



GTB Cash Management and Escrow Solutions

Global Transaction Banking, Wholesale Banking Group, Ajman Bank

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Inspiring Shari'ah Values | قيمنا مستمدة من الشريعة السمحاء



GTB Cash Management Solutions

Comprehensive Global Transaction Banking Solutions

Cash Management and Escrow Solutions



Account Services

In alignment with Shariah principles and Shariah Board approval, our corporate business accounts are structured based on the concepts of Wakala and Al Qardh Hasan.



Offer comprehensive account services to support your day-to-day business:

- Current Account (Based on Al Qardh Hassan Contract)
- Profit bearing Wakala Savings Investment Account with a minimum threshold balance commitment (Based on Wakala Concept)
- Escrow Accounts
- Virtual / sub-account structures
- Real time online visibility to your accounts
- Electronic / digital statements

Receivables – Collection Product & Services

Enhance and expedite your receivables with our comprehensive suite of collection solutions tailored for your business need

Flow of money Into our client's accounts through various collections mechanisms



EFT



Direct Debit



POS



Cash



Cheque



E-Com.

Improve A/c Receivable performance



Statements



Reconciliation

Receivable Solutions

- Inward remittances – LCY & FCY
- ICCS – cheque scanning (remote cheque deposit services)
- Cash pick up and withdrawal services
- Smart Cash Deposit Machine
- Cheque /DD/MCs
- PDC management
- POS & Ecommerce
- Virtual accounts (new version) – Q1 2026
- Direct Debit – H2 2026

Smart Cash Deposit Machine (SCDM)



SCDM is a self-service machine that provides **real-time credit to the account**. It is equipped with easy navigation for seamless experience. The machine uses high-level protocols for safe and secure processing of transactions.

Feature:



Machine at your premise; bulk deposit capacity



24*7 availability; accessible outside branch hours



Real-time credit to the account



Counterfeit detection; sensors detect fake notes



User identification / Access controls

Key Benefits:

1. Convenience & 24*7 availability
2. Ability to accept many banknotes at once
3. Reduced cash handling costs & resources
4. Faster access to funds (improved liquidity)
5. Operational efficiency

SCDM Models and Capacity



1,200 Capacity



2,500 Capacity



4,000 Capacity



10,000 Capacity

Smart Cash Deposit Machine (SCDM)

SCDM Technical Specification

Technical Specifications	SCDM-1200	SCDM-2500	SCDM-4000	SCDM-10000
Processing Speed	1Note/Sec	5Notes/Sec	5Notes/Sec	5Notes/Sec
Feeder Capacity	50Notes/Bundle	200Notes/Bundle	200Notes/Bundle	200Notes/Bundle
Touch Screen	5 Inches	8 Inches	10 Inches	10 Inches
Power Supply	230V/50 Hertz	230V/50 Hertz	230V/50 Hertz	230V/50 Hertz
Power Consumption	65W (Idle), 85W (Normal)	65W (Idle), 85W (Normal)	65W (Idle), 85W (Normal)	65W (Idle), 85W (Normal)
Environment	Temp 10-40 Degrees Humidity 30-85%	Temp 5-45 Degrees Humidity 20-80%	Temp 5-45 Degrees Humidity 20-80%	Temp 5-45 Degrees Humidity 20-80%
Dimension	570H X 210W X 460D	800H X 400W X 530D	944H X 530W X 570D	1300H X 530W X 570D
Weight	37Kg	229Kg	268Kg	328Kg
Communication Protocol	TCP/IP,GPRS, 3G	TCP/IP,GPRS, USB	TCP/IP,GPRS, USB	TCP/IP,GPRS, USB
Security Features	Ground Bolting Option, Cencon Locks	Ground Bolting Option, Cencon Locks	Ground Bolting Option, Cencon Locks	Ground Bolting Option, Cencon Locks
Counterfeit Detection	UV/MG/IR/SP	UV/MG/IR/SP	UV/MG/IR/SP	UV/MG/IR/SP

Image-Based Cheque Clearing

Image Cheque Clearing System (ICCS) is a digital process enabling the bank to clear and settle the cheques electronically from the submitted images of the clients from their own premises.

