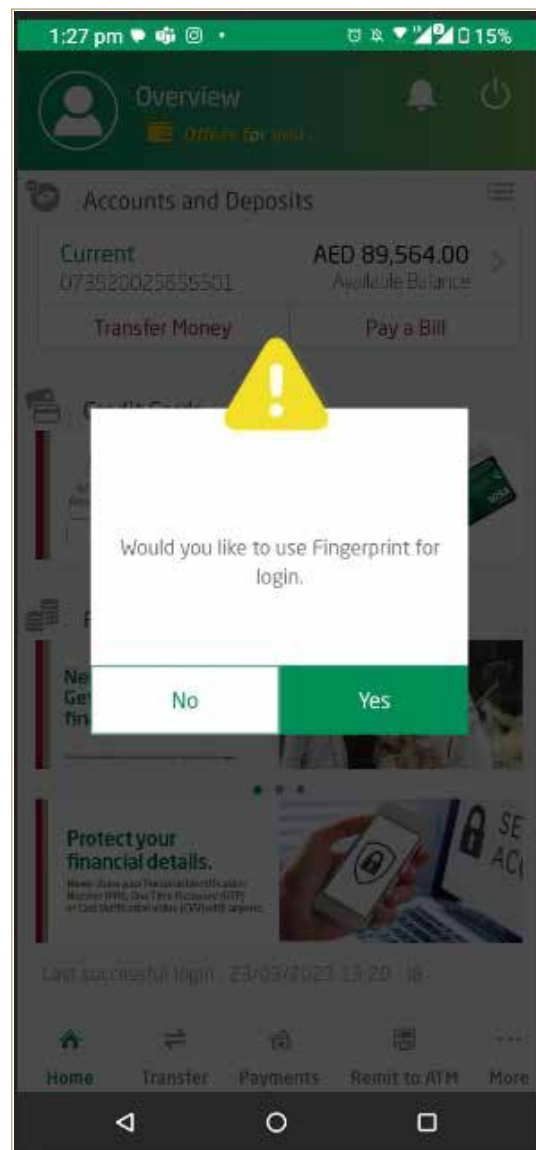
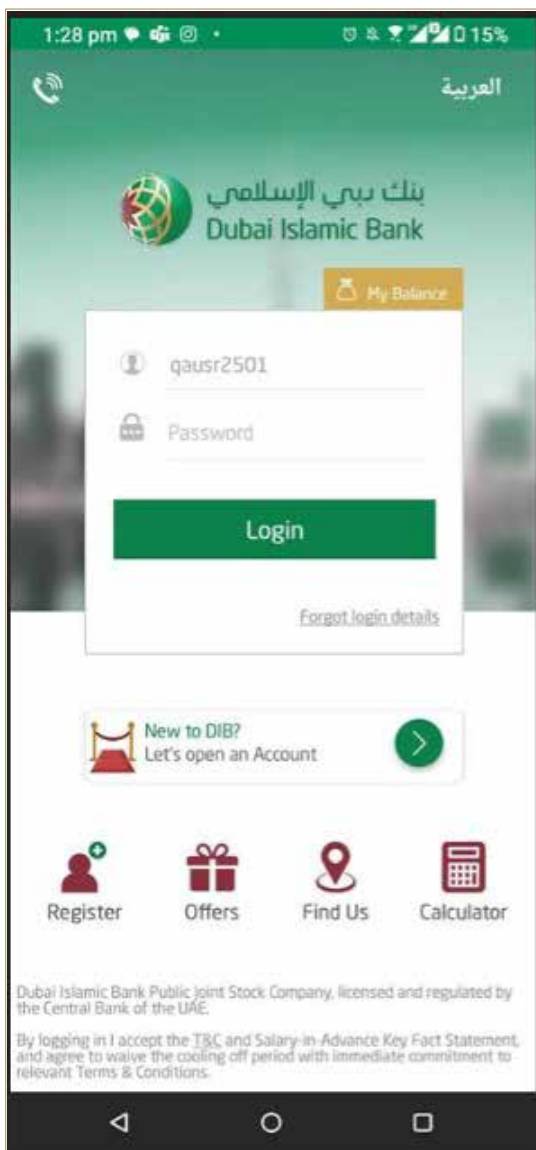
SEND PRINT

DIB Express Transfer steps

How to Initiate Express Transfer transaction via **dit** mobile (Only for Existing Beneficiaries)

