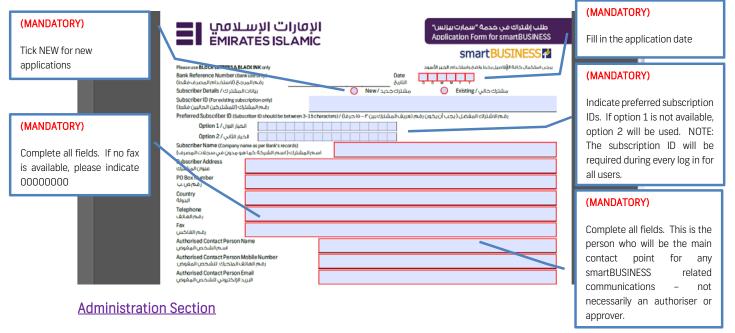
How to Complete the smartBUSINESS Application Form

- 1. The application form can be edited on your computer using any recent version of Adobe Reader.
- 2. Please enter the details on your computer in CAPITAL LETTERS before printing for submission.
- 3. All RED fields are MANDATORY.
- 4. A tool tip will appear by placing the cursor above the field.

Subscriber Details Section

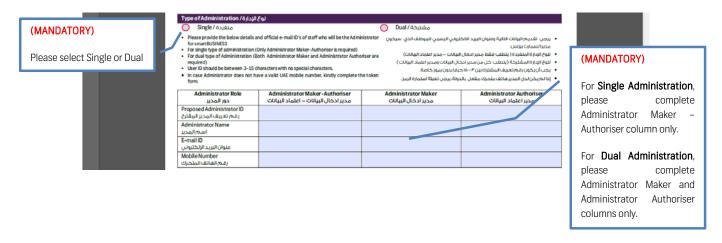


Administrators are users with the ability to create new users, lock/unlock users, delete/amend users, grant different levels of access (i.e. viewing or transacting), and set signature and authorisation limits. Please select from:

Single Administration – one administrator is allowed to perform all the above functions without further approval. This is suitable for sole proprietorships or companies without joint signature requirements.

Dual Administration – the Admin Maker is tasked to perform all system maintenance which will only take effect upon approval of the Admin Authoriser. This provides additional level of security.

NOTE: The administrator is not required to be a signatory/authoriser. The administrator function does not having viewing or transacting capabilities. If the administrator requires viewing or transacting capabilities, a new user with such access must be created.



Accounts and Products

(MANDATORY)	1		
(MANDATORT)			(MANDATORY)
Please enter the Account Name and 10-digit basic account number.	Account Name / Least Asparlation CIF Number / Least Aspar	رحب دخال أرقام الحسابات المطلع الرحب دخال أرقام الحسابات المطلع المحلود المحل	Select "Enquiry" for Account Viewing only or "Payments" for transactions.
Note: For any subsidiary or	السم الحساب / Account Name السم الحساب / CIF Number المراف تعريف العريف العرب العمل / CIF Number	Account Name / ياساء المسادر (معروف العميل)	
associate accounts, a separate authorization letter is required from the subsidiary or associate company.	Products (Mark atick against Check Boxes)	المنتجات (يرجى التأشير عنى إحدى المربعات)	(OPTIONAL) Tick "Enable One-Off Input" and/or "Disable Transaction Controller" as required. See
(OPTIONAL)	Emirates Islamic I sa registate d brand name of Emirates Islamic Bank PJSC	الإجارات الإسلامي هو العلاية اللجارية المسطة لمصرف الإمارات الإسلامي شروع	description below.
Select "Allow Administrators to			
reset own password" and/or "Allow Users to reset own			(MANDATORY)
password"			Sign and stamp as per the Certified Board Resolution for smartBUSINESS

Description of Products and Services

Product/Service	Description
Enquiry	Allows viewing and downloading of account balance and statements.
Payments	Allows access to different payment types such as transfers, telegraphic transfers, bill and utility payments, WPS and salary payments, and others. Payment instructions are subject to authorisation rules.
	Applicable for profiles with Payments only. This function is DISABLED by default.
One-Off Input	This allows users to adhoc or one-time payments without going through beneficiary registration. If disabled, users must create and authorise a beneficiary through the Beneficiary Registration menu before any payment can be made to that beneficiary.
Transaction Controller	Applicable for profiles with Payments only. This function is ENABLED by default. Transaction Controller is a function whereby a payment, after having been fully authorised in accordance with the authorisation workflow, will be placed on hold in the Transaction Control or Release queue. In order to be sent to the bank for processing, a user with Transaction Control access must release the payment from the queue.
Allow Administrators to Reset Own Password	This function is DISABLED by default. If enabled, will allow Administrators to self- reset their password in case forgotten or locked out. If disabled, an authorisation letter needs to be sent to the bank to reset the password.
Allow Users to Reset Own Password	This function is DISABLED by default. If enabled, will allow Users to self-reset their password in case forgotten or locked out. If disabled, the customer's designated Administrators must reset the User's password.

Debit Account and Authorisation