Installation and Training

- At your premise – desk
- Scan the cheques from your desk



Electronic Cheque Scanning

- Scan 100 cheques per batch at a time with validation checks



Cheque Clearing

- The bank submits the cheque images to the Central Bank for clearance



Cheque Collection

- Cleared Cheques are collected by the courier next day and delivered to the Bank
- Returned Cheque remains with the Client



PDC Management

- Lodgment & warehousing
- Presentment on due date
- Returns – courier back to client



Acquiring Solutions – Point of Sale (POS) & E-commerce



Point of Sale (POS)

- POS machines / accepts offers seamless, secure and fast payments experiences
- Designed for modern businesses, the machines support chip, tap and QR - based transactions, with seamless integration



Unattended POS

- Enables secure, contactless transactions in unmanned environments
- Ideal for smart kiosks, vending units, parking systems and transit hubs



Soft POS

- Transforms NFC enabled smartphones into secure, contactless payment devices – no extra hardware needed
- Perfect for small businesses, on-the-go professionals, and delivery teams



E-commerce)

- E-commerce allows customers to choose a product or service they want, from any supplier anywhere in the world
- Various payment methods supported at the payment gateway / checkout – cards, net banking, etc.

Acquiring Solutions – Pay by Link, QR & API Integration



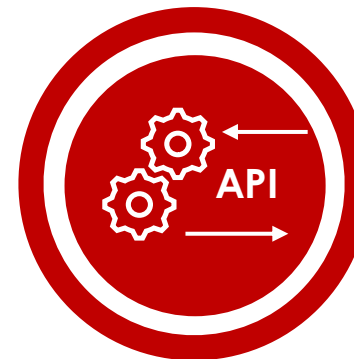
Payment By Link

- Ability to generate secure payment links and share them via SMS, E-mail, or Chat
- No website or POS required – just create and send, and receive payments in seconds



QR Payment

- Enables instant contactless payments by scanning QR code – no hardware, no hassle
- Perfect for retail counters, delivery and remote billing



API Integration

- Powerful, developer friendly APIs to integrate payments directly into your website, APP or ERP system
- Customize payment flows, automate reconciliation and scale with confidence

Payables – Remittances Product & Services

Simplify and optimize your payables with our end-to-end digital solutions for remittances, cheques and payroll disbursements

*Various payment types
Timing, Speed and Predictability
Enable the clients to meet their payment obligations*