1

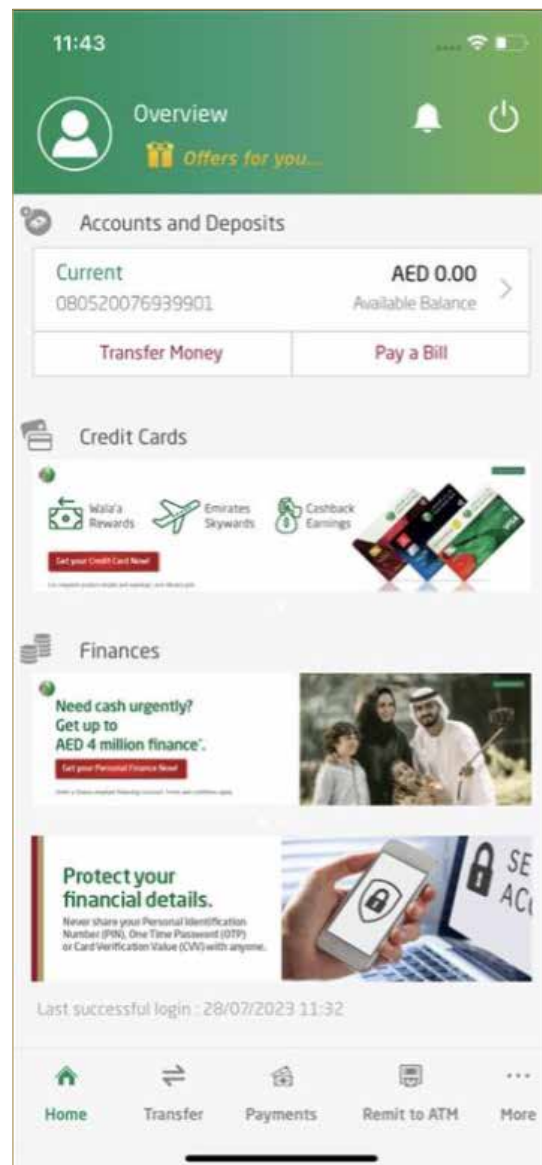
Login by entering your **username** and **password** or by your Face **ID** or **Fingerprint**



DIB Express Transfer steps

2

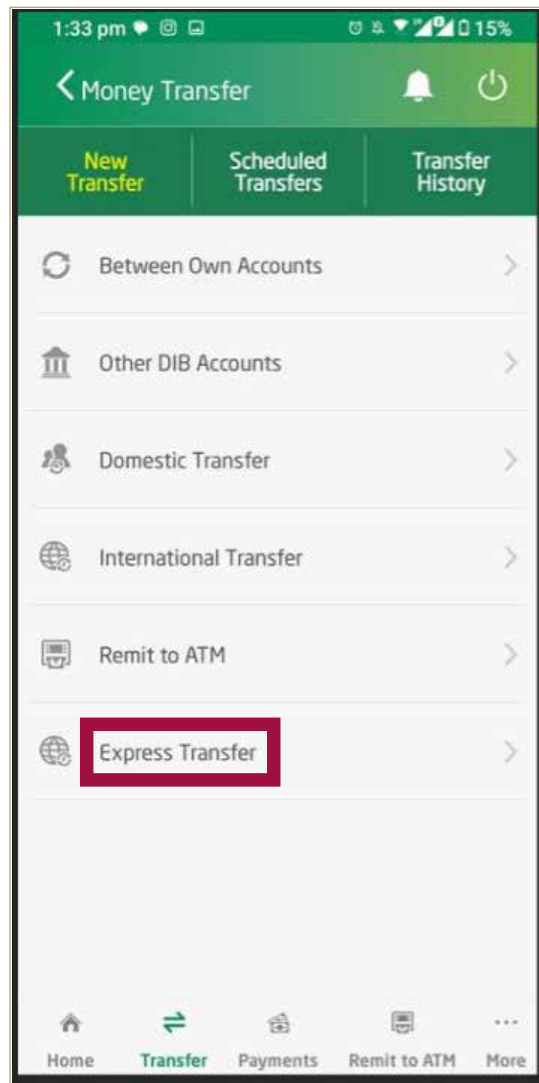
Click on 'Transfer Money'



