

Get the most out of
Online Business Banking **with DIB**



International Transfer

A Quick Guide

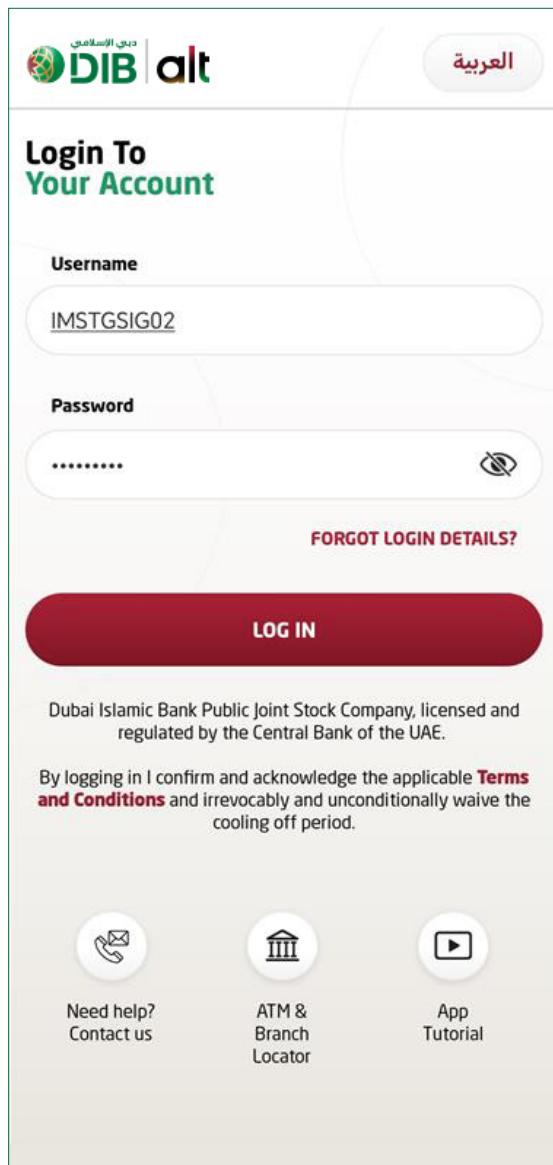


International Transfer



Step 01 ➤

Login using valid user credentials



The image shows the 'Login To Your Account' screen of the DIB alt mobile application. At the top, the DIB alt logo is displayed. A 'العربية' (Arabic) button is located in the top right corner. The main title 'Login To Your Account' is centered above the input fields. The 'Username' field contains the text 'IMSTGSIG02'. The 'Password' field is obscured by a series of dots. Below the password field is a 'FORGOT LOGIN DETAILS?' link. A large red 'LOG IN' button is at the bottom. At the bottom of the screen, there is a note about the bank's license and a statement about terms and conditions. Below this, there are three circular icons with text: 'Need help? Contact us', 'ATM & Branch Locator', and 'App Tutorial'.

Step 02 ➤

Enter valid OTP



The image shows the 'Verify OTP' screen of the DIB alt mobile application. The title 'User Management' is at the top, with a back arrow on the left. The main title 'Verify OTP' is centered. A message states: 'OTP has been sent successfully to your registered mobile number +971*****31 and email address s*****@dibuat.ae'. Below this is a placeholder text 'Please enter the 6 digit code' followed by six empty input fields. At the bottom, a note says 'We have sent OTP for verification. Your code will expire in 04:59' and a 'RESEND OTP' button is on the right.

International Transfer



Step 03 ►

Click on the Transfers option in the footer

The screenshot shows the DIB alt mobile application's home screen. At the top, the DIB logo and the word 'alt' are displayed. Below the logo, there are two tabs: 'Overview' (highlighted in green) and 'My Favorite Accounts'. A callout box in the center says 'Learn more about services on the App. [View App Tutorial](#)'. The main section is titled 'My Accounts' and shows 'Accounts (1)'. Below this, the 'Total Available Balance' is listed as 'AED 75,503.43'. The 'Approval/Transaction' section shows an 'Approval Queue (4)' tab (highlighted in green) and a 'Transaction History (3)' tab. Under the approval queue, there is a pending transaction for 'International Transfer' of 'CNY 254.00' from 'Mohammed khalifa' (account 63833GF). The transaction date is '23/07/2025'. At the bottom, there is a footer menu with four items: 'Overview' (highlighted in green), 'Accounts', 'Transfer' (highlighted in green), and 'More'.