Payable Solutions



EFT



Instant
Payments



Payroll
FT / Prepaid card



Wallets



Cash



Cheque



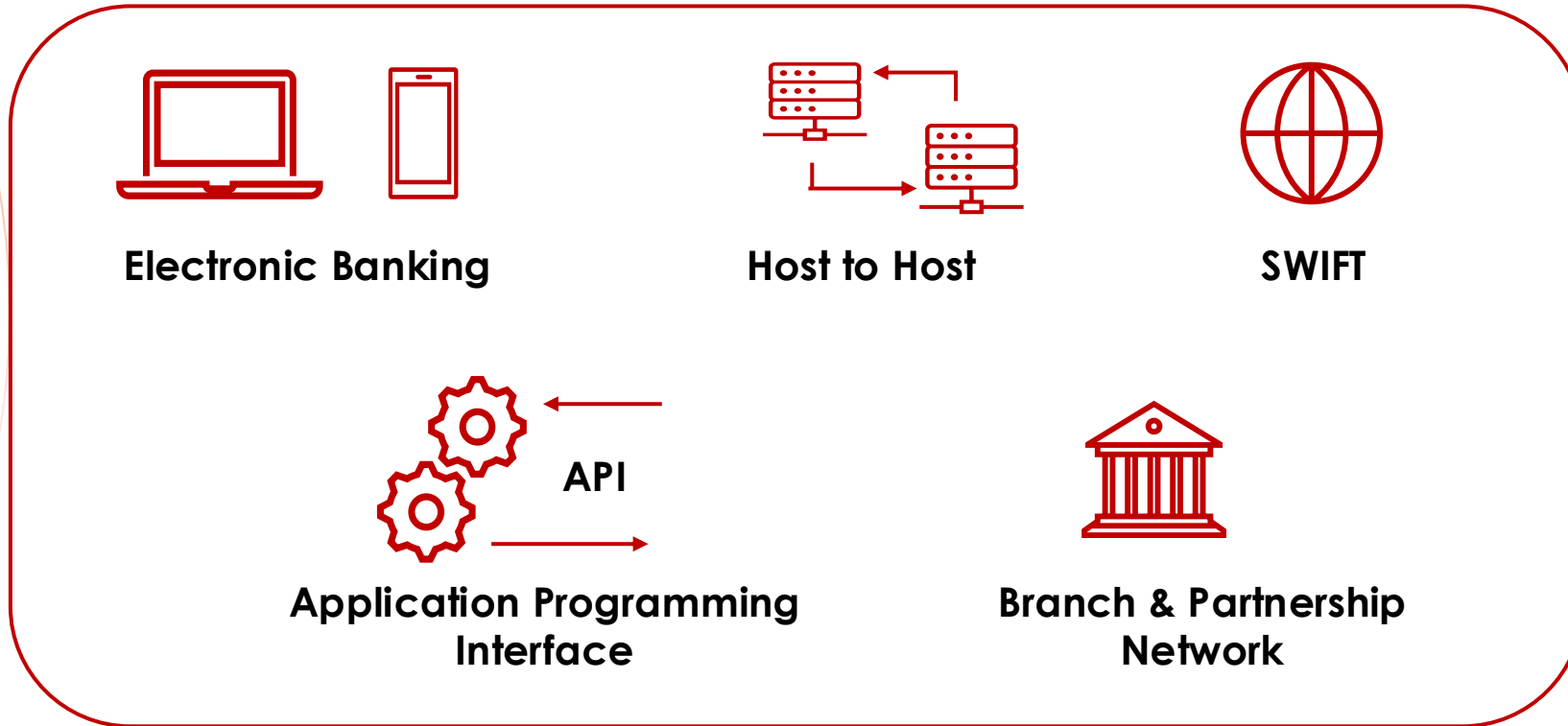
Credit Card

- Outward remittances – LCY & FCY
- Instant Payments
- Standing Instructions
- Cheque /DD/MCs
- Cheque printing at client premise
- WPS & Non-WPS Payroll
- Pension payments
- Tax payments
- Utility payments
- Corporate Credit card

Channels

Empower your day-to-day operations with secure omnichannel access via Online and Mobile Banking, Host-to-Host, and API connectivity – plus seamless digital onboarding for new-to-bank clients

Omnichannel





GTB Escrow Solutions

Escrow Services

Escrow solutions delivered by a dedicated and timely team

Real Estate Escrow

Offer comprehensive services to support your under-construction projects

- Ability to handle projects across Emirates
- Efficient onboarding with simplified documentation
- In-house engineer for payment certifications
- Simple and transparent fee structure
- Milestone based payments based on real estate authorities' approval

Commercial Escrow

A financial arrangement, the Bank as a custodian temporarily hold the funds, documents or assets on your behalf until predefined conditions are met.

- Coverage – Merger & Acquisitions, funds under litigation, commercial property sales, leasehold deals, etc.
- Impartial handling of funds or assets
- Customizable terms and conditions to suit specific transaction needs and timelines
- Held in segregated accounts with transparency and tracking
- Milestone based disbursements as per agreed terms

Escrow Services

Act as an independent third-party intermediary to safeguard funds during transactions, ensuring that all agreed-upon conditions are met before funds are disbursed.

Account Services

Offer comprehensive services to support your day-to-day escrow business in Abu Dhabi, Ajman, Dubai, Sharjah and Ras Al Khaima

- Escrow Accounts
- Commercial Escrow Account
- Efficient onboarding with simplified documentation
- Real time visibility to your escrow accounts*

Other Services

- Issuance of Performance and/or Advance Payment Guarantees towards the project
- Facility with structured financing solution

Escrow Services

Core features that define our escrow services



Security & Transparency

Funds are held securely until all agreed-upon conditions are satisfied, reducing risk for all parties.



Streamlined A/c Management

Manage a large volume of transactions seamlessly through virtual / sub-account structures, enabling easy tracking and reconciliation



Simplified Onboarding

A quick & straightforward account opening process, minimizing administrative burden, and saving time



Competitive Pricing

Transparent fee structure ensures there are no hidden costs



Comprehensive Reporting

Access a full suite of customized reports to efficiently manage your escrow account and monitor activity



Real-Time Notification

Stay informed with real-time updates and alerts via API integration



Dedicate Escrow Team

Experienced escrow specialists are available to support you throughout the process, ensuring responsive and reliable service

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Thank You

