Login to Emirates NBD Mobile Banking App.

Click on DirectRemit 2 Mobile option under Transfers & select **New Transfer**
Select your account to transfer from

- CURRENT ACCOUNT 1011023654601, Balance AED 8,125.50
- CURRENT ACCOUNT 1011023654608, Balance AED 207.79
- CURRENT ACCOUNT 1011023654609, Balance AED 1.02
- CURRENT ACCOUNT 1011023654614, Balance AED 11,125.50
- CURRENT ACCOUNT 1011023654601, Balance AED 8,125.50
Enter transaction details:

> **Beneficiary mobile number** (either by entering the phone number with India code – “0091” or by selecting the number from address book - contact list)

> **Amount** *(in INR)*

> **Purpose of payment** *(customer to select from a drop down list)*
If the beneficiary is not registered for this service; a message would be displayed to the sender & “Shared code” (4 digit code) for beneficiary registration would be generated.

This code has to be shared by the sender with their Beneficiary in India for completing the registration for this service.
If the beneficiary’s mobile (& linked account details) are not registered for DR2M - they would be asked to do the registration as below:

1. **Receive SMS requesting to initiate registration; sample SMS text received by Beneficiary:** “*<Sender name> wants to send you a payment from Emirates NBD. To receive payment please ask sender for your Shared Code then call us on <IVR number> from this phone number between 9AM to 6PM (Mon to Sat) or click on this link: <Bit.ly link> within 5 days. You’ll need to provide your bank account details.”*

2. The beneficiary can register via clicking a HTML link or calling IVR from the same mobile no. which remitter has provided for transfer

3. **Input OTP code provided by Vendor as a SMS**

4. **Input “Shared Code” that has been provided by ENBD remitter**
If the beneficiary is registered; beneficiary details would be populated on the screen under “To” section.

Sender has to confirm details & hit “continue” to process the transfer.
After validating the beneficiary details & clicking continue customer needs to answer the secret questions (only for 1\textsuperscript{st} time transfer) & enter 5 digits OTP (authentication code) sent via SMS
Once OTP is correctly entered, transaction shall be initiated & confirmation page is displayed

<table>
<thead>
<tr>
<th>Transaction Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>From</strong></td>
</tr>
<tr>
<td><strong>To</strong></td>
</tr>
<tr>
<td><strong>Amount</strong></td>
</tr>
<tr>
<td><strong>Purpose of Payment</strong></td>
</tr>
<tr>
<td><strong>Exchange Amount</strong></td>
</tr>
<tr>
<td><strong>Exchange Rate</strong></td>
</tr>
<tr>
<td><strong>My Fees(AED)</strong></td>
</tr>
</tbody>
</table>