Step 04 ►

Select the International Transfer option

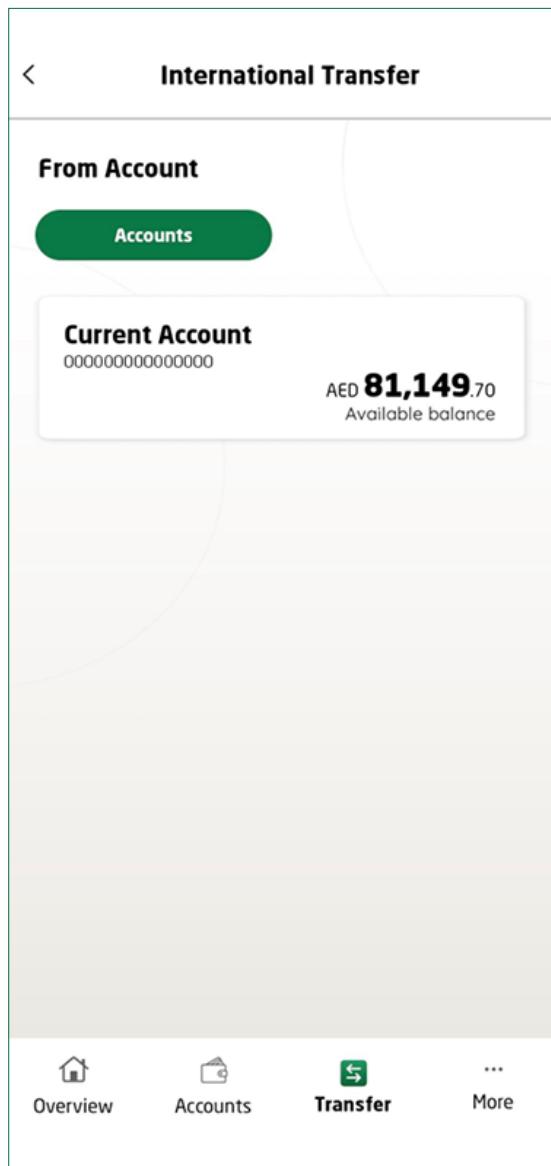
The screenshot shows the 'Transfer' screen of the DIB alt mobile application. At the top, there is a back arrow and the word 'Transfer'. Below this, the section 'Transfer Money' is shown with the sub-instruction 'Transfer your money across country and world wide.' The main content area contains four buttons with arrows: 'Between Own Accounts', 'Other DIB Accounts', 'Domestic Transfer', and 'International Transfer'. Below these buttons are two sections: 'VIEW/MANAGE SCHEDULED TRANSFERS' and 'VIEW SWIFT ADVICES'. At the bottom, there is a footer menu with four items: 'Overview' (highlighted in green), 'Accounts', 'Transfer' (highlighted in green), and 'More'.

International Transfer



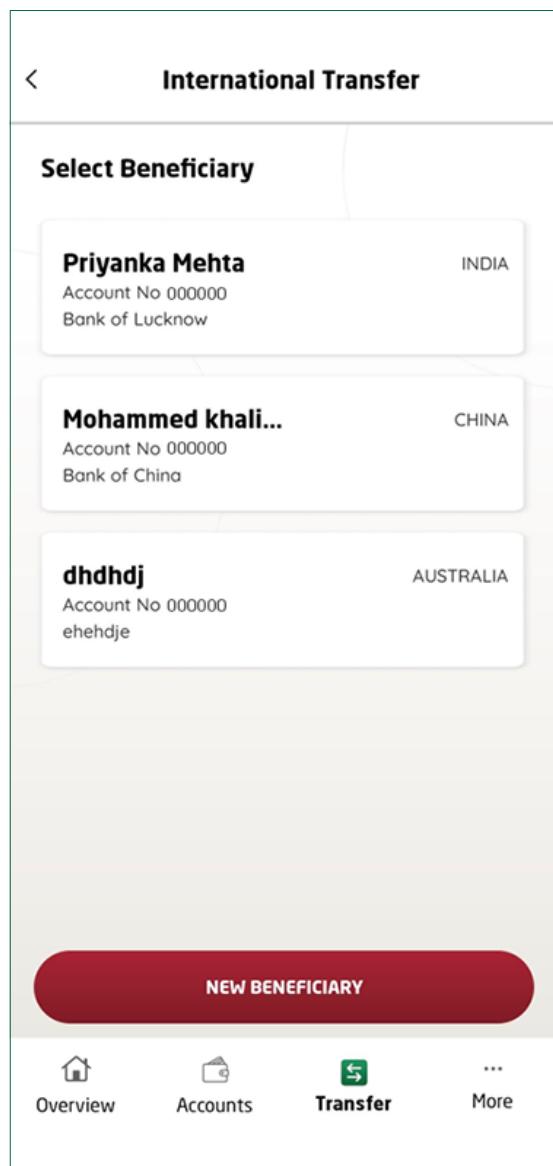
Step 05 ►

From the list, select the account to be debited



Step 06 ►

Select the beneficiary from the list



International Transfer



Step 07 ➤

Enter the Transfer amount

< International Transfer

From Account

Current Account
Account No 0000000000000000
Available balance: AED 75,503.43

Beneficiary

Priyanka Mehta
Account No 000000
Bank of Lucknow

Enter Transfer Amount

AED 542.40

INR ▾ 12,000

Exchange Rate 1 AED = 22.12 INR

ⓘ • Through this option, you can transfer amount to any bank account outside UAE.
• Transfer to new beneficiary are subject to a 4-hour cooling period before it gets submitted for

