

ADIB Egypt Internet Banking

Introduction

Saving time and money is key to the growth of a successful Business. To help you achieve business efficiency, ADIB Egypt is proud to introduce the newly developed on-line Banking "ADIB Internet Banking "providing you with:

- 24x7 access to your accounts
- Making local and cross-border remittances
- Complete control of your finances
- Secure, reliable and convenient way to bank.
- Initiation of multiple types of service requests similar to cheque books, Time deposit issuance, user access features, etc.
- Trade Service (Imports, Exports, LGs, LCs & SWIFT advises)
- Liquidity Management & Cash forecasting module.
- Global Accounts Dashboard viewing Company's other banks Accounts.
- FAWRY Services.
- Collection Module

ADIB Internet Banking Features

- **Inquiry & E-statements with various Formats**
 - Viewing all registered accounts with balances - Clearing & PDCs Positions.
 - View Cheques status.
 - Download accounts E-statements within period of time maximum three month. (PDF & Excel & MT940).
 - Download accounts transactions History.
 - View and manage saved beneficiaries.

- **Single Payments & Bulk file transactions**

- Initiate transactions in local & foreign currencies.
- Initiate fund Transfers with 4th main types of transfers. (replicated).
- Transfer fund to own Accounts.
- Transfer fund to others account in ADIB.
- Transfer fund to other Banks Account in Egypt "are subject to payment network cut-off times and CBE regulations".
- Transfer fund to international accounts "Swift".
- Monitor Status of Transactions.
- Initiate one time or recurring standing transactions.
- Initiate Bulk Payments.

- **Payroll & Bulk File upload (Within & Outside Bank)**

- Upload and transfer payroll bulk Sheets (Payroll and Creditor Payments) single debit & multiple credit.
- Process Payroll bulk file in ADIB and outside Bank.

- **Grouping Features**

- ADIB e-banking platform provides a flexible & easy access of your company group via the following.
- Grouping multiple subsidiaries under a single parent profile while observing control and security requirements
- Multiple user groups observing segregation of duties, transaction limits and account secrecy across all users
- Providing access to your accounts at all times, including the ability to view balances and transaction information across account groupings

- **Security & Protection**

- ADIB Egypt applies the Highest standards to ensure full protection Our Security layers will prevent unauthorized access and will ensure that any communication between you and ADIB Egypt is Fully Authenticated
- Two Authentication login (User Password + OTP)
- Hard-token: A traditional hardware security token device that generates one-time secure individual PIN for each login and displays it on a built-in LCD display
- Soft-token: A software-based (Application) security token that generates a single security code on your smart phone to authorize your login as well as your transfers and payments

- **Trade Finance Operations (Imports, Exports, LGs, LCs & SWIFT advises)**

- Import Letter of Credits.
- Export Letter of Credits.
- Documents Under LCs.
- Documentary Collections.
- LGs

- **Liquidity Management /Cash forecasting Module**

- **Sweeping features**

Allow automatic sweeping instructions to be configured automatically transfers amounts that exceeds or a short fall to set account allowing multiple sweeping options i.e. Sweep to Zero, Sweep to Minimum Threshold balance to Main account or multiple accounts, Sweep to Maximum threshold amount.

- **Cash Forecasting &Reconciliation**

- Cash forecasting module aims to predict a company's future financial liquidity over a specific period of time, using tried and tested financial.

- The cash flow forecast is an important way to value assets, work out budgets, and determine appropriate capital structures. It will provide a good indicator of a company's financial health for potential investors.
- The Cash Forecasting module enables a corporate to carry out the Forecasting for all the registered accounts based on the Available Balance, the inflows and the outflows. The inflows and outflows data will be uploaded by the customer through the File Upload module.

• Cash Reconciliation

This module support customer easily reconciliation process for their payables, in order to match the corporate accounting entries with those of the bank transaction entries. It helps customers for smooth settlement &reconciliation via uploaded data from customers on online banking platform.

• Viewing Other Banks Accounts

- Now you can view all your accounts in multiple banks in one single platform.

• FAWRY Services

- Now you can make any of FAWRY services for utility bills and governmental settlements from ADIB internet banking.