DIB Express Transfer steps

3

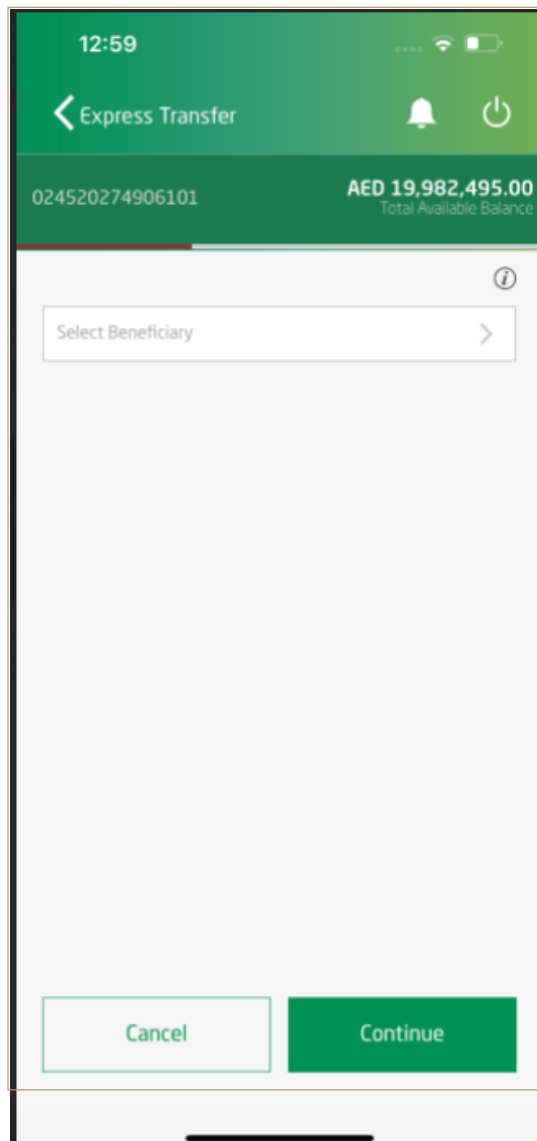
Click on 'Express Transfer'



DIB Express Transfer steps

4

Select the beneficiary to whom you would like to transfer funds.



DIB Express Transfer steps

5

Enter Transfer amount (in AED or INR)
Select **'Purpose of Payment'**
Enter **'Reason for making Transfer'**

The screenshot shows the 'Express Transfer' screen in a mobile application. At the top, the status bar displays the time 16:45 and a 37% battery level. The app header is green with a back arrow, the text 'Express Transfer', a notification bell, and a power icon. Below the header, the account number '001520006218001' and a balance of 'AED 197,517,464' (Total Available Balance) are shown. The main form area includes a dropdown menu for the bank, currently set to 'IND HDFC'. Under 'Beneficiary Details', there is a dropdown for the currency, currently set to 'INR', and two tabs: 'AED Amount' (selected) and 'Foreign Currency'. The 'Transfer amount (AED)' field contains the value '10'. The 'Purpose of Payment' dropdown is set to 'Family maintenance and savings'. The 'Reason for making transfer' field contains the text 'U3507072 S Mohamed'. A checkbox is checked, indicating the user has read and understood the 'Key Facts Statements'. At the bottom, there are 'Cancel' and 'Continue' buttons. The Android navigation bar is visible at the very bottom.

DIB Express Transfer steps

6

Read and accept the Key Fact Statements
Click - **'Continue'**

The screenshot displays the 'Express Transfer' screen in a mobile application. At the top, the status bar shows the time 16:45 and a 37% battery level. The app header is green with a back arrow, the text 'Express Transfer', a notification bell, and a power icon. Below the header, the account number '001520006218001' and the account balance 'AED 197,517,464 Total Available Balance' are shown. The main content area includes a dropdown menu for the bank, currently set to 'IND HDFC'. Below this is the 'Beneficiary Details' section, which includes a dropdown for the currency (set to 'INR'), two tabs for 'AED Amount' and 'Foreign Currency', a text input for the transfer amount (set to '10'), a dropdown for the reason (set to 'Family maintenance and savings'), and a text input for the reason (set to 'U3507072 S Mohamed'). A checkbox is checked, indicating that the user has read and understood the 'Key Facts Statements'. At the bottom, there are two buttons: 'Cancel' and 'Continue'. The 'Continue' button is highlighted in green.

DIB Express Transfer steps

7

Review transaction details,
Enter **OTP** and click on **'confirm'**

2:23

< Review

007520015468201

AED 29,794,442.62
Total Available Balance

Express Transfer

To	Exchange Rate
50100380004981 SANDEEP ET	20.82032
Amount	Equivalent Amount
AED 2000	→ INR 41640.64
Transfer On	Fees
Now	AED 15.00

* Fees & Charges where applicable are inclusive of 5% VAT

Enter your OTP (04:25)

Enter OTP

Resend OTP

Cancel

Confirm

DIB Express Transfer steps

8

Your transaction has been submitted successfully.

