

## FAQS FOR BUSINESS BANKING CUSTOMERS

**1. If I am a Noor Bank customer and registered to Online Banking, but do not hold any account with DIB, how will I be able to login to my Business Online Banking?**

Your Noor Bank accounts will be moved to Dubai Islamic Bank (DIB). You can login to DIB Business Online Banking with your existing Noor Bank USER ID. A new temporary password will be sent to your registered mobile number, which will be valid for 72 hours only.

In case, if you are not able to login within 72 hours after receiving the password, you can generate a new temporary password by following the steps provided in this link –

[Click here](#)

If your USER ID is changed by DIB, you will receive a new USER ID on your registered email ID.

**2. Will I be able to view my Noor Bank Accounts/Card details in Business Online Banking, if I am already a DIB customer and registered to Business Online Banking?**

If you are an existing DIB customer and you are already registered for DIB Business Online Banking, your Noor Bank accounts will be migrated and will be visible in your existing DIB login. You can continue to use your DIB Business Online credentials to access your DIB and Noor Bank migrated accounts and initiate transactions seamlessly.

**3. If I am a Noor Bank and DIB customer but ONLY registered to Online Banking in Noor Bank, how will I be able to login to DIB Business Online banking after migration?**

After Migration, you can login to DIB Business Online Banking with your Noor Bank USER ID. A new temporary password will be sent to your registered mobile number, which will be valid for 72 hours only. In case, if you are not able to login within 72 hours after receiving the password, you can generate a new temporary password by following the steps provide in this link –

[Click here](#)

If your USER ID is changed by DIB, you will receive a new USER ID on your registered email ID. Your DIB accounts will be visible in the same login, however you will not be able to execute any transactions since the rules set up as per bank mandate for your DIB account is not complete. To be able to execute transactions, please submit the Business Online Maintenance form to any nearest DIB branch requesting access for DIB Accounts as well. [Click here to download the Business Online Maintenance form.](#)

**4. If I am a Noor Bank and DIB customer but NOT registered to Online Banking in Noor Bank or DIB, how will I be able to login to DIB Business Online banking?**

In such cases, you can submit the Business Online Enrollment form to any nearest DIB branch for registration to DIB Business Online. Applicable charges will apply as per your customer category in the bank. [Click here to download the Business Online Enrollment form.](#)

Please find more details here: <https://www.dib.ae/smarter-banking/e-business/business-online>

**5. What will be the process, if I hold multiple relationships with Noor Bank and registered in both Noor Bank and DIB online banking?**

If you hold multiple relationships with Noor Bank and access Noor Bank Online Banking using the switch facility, your online access will continue at DIB, however each relationship needs to be accessed with a separate User ID and password. Once migrated, you can request to link all the companies/relationships with one parent credential through your Relationship Manager.

**6. What will happen to my scheduled Noor Bank transactions post migration?**

One time scheduled transactions initiated within Noor Bank Online Banking that are scheduled for after 31st October 2020, will not be transferred to DIB Business Online Banking and have to be re-initiated.

**7. What will happen to my saved Beneficiaries, saved Billers, Standing Instructions that were set up in Noor Bank Online Banking?**

Your saved Beneficiaries, saved Billers\* set up in Noor Bank Online Banking will be migrated and available within DIB Online Banking. Your saved recurring Bill payments / recurring Standing Instructions will be transferred to DIB Online Banking and will be executed as per your set up.

The following will not be migrated and we request you to arrange for alternative payment options to avoid disruption in below scenarios:

- Recurring Bill payments / Standing Instructions that go beyond 5 years.
- Recurring Bill payments / Standing Instructions initiated for Yearly frequency or initiated through Foreign Currency accounts.
- One Time scheduled Payments/Transfers requests/ Standing Instruction, which are scheduled for beyond 31st October 2020.
- Beneficiaries that you might have set up as Domestic Transfers for “DIB Beneficiaries” will need to be added again as bank transfer beneficiaries under “Other DIB Accounts” category.

\* The following billers will not be available immediately but will be added at a later stage. Any scheduled payments after 31st Oct 2020 towards these billers will not be executed.

1. Dubai Police
2. Empower
3. ADEWA (Abu Dhabi Electricity and Water Authority)
4. AADC (Al Ain Distribution Corporation)

**8. Will I face any service disruption during the transfer of my account to DIB?**

There will be a certain amount of service disruption and you will be notified accordingly. Please get in touch with your Relationship Manager in case you face any challenges.

**9. Will I be able to view my Noor Bank transaction history after transferring my account to DIB?**

Noor Bank transactions, debits and credits, for the past 1 year will be available on DIB Online Banking via the account statement option.

**10. Will there be any changes to funds transfers?**

Funds transfer within UAE can only be made with AED accounts. Transfers via Foreign Currency accounts will be added at a later stage. Any Standing Instruction or payments set-up or scheduled in foreign currencies will not be migrated.

**11. What will happen to my Noor Bank earned Rewards points?**

Unredeemed balance points will be migrated to Dubai Islamic Bank on migration date as Wala'a rewards (in equivalent AED value) and posted to customer's Wala'a account. You can view your Wala'a Rewards on Al Islami Business Online Banking. We will communicate to you once redemption is available.

**12. What would be the process if I urgently require a physical bank statement?**

You will only receive e-statements going forward. Should you require a physical statement, please visit any of our branches.

**13. What are the new applicable funds transactional limits?**

Limits will be according to DIBs defined transfer limits.

**14. How will I receive One-Time Password (OTP) once my accounts/cards are transferred to DIB?**

Going forward, you will only receive your One-Time Password (OTP) by SMS and not by email anymore. You will also receive One-Time Password (OTP) to your international numbers by SMS.

**15. I was using WPS facility via email and CDs submission in Noor Bank. How would I be able to transfer salaries to my employees in DIB?**

You have to register yourself to the WPS facility in DIB through Business Online Banking. Once your request is submitted, it needs to be approved by all the registered signatories with DIB Business Online Banking. When the registration process is completed /approved by DIB, you can upload the WPS file to DIB Business Online Banking, which will be processed instantly after all the signatories approved the transaction as per approval matrix in bank mandate.

**16. Does DIB have a Business customer Mobile App?**

DIB doesn't have a dedicated Mobile App for Business customers but the DIB Business Online banking is responsive in nature and can adapt to any device, may it be Mobile, Tablet, Laptop or PC. You can login to <https://online.dib.ae> through any of your devices and execute transactions and approvals seamlessly.

**17. How will I receive SMS alerts, once my Accounts/cards, Business Online will be migrated to DIB?**

All the companies and its users who are registered for receiving SMS alerts in Noor Bank, will also be migrated to DIB and by default registered to SMS Banking.

In case, you wish to add/delete any user, please submit the Business Alerts Maintenance form in any of the nearest DIB branch.