Overview Accounts Transfer More

Step 08 ➤

Enter the other transaction details and click Next

< International Transfer

More Details

Correspondent bank charges
SHA ▾

Transaction Type
Commission ▾

Transfer Reason
test

I have read and understood the **KEY FACT STATEMENT**

NEXT

Overview Accounts Transfer More

International Transfer



Step 09 ➤

Review the transfer details, enter the OTP, and submit the transaction

The screenshot shows the 'International Transfer' screen with the following details:

- Amount:** AED **542.40** and INR **12,000.00**. An 'EDIT' button is to the right.
- From:** Lawrence Dozier, Account No 019520288994301.
- To:** Priyanka Mehta, Account No 574367, Bank of Lucknow.
- Transaction Fees:** AED 0.00.
- Correspondent bank charges:** SHA.
- Information:** A note states that transfers to new beneficiaries are subject to a 4-hour delay.
- Bottom navigation:** Overview, Accounts, Transfer (highlighted with a green icon), and More.

Step 10 ➤

The transaction is processed successfully

The screenshot shows the 'International Transfer' screen with the following confirmation message:

- Transfer processed successfully!**
- REF#MBD0014483555
- Your transaction is submitted for approval. You will be notified once it is completed.
- Advertisement:** 'THE DIGITAL BANK FOR STARTUPS' featuring a smiling man in traditional UAE attire using a smartphone.
- Call-to-action:** 'DOWNLOAD RECEIPT' in a red button.
- Bottom navigation:** Overview, Accounts, Transfer (highlighted with a green icon), and More.

International Transfer



Step 11 ►

After the transfer is complete, and the transaction is approved and debited, go to the Transaction History.

The screenshot shows the 'Transaction History' screen with the 'Approved' tab selected. It displays two transaction entries:

- International Transfer**
MBD0014483555
svhsns
AL35202111090000000001234567
INR 12,000.00
Transaction Date : 24/07/2025
- International Transfer**
MBD0014483522
dhdhdj
3637383
GBP 256.00
Transaction Date : 24/07/2025

At the bottom, there are navigation icons for Overview, Accounts, Transfer, and More.

Step 12 ►

Click on the Transfer option in the footer and select View Swift Advices

The screenshot shows the 'Transfer' screen with the following interface:

- Transfer Money**
Transfer your money across country and world wide.
- Options: **Between Own Accounts**, **Other DIB Accounts**, **Domestic Transfer**, **International Transfer**.
- Buttons: **VIEW/MANAGE SCHEDULED TRANSFERS**, **VIEW SWIFT ADVICES**.
- Footer navigation icons: Overview, Accounts, **Transfer** (highlighted with a green border), and More.

International Transfer



Step 13 ►

Select the transfer for which the Swift advice needs to be viewed.

Swift Advice

| | |
|--|----------------------|
| International Transfer MBD0014483568 | ⋮ |
| dhdhdj # 3637383 | SGD 568.00 |
| Transaction Date: 24/07/2025 | |
| International Transfer MBD0014483555 | ⋮ |
| svhsns # AL352021109000000000123 | INR 12,000.00 |
| Transaction Date: 24/07/2025 | |
| International Transfer MBD0014483522 | ⋮ |
| dhdhdj # 3637383 | GBP 256.00 |
| Transaction Date: 24/07/2025 | |
| International Transfer MBD0014483520 | ⋮ |
| Mohammed khalifa # 63833GF | EUR 258.00 |

Navigation: Overview, Accounts, Transfer, More

Step 14 ►

Once the Swift advice is displayed, the details can be shared with beneficiaries or other users as needed

Swift Advice

Swift Advice Details

```
1:F01DUIBAEA0AXXX00000000002:1l03lCICINBOXXXN3:11
1:001121:9d3dbad0-35fb-4805-bf37-466a3d427d7d4:
:20:MBD0000014483555
:23B:CRED
:32A:250724INR12000.00
:33B:AED528.00
:36:0,044
:50F:/AE140240019520288994301
1/BDPL GULF ARCHITECTS CONSULTANTS
2/P O BOX 121727
2/0506240634 VILLA
3/AE/DUBAI/T/L 121520
:57D:zbsnns
sbsjjd
snsnns
ALBANIA
:59:/AL3520211090000000001234567
svhsns
sbsjjd
snsnns
ALBANIA
:70:test
:71A:OUR
:77B:/ORDERRES/AE//COM/Commission
```

Share Details: SHARE DETAILS

Navigation: Overview, Accounts, Transfer, More

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If you have any further queries, contact us through the below means.



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Email: **info@dib.ae**



Customer Support: **dib.ae/support**